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U.S. President Joe Biden speaks with a Federal Emergency Management Agency member Oct. 3, 2024, as he visits storm-damaged areas in Keaton Beach, Fla., in the wake of Hurricane Helene, which made landfall Sept. 26 in the Big Bend region of Florida, near the city of Perry. Helene was followed by Hurricane Milton, one of the strongest hurricanes ever to form in the Gulf of Mexico. Milton made landfall as a major Category 3 hurricane near Siesta Key in Sarasota Oct. 9. (OSV News/Reuters/Tom Brenner)

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The 2024 hurricane season is nearly over and the media have largely moved on from the story.

But many displaced families will continue to bounce from place to place as they grapple with rebuilding their lives after a busy storm season.

With so many families lacking either home, renters or flood insurance, the slow business of finding temporary housing or rebuilding what was damaged after a storm requires time and usually an abundance of private and charitable resources, according Gabe Tischler, emergency management specialist for Catholic Charities of Florida Inc.

Tischler's office recently took over case management of a woman and her two children who were originally displaced from Dixie County during 2023's Hurricane Idalia and were subsequently affected by three other hurricanes, which impacted her temporary hotel-based housing in the Tampa region.

"This poor woman has been through hell," Tischler told OSV News. "We were working through a grant from the Red Cross and the state of Florida to house Idalia survivors last year — we moved her to another hotel when Hurricane Helene came."

The family had to then be evacuated from there after suffering flooding from Helene — a cycle that was repeated weeks later during Hurricane Milton, after which she was directed to a local government-run hurricane shelter that abruptly closed on short notice and ejected all those sheltering there.

"She was resourceful enough to find another shelter nearby for herself and her two children until the first hotel opened back up and then we transported her there until that one closed down and we had to re-house her yet again for the fourth or fifth time. She is finally stable for the next few weeks," Tischler said.

Catholic Charities agencies in Florida are seeking long-term housing solutions for the woman and her children.

"She doesn't have a vehicle, she hasn't kept a job because of her two children, and one is finally back in school and the other had been going to day care but that closed down."

Tischler is also consulting with another family that Catholic Charities of St. Petersburg is assisting who temporarily split up following Hurricane Helene: The husband and one child went to live with his parents while the wife took another child to live temporarily with her own parents.

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Now they are being resettled temporarily through a charitable program associated with Airbnb through government support until their home can be rebuilt. Even so, the Federal Emergency Management Association typically only offers qualifying homeowners up to \$45,000 for a home that is destroyed.

"It's really complicated when people have no place to go. Even when they have family they can go stay with for a while it is a strain on the family and eventually they have to have another place that is their own to live in," Tischler said.

In this case, Airbnb pays the rental owner their standard rental rate, while nonprofits around Florida including Catholic Charities agencies actively serve as case managers for housing storm survivors in Airbnb properties after losing a home to a hurricane, tornado or flood.

One of the strongest hurricanes ever to form in the Gulf of Mexico, Milton made landfall as a major Category 3 hurricane near Siesta Key in Sarasota Oct. 9, almost on the heels of Hurricane Helene, which made landfall Sept. 26 in the Big Bend region of Florida, near the city of Perry.

In recent years, Catholic Charities USA has provided local chapters with logistical support, distribution sites, case management, and on-site sanitation and laundry services to help alleviate the impact of a hurricane on the areas most affected.

Tischler said other nonprofits and Catholic Charities chapters — including several in the state of Louisiana — have sent material and financial support to Florida in recent weeks.

When families are faced with a sharp financial shortfall for repairing or rebuilding homes, they have turned to Catholic Charities for assistance in rebuilding: Some 400 homeowners in Florida found roofing repair assistance from certified contractors following 2018's Hurricane Michael, a powerful Category 5 storm that struck the Florida Panhandle.

"Some of the funds come from donations to Catholic Charities USA and locally as well as parishes and other nonprofit partners," Tischler said.

"The assumption is always that people have insurance but there are a lot of people without insurance, homeowners or flood insurance. Their mortgages are maybe paid up but they are on disability; they simply can't afford homeowners insurance," he added.

For more immediate needs, New Port Richey on Florida's Gulf Coast has been serving as a regional point of distribution of emergency supplies and assistance, including a Catholic Charities USA affiliated portable laundry trailer open to the public.

Peter Routsis-Arroyo is the CEO of Catholic Charities of the Archdiocese of Miami said he sent one of his South Florida staff to oversee the laundry operation there and that it will be shifting to a new location in Crystal River north of Tampa.

The so-called Mobile Response Center has served survivors of hurricanes, floods and COVID-19, and can provide bottled water, hygiene products, diapers, cleaning supplies, sleeping bags and more.

External power stations can charge up to 80 phones, and a specialized trailer can be outfitted with washing machines and dryers.

"Our staff member Tony Magliano has been in charge of the laundry trailer for the past two weeks in New Port Richey providing support to Catholic Charities of the

Diocese of St. Petersburg at a disaster recovery site," Routsis-Arroyo said. "He will now follow the trailer to the new site in Crystal River and will most likely be deployed for an additional two weeks."