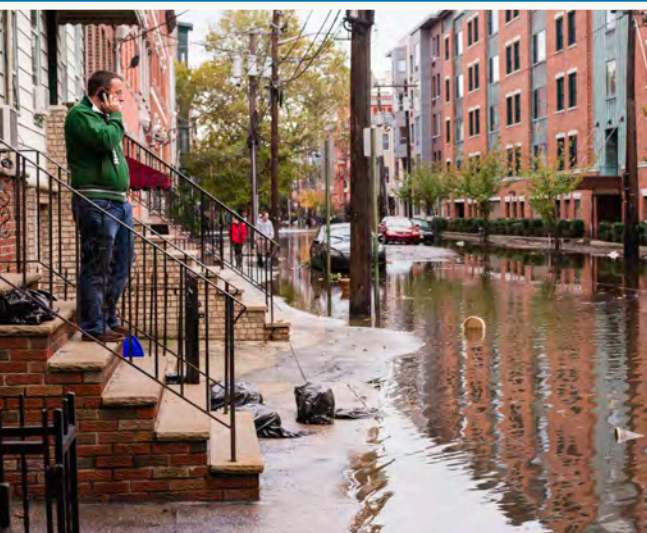
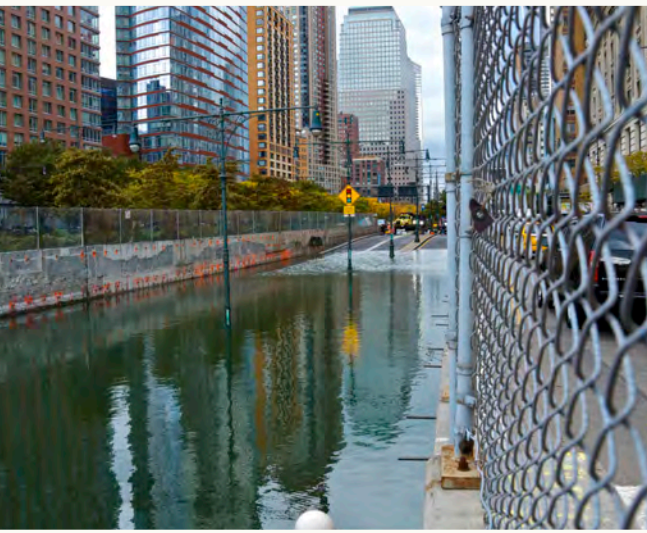


October 2013
Research Brief

Hurricane Sandy:

Housing Needs One Year Later

This data brief summarizes early findings from a survey commissioned by Enterprise Community Partners, Inc. to measure the ongoing impact of Hurricane Sandy, one year after the storm made landfall. Based on a representative sample of households in New York, Connecticut and New Jersey, this survey provides crucial insight into the long-term needs of those affected by the storm. Enterprise will publish a series of reports and analysis of the survey data over the next few months. These will be available at www.EnterpriseCommunity.com.



Hurricane Sandy One Year Later: A Region Recovering

Hurricane Sandy made landfall on the eastern seaboard on October 29, 2012, becoming the deadliest and largest Atlantic hurricane of the year and the second costliest in United States history. Enterprise Community Partners, Inc. was one of the first housing organizations to respond in the region. Enterprise focused on planning for long-term recovery, using the lessons learned from our experiences after Hurricane Katrina.

Enterprise has provided capital, technical assistance and research, driven by our commitment to ensuring that the affordable housing infrastructure has the resiliency necessary to provide shelter and services to low- and moderate-income individuals and families during and after future crises.

Recognizing that we lacked information about the continuing needs for residents in the tri-state region affected by Hurricane Sandy, Enterprise commissioned a needs assessment survey in October 2013. Enterprise worked with YouGov, a nationally recognized polling research firm, to administer an online survey to ask residents about their displacement during and after the storm, physical and emotional impacts of the storm, and the damage and cost of repairs to their housing and property. Beginning with this brief, Enterprise will publish extensive analysis of the survey results over the next several months to help local leaders, advocates and policymakers address the aftermath of Hurricane Sandy and prepare for future severe weather related disasters of this kind.



Key Survey Findings: One Year After Hurricane Sandy...

Of households that reported building damage after Hurricane Sandy,

39% of all households

50% of low-income households, and

50% of all renter households

said that the building damage had not been fully repaired one year later.

16% of all households surveyed in the tri-state region reported having health problems or mental distress as a direct result of Sandy.

8% reported job or income loss caused by the storm.

32% of renters in damaged buildings reported they wanted to move after the storm, but were forced to remain because of their lease agreement.

Preparing for the Future: Improving Resiliency for the Most Vulnerable

Hurricane Sandy was a stark reminder of the importance of having a safe place to call home, with vulnerable, low-income individuals and families taking the hardest hit.

The region has made great strides in recovering one year after Sandy, thanks in part to the tireless work of a committed public sector and local non-profit organizations. Affordable housing organizations have been a lifeline for low-income individuals and families – particularly those with the fewest resources to prepare for and recover from a disaster. Beyond helping individuals and families directly, these groups were pivotal in coordinating evacuations and recovery efforts in local communities after Sandy.

But this survey makes it clear that work remains to be done. As we reflect on lessons learned from the past year, it's critical that the ongoing response remains focused on improving coordination and transparency, expediting the recovery, increasing resiliency and stabilizing communities. We also must continue to provide support for affordable housing organizations and the low-income individuals and families they serve. When we make the affordable housing stock more resilient to future threats, we are protecting the most vulnerable individuals and families in our community, and helping our entire region thrive.

Enterprise's Goals

Building on our history and our experience rebuilding nearly 10,000 homes in the Gulf Coast following Hurricane Katrina, Enterprise has responded to Hurricane Sandy with a thoughtful recovery effort that bridges immediate response and long-term resilience. Our goals are to:

1. Ensure adequate public and private resources to rebuild effectively and efficiently in Sandy-affected communities, especially those with low- and moderate-income residents.
2. Support the sustainable, resilient redevelopment of existing affordable housing in vulnerable areas.
3. Support community-based organizations in developing disaster preparedness resources, protocols, and skills.

For more information about Enterprise's response to Sandy, contact Shola Olatoye, Vice President & New York Market Leader, solatoye@enterprisecommunity.org



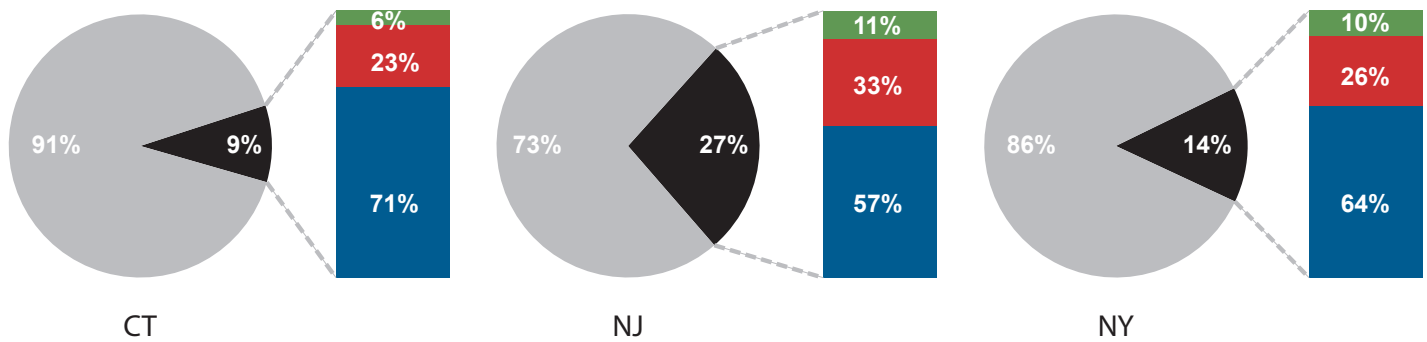
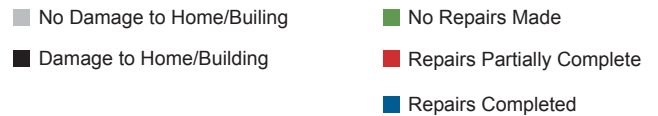
Far Rockaway, a low-lying New York City neighborhood that was devastated by Hurricane Sandy.

One year after Hurricane Sandy, 39% of households that sustained housing damage say their home has not been fully repaired.

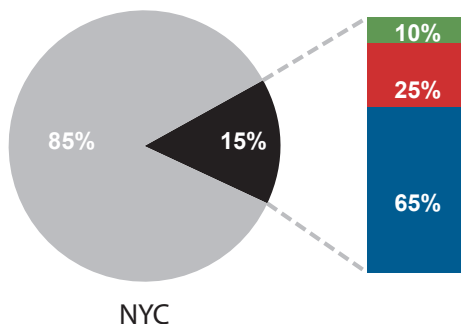


Reports of housing damage were widespread, with 17% of all households across the tri-state area reporting damage to their home or residential building. Housing damage was most pervasive in New Jersey, with 27% of households reporting damage to their home or building. This is in comparison to only 14% of New York State households and 9% of Connecticut households reporting damage. As demonstrated in the charts below, repair progress in New Jersey lags slightly behind the other two states, with only 57% of households reporting completely repaired damage.

Extent of Damage and Housing Repairs Made Prior to October 2013



In New York City, about 15% of households reported some kind of building damage from the storm.* Of those with damage, 25% reported that damage was partially repaired as of the survey, and 10% said that no repairs had been made. These ratios closely resemble those of New York State as a whole, indicating that the pace of recovery in New York City is on par with the rest of state.



Types of Housing Damage Sustained

The most common type of housing damage reported across the tri-state area was damage to building roofs; fully half of the households with housing damage reported this issue.

Damage to roofs was followed by siding damage (29% of households with damage), flooding (20%) and downed gutters (19%). Respondents also contended with broken windows, damaged furnace or electric systems, mold and mildew, damaged flooring and broken elevators – with 51% of those with damage reporting multiple types of building damage

In New York City, the leading type of building damage experienced was flooding (51% of households with damage), followed by electrical or wiring damage (37%), roofing (37%) and mold/mildew (36%).

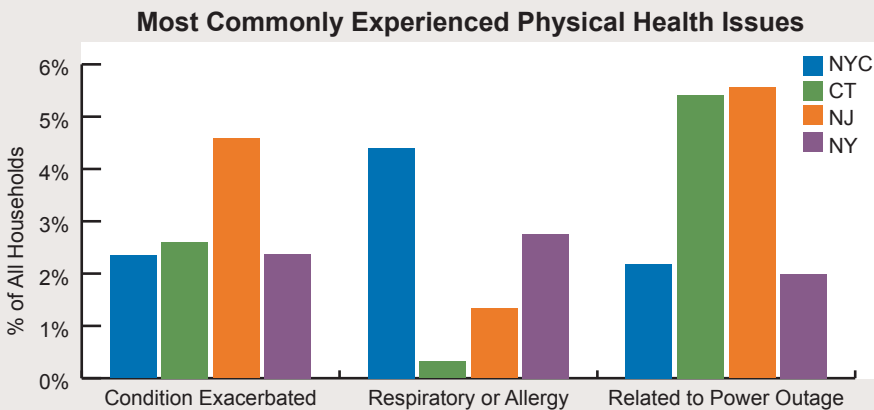
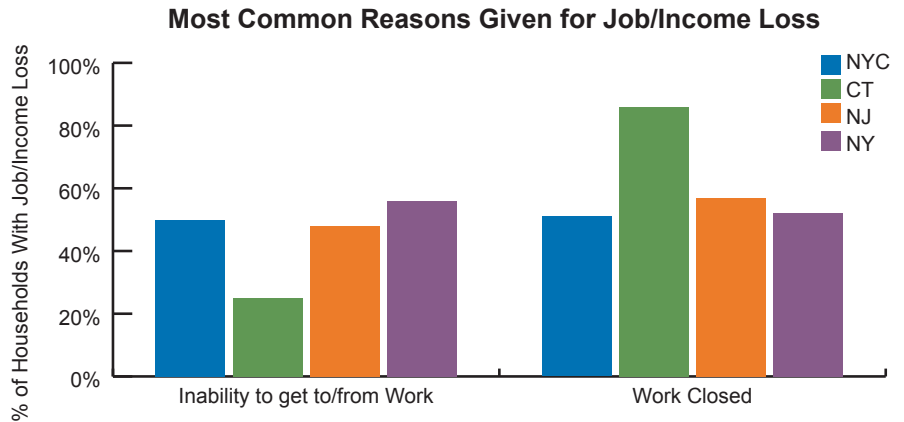
* Throughout this report, data for New York indicates a sample for the entire state, including New York City. Data for New York City is based on a separate, independently-weighted sample. See Methodology section for more detail.

Hurricane Sandy's damage went beyond housing: The storm led to health problems or distress for 16% of households in the tri-state area.



8% of households in the tri-state area experienced job or income loss as a result of Hurricane Sandy.

49% of those in the tri-state area who experienced job/income loss reported inability to get to and from work as the cause.

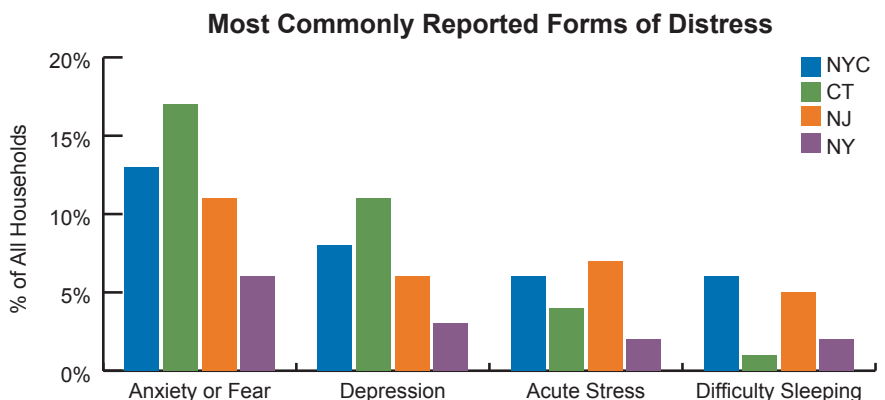


8% of households in the tri-state area experienced physical health problems as a result of Sandy.

39% of those who experienced physical health problems, continue to experience those problems one year later.

14% of households in the tri-state area reported experiencing anxiety or other forms of distress as a result of Sandy.

32% of those experiencing anxiety or other forms of distress as a result of Sandy, reported that they are still affected by these symptoms one year later.

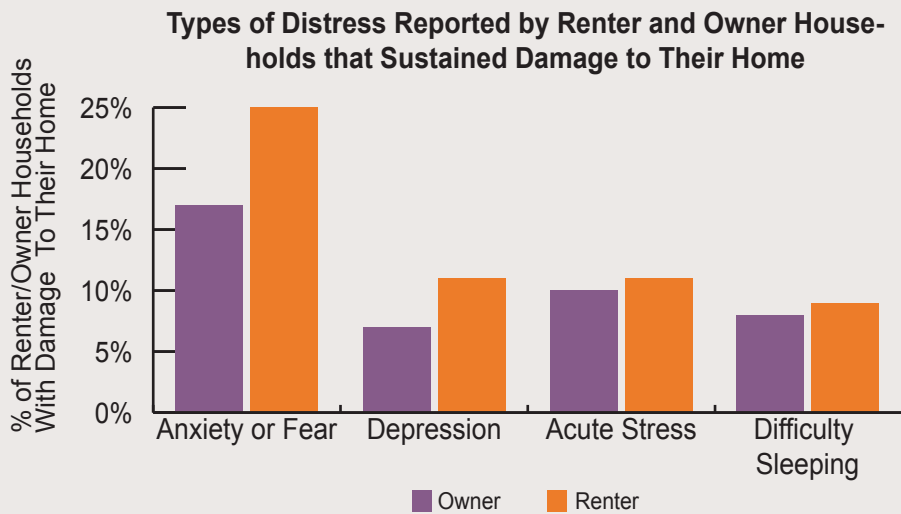
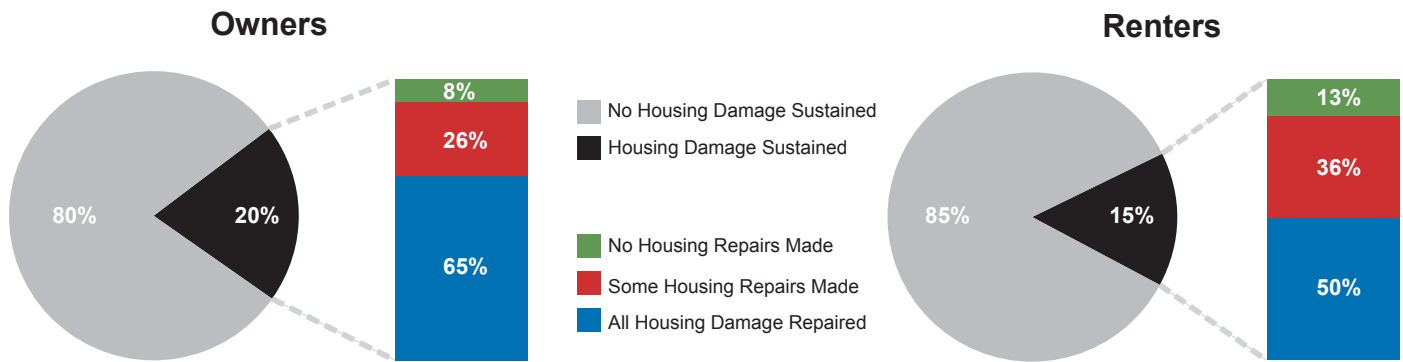


Renters in the tri-state area were uniquely affected by unrepaired buildings, restrictive leases and health challenges as a result of Sandy.



Across the tri-state region, 20% of homeowners sustained damage to their home and 15% of renters sustained damage to their home or building. Of all renters in the sample, 27% in New Jersey, 10% in New York, and 5% in Connecticut sustained some damage to their home or building.

Notably, a smaller proportion of renters have seen a full recovery after Hurricane Sandy than homeowners - 50% of renters who reported damage say full repairs have been made, compared to 65% of homeowners.



Of those who sustained building damage, **26%** of homeowners and **40%** of renters reported anxiety or other forms of distress as a result of Hurricane Sandy.

Additional Obstacles Unique to Renters

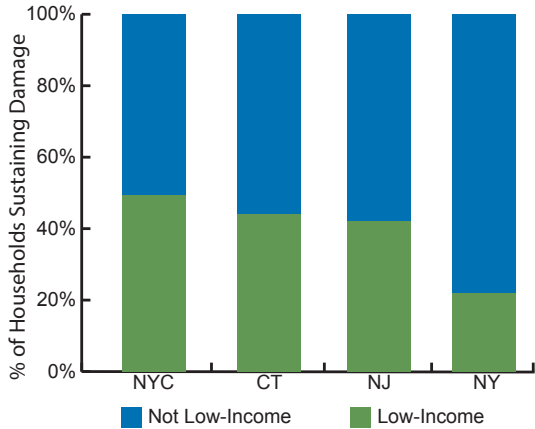
32% of renter households in damaged buildings said that they wanted to move out following the storm, but were forced to remain because of their lease agreement.

43% of renter households in damaged buildings reported that their landlord had not adequately prepared for Hurricane Sandy, and only 26% indicated that their building's facilities were well-maintained by their landlord prior to the storm.

One year after Hurricane Sandy, half of the low-income households with housing damage lived in buildings that were not fully repaired.



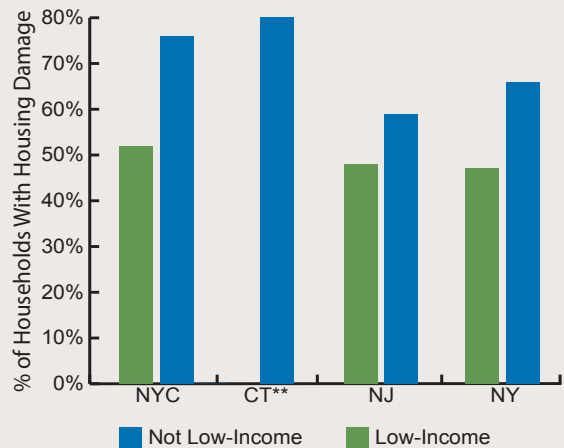
Households Sustaining Damage By Low-Income Status



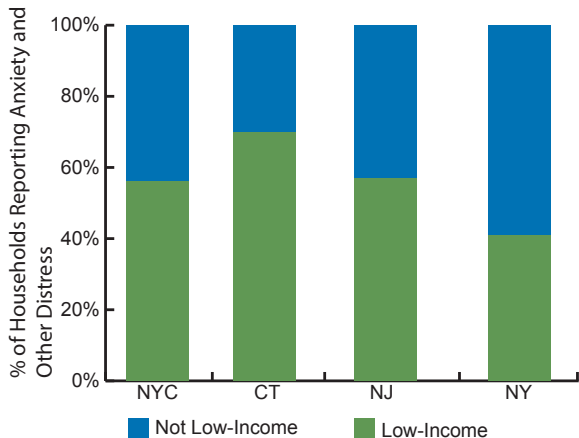
In New York City, New Jersey and Connecticut, almost half of the households that sustained damage to their homes were low-income. This was substantially greater than in New York State, where only 22% of households that sustained housing damage were low-income.*

Across the tri-state area, a greater share of low-income households are contending with unrepaired housing damage compared to those with greater means. In New York City, for example, 76% of non-low-income households are living in housing where all damage has been repaired, compared to only 52% of low-income households. These numbers include both renters and homeowners.

Fully Repaired Damage By Low-Income Status



Anxiety and Other Distress Reported by Low-Income Status



Hurricane Sandy was destabilizing for low-income households beyond just housing damage – these households also disproportionately reported types of distress as a result of the storm, including depression, acute stress, anxiety, uncontrolled anger, and difficulty sleeping or coping with loss.

*In this brief, "low-income" is defined as a household having an annual income at or below the 2013 State Income Limits defined by the U.S. Department of Housing and Urban Development

**CT Low-Income not reported due to small sample size

Methodology

This research brief is based on a survey commissioned by Enterprise Community Partners, Inc. in October 2013. The survey instrument was designed by Enterprise Community Partners and administered online by YouGov, a widely used research and consulting firm with expertise in polling and survey administration. YouGov maintains a diverse national panel of nearly 2 million respondents, from which a subset of panelists in New York, New Jersey and Connecticut were selected to complete the online survey. A total of 2,342 respondents completed the survey, which excludes incomplete surveys or those completed too quickly to be deemed accurate.

The survey methodology utilized weighting techniques in order to eliminate biases to the greatest extent possible and to approximate a true random sample of households in the study areas. The weighting was done first using propensity score weighting by age, gender race, education, voter registration status and ideology. Those weights were then raked to general population proportions for tenure, income, senior status and parent alstatus. Finally, the weights were post-stratified by region.

The final dataset consisted of a set of 1,710 respondents for the tri-state area as a whole and a separate set of 500 respondents for New York City, which allows us to examine the effects of Hurricane Sandy in New York City independently. Accordingly, all results reported for New York State include a representative sample of respondents from across New York State, including New York City. Any results reported for New York City reflect the results from this separate pool of 500 respondents whose weighting is based on New York City household characteristics.

Because annual household incomes were reported in discrete income ranges, low-income status was calculated using the midpoint of the reported income range. This was compared to the 2013 State Income Limits defined by HUD to determine low-income status.

A small but significant subset of respondents indicated that they did not rent or own a home within the area affected by Hurricane Sandy. For the purposes of this brief, we maintain these respondents in the general sample of households, but assume that these households did not sustain any damage to their home, nor experience any adverse effects from Hurricane Sandy. This is a conservative assumption that may, in some cases, result in the underestimation of the percentage of households experiencing impacts.

For additional information about this research brief or the survey, contact Zack Patton (zpatton@enterprisecommunity.org) at 410.772.2622.

About YouGov

YouGov is a professional research and consulting organization, pioneering the use of technology to collect higher quality, in-depth data for companies, governments, and institutions so that they can better serve the people that sustain them. In 2007, YouGov acquired Polimetrix, a venture-funded, non-partisan online polling firm founded by Stanford University Professor Douglas Rivers. More information about YouGov is available at their website: <http://today.yougov.com/about/>

Enterprise works with partners nationwide to build opportunity. We create and advocate for affordable homes in thriving communities linked to jobs, good schools, health care and transportation. We lend funds, finance development and manage and build affordable housing, while shaping new strategies, solutions and policy. Over more than 30 years, Enterprise has created 300,000 homes, invested nearly \$14 billion and touched millions of lives.

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