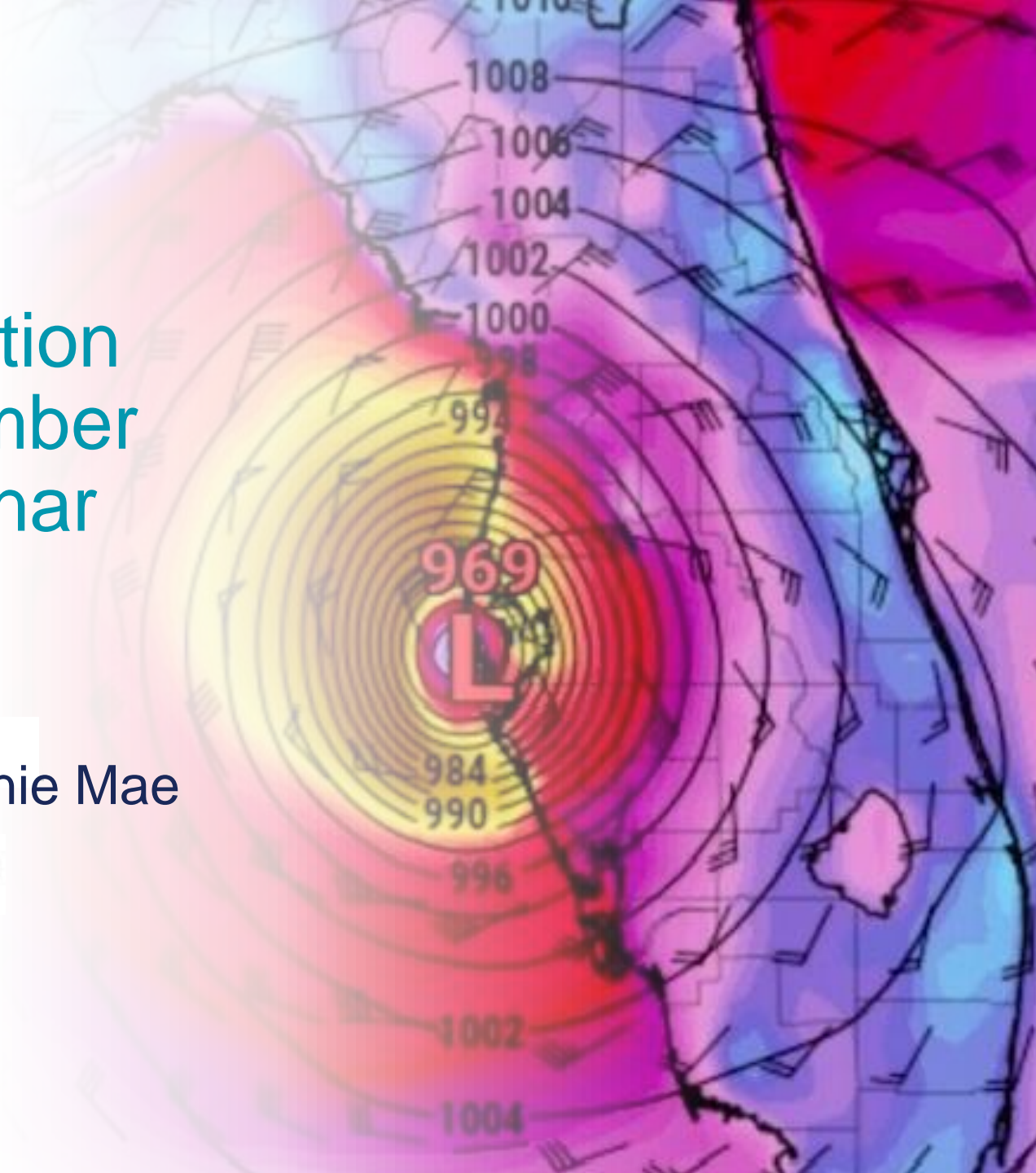


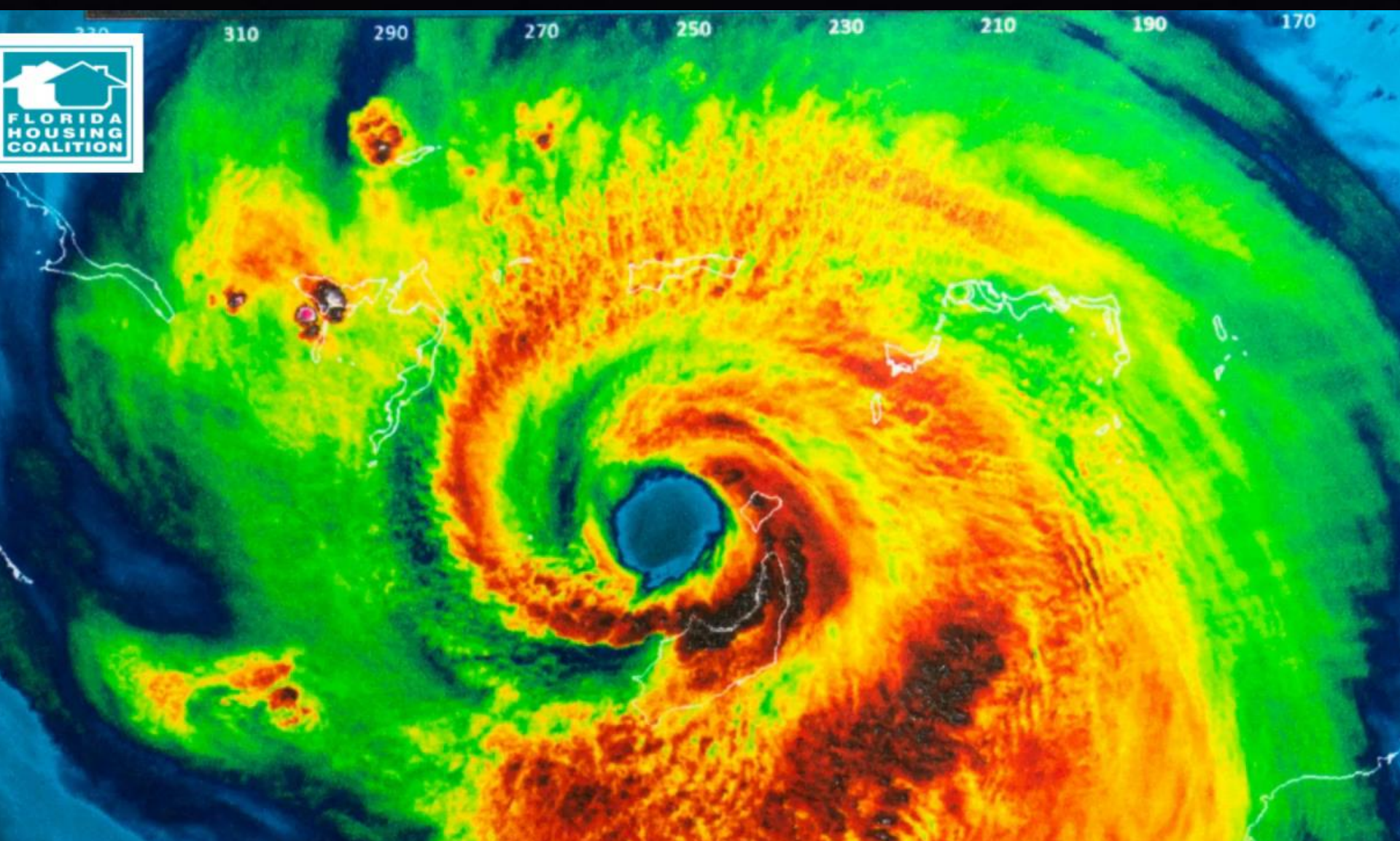
Florida Housing Coalition Hurricane Member Update Webinar

November 4, 2022
Sponsored by Fannie Mae



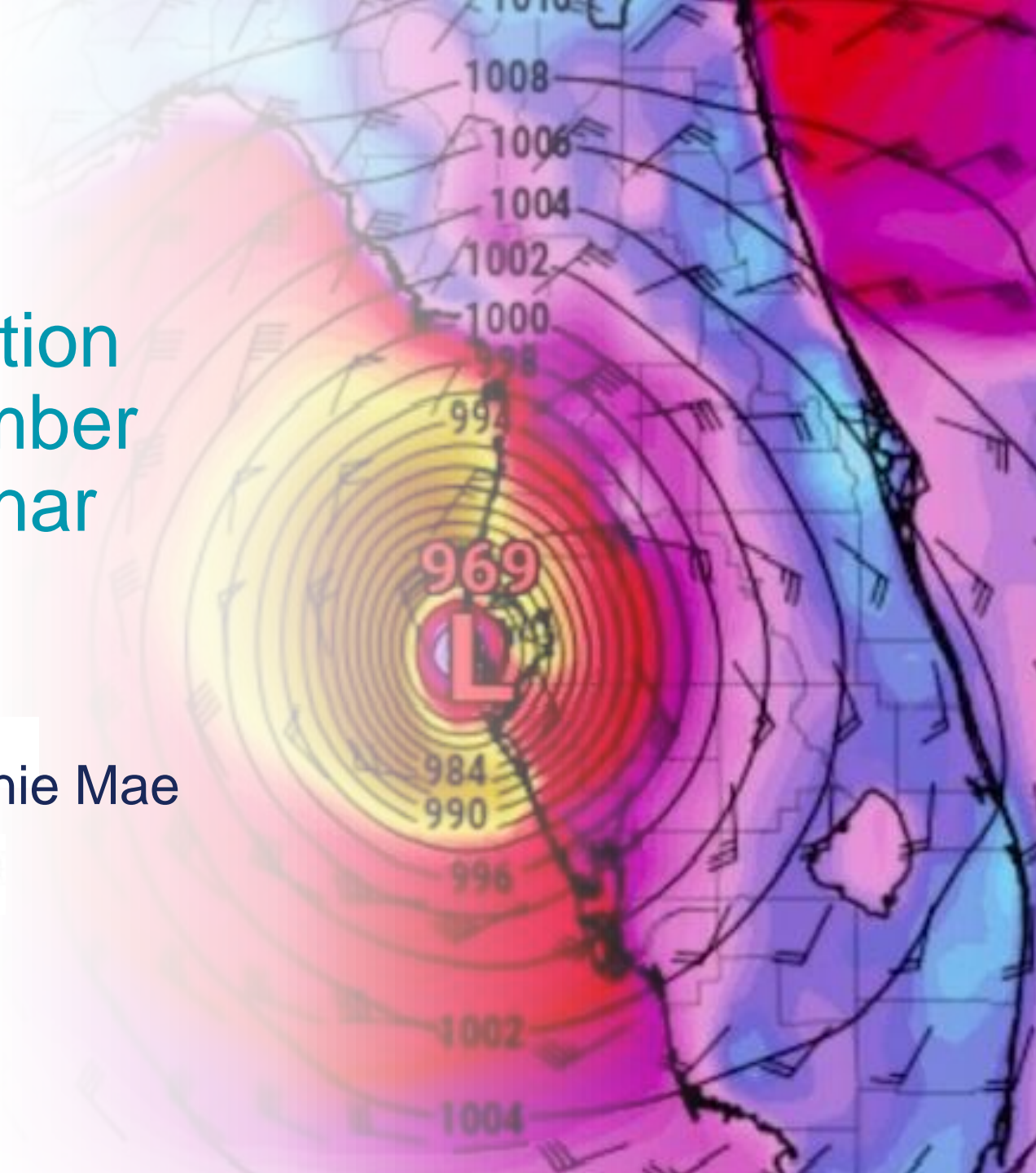
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Florida Housing Coalition Hurricane Member Update Webinar

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AGENDA

- Hurricane Ian Response
- Announcements
- An Update from Habitat for Humanity of Florida

Update on Hurricane Ian Response

Mary Williams
Disaster Housing Coordinator
Florida Division of Emergency
Management

Mary.Williams@em.myflorida.com





Hurricane Ian SHIP Response

Webinar Recording at
<https://vimeo.com/760412373>

Governor Announces Deductible Assistance

SHIP Disaster Recovery (SHIP-DR) distributions:

• Charlotte County	\$513,084
• Punta Gorda	\$58,916
• Collier County	\$317,932
• Naples	\$16,768
• DeSoto County	\$250,000
• Hardee County	\$250,000
• Lee County	\$1,990,648
• Cape Coral	\$819,941
• Ft. Myers	\$372,411
• Sarasota County	\$358,848

For Immediate Release: October 22, 2022

Contact: Governor's Press Office,

Governor Ron DeSantis Announces Support for Ian-Impacted Homeowners Insurance Deductibles

Funding will Close the Financial Gap to Recovery for Families, Seniors

FORT MYERS, Fla. — Today, Governor Ron DeSantis announced that Florida Housing Finance Corporation (Florida Housing) is awarding \$5 million to local housing partners to help Floridians impacted by Hurricane Ian pay their home insurance deductibles in the six hardest hit counties. Funding assistance is available to individuals, families, and seniors living in Charlotte, Collier, DeSoto, Hardee, Lee, and Sarasota counties who apply and qualify through Florida Housing's local housing partners. Homeowners are encouraged to contact their local SHIP office directly for more information: [Local Government Information \(floridahousing.org\)](https://www.floridahousing.org).

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SHIP-DR Assistance

- SHIP-DR may only pay the deductible
 - Consider whether to pay the full amount or only a portion
 - Possible approach: pay 100% for VLI, 75% for Low Income, and 50% for Moderate Income
- Must be paid to the contractor, not the owner or the insurance company
- Your LHAP Disaster Strategy must identify the payment of deductibles as eligible



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SHIP-DR Pays Last for Repairs

SHIP pays only after claim check money is exhausted.

Consider these two scenarios:

- **SHIP might pay LESS than the deductible:** Some repairs cost less than the insurance company's estimate. Some claims checks might entirely pay repairs so that no SHIP is needed.
- **Final repairs cost MORE than the deductible:** Insurance companies may reduce the claims check for depreciation and other reasons.
 - First, SHIP-DR pays up to the amount of the deductible
 - Next, regular SHIP funds may pay for more repair costs

Update on Florida Disaster Housing Task Force

Next Meeting:

November 10th at 3:00 pm

Contact Dayna Lazarus for an invite
lazarus@flhousing.org



And Now...

The Posting of the PowerPoint

- PowerPoint is available in Chat



Preparing for the SHIP Monitor

Part 1:

November 8 at 2:00 pm

<https://attendee.gotowebinar.com/register/8052178173132246541>

Part 2:

November 10 at 2:00 pm

<https://attendee.gotowebinar.com/register/4929340849876663820>



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Proficiency in Income Qualification

Part 1: November 15 at 2:00 pm

<https://attendee.gotowebinar.com/register/2444307132149471501>

Part 2: November 17 at 2:00 pm

<https://attendee.gotowebinar.com/register/5478113700369582093>

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**November 30
2:00 - 3:30pm**

**Webinars made
possible thanks to
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PRESENTED BY



MICHAEL CHANEY



GLADYS COOK



SHIP
housing a stronger Florida

**THE ROLE OF
SHIP
in Housing
Resilience
Strategic
Planning**

<https://register.gotowebinar.com/register/7439008026112840207>



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An Update from Habitat for Humanity of Florida



Roxanne Young
CEO of Habitat for Humanity of Florida
Roxanne.Young@habitatflorida.org



Hurricane Ian Early Recovery

November 5, 2022

Habitat for Humanity Florida (HFH FL)

We build strength, stability and self-reliance through shelter.

Habitat for Humanity works to assess the hurricane's impact and position for long-term recovery

September 28th Hurricane Ian

A path of destruction

“No amount of preparation or planning could ever accustom Floridians to the destruction and damage brought by Hurricane Ian. But I strongly believe that hope is a refuge from despair. We are committed and collectively resolved to restoring our communities and building back the place we call home.”

— Roxanne Young, Executive Director of Habitat
for Humanity of Florida

Initial Affiliate Assessment Results

Impact

12 affiliates initially reported damage to homeowner, board, and staff homes, current build projects, office and/or ReStore, and community

Affiliate response

Damage assessments, information assistance, distributing shelter kits, non-food items, cleanup buckets, community organizing / action planning

Needs

Financial support, Storage space for supplies, office space for Lee & Hendry and Arcadia and coordination of skilled volunteer support

Impacted Florida Affiliates

Arcadia-DeSoto County

Charlotte County

Orlando & Osceola County*

Highlands

Key West & Lower Keys

Lake-Sumter

Lee & Hendry Counties

East Polk County

Southeast Volusia*

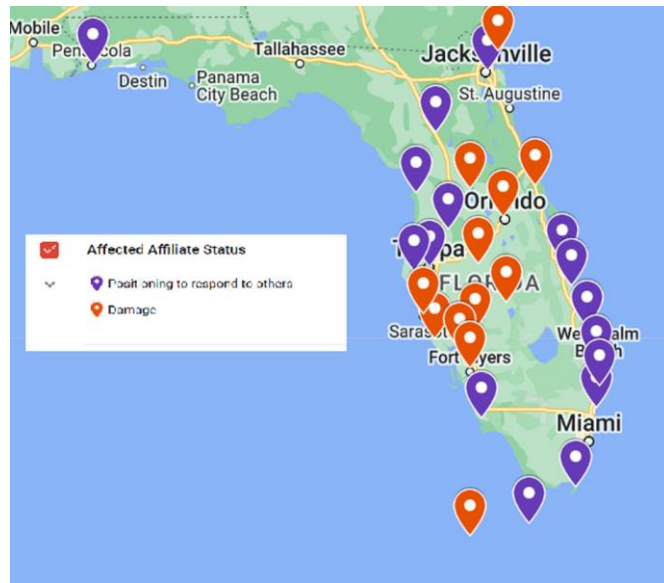
Sarasota

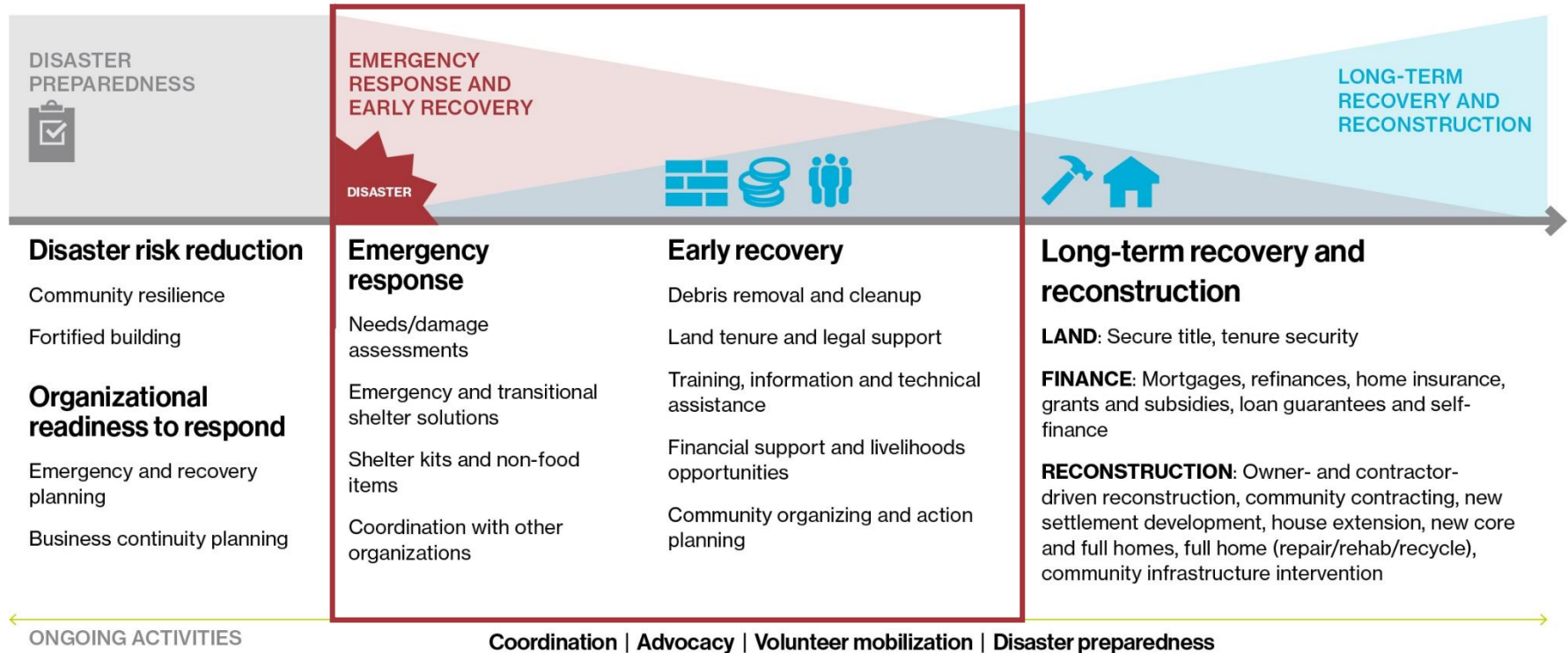
South Sarasota

St. Lucie

Habitat Florida Network Response

- **18 affiliates** stepping up to help impacted affiliates across the state
- Over **700 kits and non-food items** deployed!





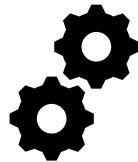
Pathways to Permanence

The process of reducing vulnerability as well as supporting disaster-affected families and communities using holistic program interventions that enable incremental progress towards the achievement of permanent, durable shelter.

Guiding principles



Pathways



Process



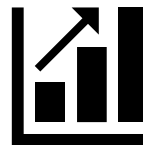
Reduced risk



Holistic interventions



Empowerment
and support



Incremental
approach



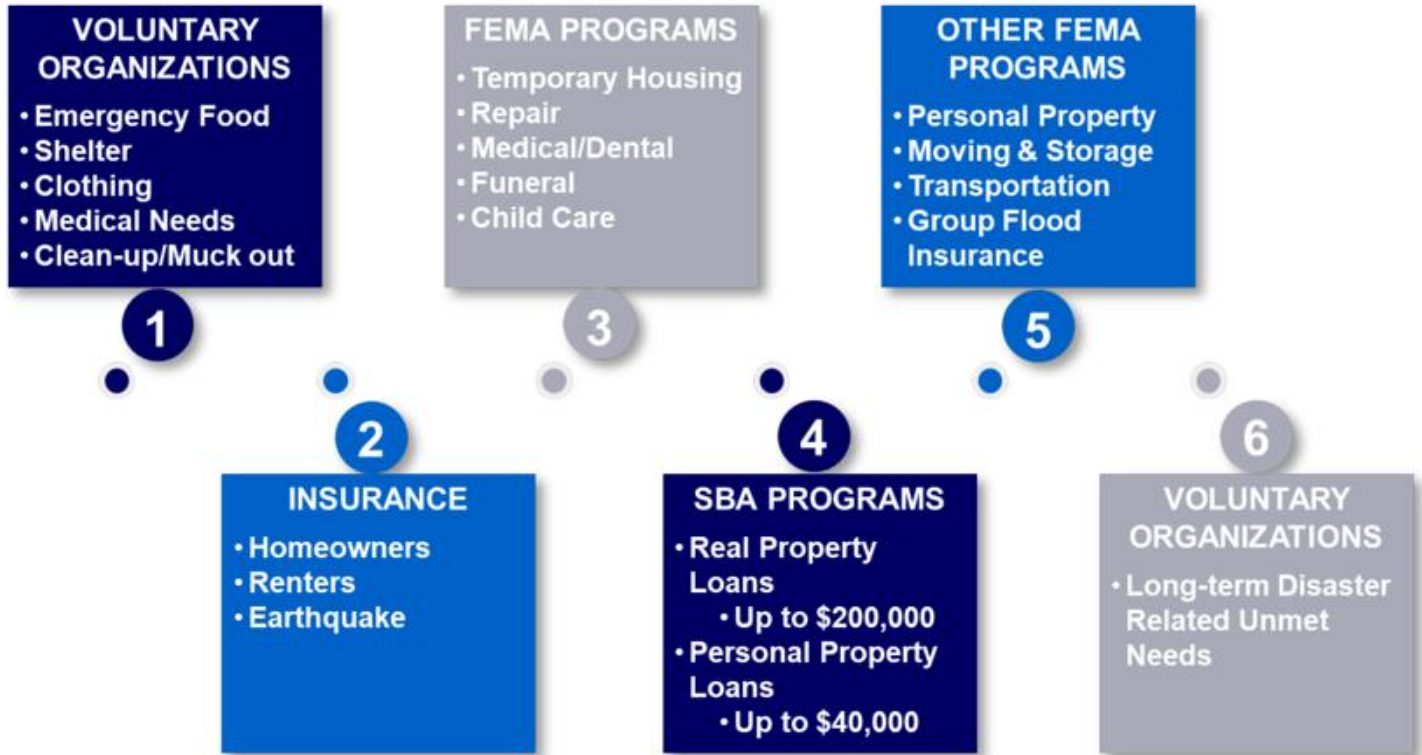
Permanent
solutions

Early Recovery Resources Habitat Can Provide

- Program development and planning
- Policies and procedures for repairs, family selection
- Partnership development
- Safety Advisory tips while engaging in short and long-term recovery
- Construction Tips
- Resource deployment related to housing

- Habitat for Humanity Website: www.habitatflorida.org

The Sequence of Individual Assistance Delivery



Federal Emergency Management Agency

FEMA

5 Things to Know / Share

1. If there is an Individual Assistance Declaration, apply for FEMA assistance
2. Document **everything**
3. Read the Determination Letter – If you do not understand it, **call to ask**
4. If referred to SBA, **apply to SBA**
5. If you do not agree with the determination, **appeal**

GAPS in Individual Assistance Delivery

- Voluntary agencies are the first and the last organizations to provide survivor support services in a community before and after a disaster
- FEMA and State Voluntary Agency Liaisons provide technical assistance, coordination, and subject matter expertise to partners who are addressing gaps in resources, providing financial support and additional support to survivors after government assistance is exhausted
- The creation of Long-Term Recovery Committees in communities to address disaster-caused unmet needs are critical and leadership of these teams is currently a gaping need.

Fundraising

- Critical for long-term recovery
- Needs – help for our Affiliates who have damaged infrastructure
- Help with future long term recovery
- Our goal is to achieve our pre-storm production goals and assist the community in long-term recovery.
- Rough estimate for home repairs in Lee County is \$100 K – SHIP Max is \$75 K GAP of \$25 K
- Message Raising Awareness of needs
- Ask for support

Reporting

Interventions – Indicators Identified

1. Damage Assessment (3 levels) Initial, screening for the program, scope of services.
2. Debris Removal
3. Cleanup
4. Emergency Repairs
5. Technical Expertise and Assistance
6. Financial Support
7. Permanent Repairs
8. Information Assistance
9. Distribution of kits (Disaster and/or flood)

Initial reporting:

2500 homes in Collier were assessed for damage, only 3 require repairs
700 homes in Lee & Hendry were provided a QR code to report damages, 200 responded and 140 were screened.

“All but three Habitat homes (among those built in the southwestern most part of the county in a low-lying area) are totally dry thanks to revised flood maps that required yards and yards of fill!! I saw some incredible videos of fast-moving, deep water coming up within inches of doors, some including snakes! One home became a true island in their neighborhood and became safe shelter for many families!”

Lisa Lefkow, CEO Collier County
2400 Habitat homes have been built in Collier County.

Strategies for Supporting Staff after a Disaster

Expect your staff to experience emotional distress. It's important to address burnout before this happens.

1. Watch for warning signs of excessive stress
2. Protect employee time
3. Communicate expectations and next steps with employees frequently and through multiple channels
4. Support personal employee recovery assistance/ participation
- 5. Provide mental health resources CONSISTENTLY and OFTEN**

Refer to your Employee Assistance Program

National Disaster Distress Helpline - Provides 24/7 confidential, multilingual crisis counseling and support for anyone in the US experiencing emotional distress related to natural or human-caused disasters. **1-800-985-5590**

[SAMHSA Behavioral Health Resources for Disasters](#)

Disasters represent an opportunity to create and expand our network of volunteers, resources, partners, and vendors.



Questions?

No Webinar Next Friday, Veterans Day



Domes for Humanity
November 18 at 1:30 pm
Register at

https://us02web.zoom.us/webinar/register/WN_RtjQEpsJTEuXHlmgSZmFUg



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Technical Assistance is Available

Available Daily: **1 (800) 677-4548**

Options for Further Assistance Include:

Phone and Email consultation

Site Visits

Register at www.flhousing.org for:

Webinars and Other Events



Thank You!

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Dayna Lazarus
lazarus@flhousing.org

Michael Chaney
chaney@flhousing.org

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TOGETHER

