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## Six months after Hurricane Irma, Florida Keys residents still scrambling for affordable housing

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After Hurricane Irma tore through the Florida Keys, T.J. Reynolds was told he had to leave the house he was renting because of damage from the storm.

He spent several months staying with friends in this island city as he looked for a new place to rent. Because the storm destroyed much of the already limited stock of affordable housing throughout the island chain, he couldn't find much of anything.

The owner of a studio apartment wanted \$3,200 a month. A houseboat was listed for rent, but Reynolds said it was "half-sinking."

Running out of patience and options, Reynolds, 43, headed north. The bartender and event planner lives on Miami Beach, making the 3.5-hour drive to Key West once a week to keep his job at the [Aqua drag club](#) while searching for a job in Miami.

"It's not that I have decided to leave Key West," Reynolds said. "Key West has decided it cannot keep me."

A lack of affordable housing was a problem throughout the Keys long before Irma hit. Ever-increasing land values forced working-class residents to move farther from their jobs or to abandon the Keys completely. Irma, which [made landfall](#) as a Category 4 storm Sept. 10, exacerbated that problem, damaging or destroying more than 1,000 mobile homes and RVs — the last remaining options for low-income workers.

Monroe County Commissioner George Neugent said the limited housing and high prices could force up to 20% of the island's 73,000 residents to pack up and leave for good.

"There was a housing shortage before the storm, there was a crisis the day after," said Marianne Cusato, an affordable housing designer working on a project in the Keys.

By many measures, the Keys have come a long way on the road to recovery.

The piles of hurricane debris that lined US-1 for months were finally cleared last month, eliminating 2.5 million cubic yards of garbage that towered over the only road connecting the Keys to the Florida mainland.

Tourism is creeping back, a critical economic need for the islands where more than half of jobs are directly tied to tourism. About 80% of hotel rooms are up and running and tax revenue from visitors is slowly improving.



A "For Rent" sign hangs on the remnants of a trailer damaged by Hurricane Irma on Sugarloaf Key, Fla., on March 9, 2018. Affordable housing has reached crisis levels throughout the Keys following Irma as working-class residents are struggling to find places to live. (Photo: Alan Gomez, USA TODAY)

## A decades-long problem

Though the return of tourists is welcome news to workers and businesses, they do little to solve the affordable housing crisis.

That problem has existed for decades. The Cheeca Lodge & Spa in Islamorada houses about 80 of its 240 workers on site, a practice it started 15 years ago to keep enough workers on staff. General manager Bob LaCasse said the business would prefer to rent the rooms on the "extremely valuable property," but it has no choice.

"They can't afford to stay somewhere else and work here," said LaCasse, who plans on reopening the resort this month.

Irma made things worse.

The Turtle Hospital in Marathon doubles as a tourist attraction and sanctuary, where vets care for wounded sea turtles and educators give hourly tours of their 53 patients, including one young turtle named Irma after the storm washed it onshore when it was just a hatchling.

Manager Bette Zirkelbach said her full-time maintenance man told her he was leaving for North Carolina after Irma destroyed the home he rented, but she pleaded with him to stay, converting a room above the hospital into a temporary residence for him and his wife.

She couldn't do the same for three full-time educators who left after the hurricane because they couldn't find a place to live. Zirkelbach advertised the positions in newspapers and online but said people keep passing because they can't find anywhere to live.

"You're living on a rock in the middle of the ocean, so you have to be resilient," she said. "But they can't afford to live here."



Bette Zirkelbach, manager of The Turtle Hospital in Marathon, Fla., holds up "Irma," a young sea turtle, on March 7, 2018. The turtle was just a hatchling when it was washed ashore by Hurricane Irma six months before. The turtle is being nursed back to health and will soon be released into the ocean. (Photo: Alan Gomez, USA TODAY)

## **Questions surround state, government aid**

Many residents wonder why the government hasn't done more.

The Federal Emergency Management Agency paid \$62 million to Monroe County residents, part of which went to temporary rental assistance. The agency paid for hotel stays for nearly 3,000 families in Monroe over the past six months, and 218 people still use that program, which ends Sunday.

An additional 195 families stay in travel trailers. Although FEMA wanted to shut those down by June 1 — the first day of the 2018 hurricane season — spokesman John Mills said the housing crisis forced the agency to allow families to remain in those trailers longer.

"We are mindful of some of the unique challenges in the Keys when it comes to available housing, especially for those survivors who've been hardest hit," Mills said. "That decision is not being made lightly, because it would be advisable for people to live in a more suitable structure during hurricane season."

There are issues at the state level as well.

The Legislature is on the verge of approving a budget that includes \$15 million to construct workforce housing in the Keys. Jaimie Ross, president of the Florida Housing Coalition, said that number was lower than she'd hoped for because legislators redirected housing money this year to mental health programs in the wake of the massacre at a high school in Parkland, Fla.

The county government has few options. Officials held hearings to hear what residents face in their desperate hunt for homes. The ecologically sensitive Keys allow only limited development, and land values continue to increase, so there's no easy way to create affordable housing on a large scale.

"We can't win this," said Neugent, the Monroe County commissioner who is based in Big Pine Key, a couple of miles from where Irma made landfall. "All we can do is try to do the best that we can."

### **Residents come up with own solutions**

Fed up with what they described as a lackluster response, many Keys residents have taken matters into their own hands.

The Rev. Debra Maconaughey bought travel trailers and crammed them on the lot of St. Columba Episcopal Church on Marathon. She allowed families to stay in them for three-month stretches to give them time to get their lives in order.



Rev. Debra Maconaughey stands in front of a row of trailers her church in Marathon, Fla., has purchased to house people who lost their homes during Hurricane Irma. (Photo: Alan Gomez, USA TODAY)

She's taking the next step and negotiating to buy an 18-unit apartment building and rent units at subsidized rates.

"We knew right away that the cavalry wasn't coming, so we became the cavalry," Maconaughey said.

Maggie Whitcomb, a philanthropist who lives part-time in the Keys, takes a different approach. Her family put up \$1 million to start the Florida Keys Community Land Trust. The trust buys vacant properties throughout the Keys and will build homes similar to the 3,250 "Katrina Cottages" that went up in Louisiana and Mississippi after that storm.





A rendering by Richard Chenoweth of "Keys Cottages" that are being designed by the Florida Keys Community Land Trust to house people who lost their homes during Hurricane Irma. (Photo: Handout, Florida Keys Community Land Trust)

Cusato, the designer who spearheaded the Katrina project, is designing "Keys Cottages." The first three are scheduled to go up in June to show what the 760-square-foot, elevated, hurricane-proof homes will look like.

She said the trust is using only private money, but she hopes for government assistance as the program moves forward.

"(Irma) created an opportunity for people to rally behind and say, 'Let's figure this out,' " Cusato said. "They've been struggling (in the Keys), so how can we use this very sad thing that happened to help solve this problem?"