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It was hard to find cheap housing in the Keys before Irma. Now, there's 'nothing'

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Lori Jones and her boyfriend Kim Kenney sit inside their tent at Castaways RV Park in Big Pine Key. Lori and Kim have been living in a tent next to their trailer since Hurricane Irma destroyed their home.

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After Hurricane Irma swept through the Florida Keys, many residents were cautiously optimistic: Key West, the biggest tourist draw and economic engine, had survived with minimal damage.

The hope was for a fast return to normal, and that's largely what has happened in the city at Mile Marker Zero. Cruise ships are back, the annual keystone event, Fantasy Fest, was a hit, and swarms of visitors are gradually returning to critical mass for Mallory Square sunsets.

But three months after Irma, the biggest loss of the powerful Category 4 storm is becoming clear. Affordable housing, in short supply in the Keys for decades, has pretty much gone with the wind.

The storm tore through Big Pine Key and Cudjoe Key — the heart of working-class housing — with particular ferocity. Mobile homes and inexpensive and technically illegal first-floor apartments were wiped off the map. Many other existing rental homes will take thousands of dollars or more to repair, and when they come back on the market, it'll likely be at a higher rate.

“People are leaving in droves,” said Debby Zutant, a bartender at Coconuts Bar in Big Pine Key. “This is going to change the face of the Keys forever.”

As of last month, the Federal Emergency Management Agency estimates that more than 1,800 homes were destroyed. Nearly 3,000 more had major damage, displacing tens of thousands of people.

FEMA trailers are starting to appear, and hotels are full of residents with uninhabitable homes. Plenty more are squeezing in with family and friends, or in some cases, living outside their wrecked former homes.

Retirees Lori Jones, 65, and her boyfriend, Kim Kenney, 68, live in a tent next to their trailer and all their worldly possessions in the Avenues of Big Pine Key.

They had to wait a month for their Social Security checks to come before they could afford the flight home from their evacuation spot in Connecticut, and when they finally got to their mold-ridden trailer, there wasn't much left to salvage. They didn't have any insurance.

“Considering all the other mess, we didn't do too bad,” she said, gesturing to her debris-lined street. “At least we didn't have a million dollar house that fell to the ground.”

She swatted mosquitoes and no-see-ums and stood in the only spot of shade on the property, an overgrown palm tree she won't trim because of the precious few degrees of shade relief it gives her tent.

Four FEMA inspections later, Jones said, she wasn't offered a trailer, rental assistance or hotel vouchers. A lifelong camper, Jones knows her way around a tent and cookstove, but the bed is a challenge.

“At my age, it's awfully hard to get up from so low,” she said.

Higher rebuilding costs

If they want to stay, Jones will have to get rid of her mobile home, which the county had declared uninhabitable. Then will come rebuilding, and it will be much costlier this time around. Any home or trailer with more than 50 percent damage must be rebuilt to new,

higher standards. That means elevating anywhere from 3 to 16 feet. Even with a FEMA payout and insurance money, the costs could be too high for many to stay.

That holds particularly true in the few neighborhoods where service and other low-paid workers can afford living in Paradise, almost all of which are in the most vulnerable flood zones. The county is applying for grants to help some residents bridge the gap, but they won't be available for months.

There aren't many other affordable options left.

Many of the island's elevated homes have enclosed spaces on their first floor. For years, those small spaces have been a mainstay of affordable housing in the island chain, but because FEMA won't issue them flood insurance, the county no longer allows their construction. But there were and are still hundreds in use, built long before the flood insurance rules and grandfathered in or built without permits or approval since.

If homeowners submit permits to rebuild, they face the prospect of code enforcement forcing them to tear out the toilets and insulation in these one-room rentals, basically making them not more livable than a backyard shed.

The cost of repairing legal dwellings also could push rental prices out of reach for the working class people living in them pre-Irma.

At a recent commission meeting, Monroe Mayor David Rice mentioned a rental home he owns that needs hundreds of thousand dollars in repairs. Previously the home leased for \$1,200 a month, but the rent will have to go up after he pays for the repairs. And because it's not a primary residence, there's not much help he can get from FEMA, the state or even volunteers.

"They're not going to be affordable when you put the kind of money into them it's going to take to get them back online," he said.

The rental homes still standing are quickly leaving that affordable range, too. Lisa Miletti, a Big Pine activist, said the local housing market shifted after FEMA agreed to increase its rates for rental assistance. Landlords quickly moved rates to the maximum FEMA would pay, she said, and displaced residents snapped up all the undamaged homes.

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Debby Zutant, bartender at Coconuts Bar in Big Pine Key

But the affordable balance will likely shift again when that two-month rental assistance ends for nearly 9,000 households and they wind up stuck on yearlong leases at inflated

rents they can't afford, Milette said. FEMA does offer continued rental assistance if families can't move back into their home after the two-month period on a case-by-case basis.

There also are still about 430 families in hotel rooms paid for by FEMA, though that is down from a high of about 3,000. Their vouchers are set to run out next month, and it's unlikely the housing market will have 430 empty homes available.

Zutant said she hears these conversations at her tough, biker-filled bar every day. Everyone is panicking, she said, because they don't know what they're going to do next.

"I have grown men crying at my bar in the middle of the day," she said. "Our entire community is in a state of PTSD."

Moving out of Paradise

In many cases, all that's left to do is take the FEMA check and start over somewhere else.

Marjorie Roberts, director of Marathon-based Keys Area Interdenominational Resources, said Irma intensified the housing crisis "a hundred fold." She has about 45 people showing up to her organization every day looking for food, jobs, transportation and a place to live.

Usually, when clients asked for help with housing, KAIR would reach out to the landlords they knew and suggest options. They even helped pay the lump sum cash payment most landlords require to move in — first month's rent, last month's rent and another month as a deposit.

Now, "there's nothing. There's nothing out there," she said.

Her volunteers still call around and check for rentals, but now they also ask clients, "Is there somewhere else in the U.S. you'd rather be?" The answer is usually no. If it's yes, KAIR helps pay for a moving truck and gas money to reunite its clients with family or friends somewhere else.

Sometimes the move isn't too far, just to the mainland. It's not unheard of to live in Monroe County or southern Miami-Dade and commute to Tavernier or even Marathon. Since Irma, those long commutes have grown more common.

Aaron Huntsman, the manager of Aqua nightclub and one half of the gay couple whose legal challenge resulted in marriage equality in Florida, said three of his employees moved to Miami and commute all the way to Key West on weekdays.

Plenty of companies already bus in workers from Homestead and Florida City. That could become more common as the core workforce of the Keys moves away.

“Then what?” Miletti said. “You go to ask your server what the catch of the day is or what’s in season and they won’t know. The whole island feel is going to be gone and no one cares because it’s all about money.”

If more affordable housing doesn’t come on the market soon, she sees a future where every house is an expensive, elevated home occupied by a snowbird six months of the year, and all the locals are pushed out. She doesn’t want to see the Keys turn into South Beach or Martha’s Vineyard.

“The people who look at mobile homes and say how ugly they are are and ‘ew, my property values’ — those same a-----, when they pick up the phone to order a pizza, there’s going to be nobody to do it,” she said.

In the near future, it doesn’t look like there’s much help for the working poor searching for housing in the Keys, although long-term solutions are in the works for a problem that’s been top of mind for decades.

Shortage of land, too

The commission recently made some moves to speed up the permitting process for private developers to build workforce housing. It’s a hard sell on a tiny island chain that’s running out of room fast and where there’s demand for multimillion-dollar homes. The state of Florida limits the amount of growth per year so that evacuations for natural disasters can be swift and efficient. By those laws, there will be no more land to build on in the Keys by 2023.

That lack of land prohibits the usual solution for more affordable housing, large tracts of land for multi-unit buildings or scores of small, affordable homes.

“Maybe we need more Keys,” quipped the mayor at a recent meeting.

Competition for the pieces of land left isn’t just between private developers. Jaimie Ross of the Florida Housing Coalition wants to see a community land trust in the Keys, an arrangement where a nonprofit buys a chunk of land and leases it back to renters or homeowners. The homes built on the land can only be resold or rented at affordable prices to those in need, and the nonprofit makes sure the land is never sold to developers.

“If there’s no mechanism in place to make sure it remains affordable, it becomes a windfall for whoever owns the property when the restrictions run out,” Ross said.

Ross’ group is scouting for land now. Once they find some, they plan to build modular homes designed by Marianne Cusato, known for her “Katrina Cottages” built after the hurricane as permanent homes. Cusato’s new design — the Keys Cottage — is hurricane proof and energy efficient, like its predecessor.

“In a disaster there’s no such thing as temporary housing,” she said. “In the end, people are in it for 18 months, and that puts them through another storm season.”

Monroe County is also exploring modular homes, widely considered a step up in quality from mobile homes or manufactured homes, as a solution to the housing problem. The county is lobbying the state for money to buy vacant lots scattered throughout the Keys, said assistant county administrator Christine Hurley. They could kill two birds with one stone, she said, if they built affordable housing on those lots.

Hurley and her staff plan to have an example modular home built on county property that residents can come see for themselves. Maybe then, she said, they can convince residents that the extra investment is worth it for a home that feels comfortable and safe.

That extra expense, however, is out of reach for many of the victims of Irma's wrath. The low-wage workers that make up the backbone of the Keys' economy have no place to live and no help on the way anytime soon.

"People were already underwater. They don't know what's going to happen next or what they're going to do," Miletta said. "It's a real live crisis down here."



*Lori Jones and her boyfriend Kim Kenney stand by their tent at Castaways RV Park in Big Pine Key. They have been living in a tent next to their trailer, which was destroyed by Hurricane Irma.
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*The debris in front of Lori Jones and Kim Kenney's tent at Castaways RV Park in Big Pine Key on Friday, Dec. 8, 2017. **David Santiago** dsantiago@miamiherald.com*