




Pre- and Post-Disaster Recovery with SHIP

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Our Thanks to the Florida Housing Catalyst Program



AFFORDABLE HOUSING CATALYST PROGRAM

Sponsored by the Florida Housing
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Four Phases of Disaster Management

- **Planning:** pre-disaster recovery planning
- **Mitigation:** reduce future vulnerability, lessen the impact of disasters
- **Response:** actions that must be carried out when an emergency exists or is imminent
- **Recovery:** bring a community back to a new normal after disaster

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Disaster Preparedness



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SHIP's Role in the Disaster Management Framework

- Federal Government: FEMA, HUD administers Congressional allocations
- State Government: FL Division of Emergency Management (FDEM)
- Counties and Municipalities: Emergency Operations Centers (EOC) and SHIP Office

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Voluntary Organizations Active in Disasters (VOAD); partnership of faith-based and non-profit organizations



Disaster Resources on www.flhousing.org

- Contacts for FL Division of Emergency Management, FEMA, Veterans Affairs, Enterprise Community Partners
- Florida Bar Foundation Assisting Floridians
- **"Hurricane Member Updates"**, weekly call on Fridays at 1:30pm
 - To participate on August 10: <https://attendee.gotowebinar.com/register/12936145700732161>

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'Tune Up' your SHIP Disaster Response Strategy

- For Federally or State declared disasters
- May provide Temporary Stabilization along with repair and recovery assistance
- Maximum Assistance for Disaster Strategies range from \$7,500 to \$40,000



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SHIP offers Temporary Measures and Long Term Repairs

- Temporary: Blue Tarps, Repairs to prevent further damage
- Long Term: Home Repair, Relocation or Replacement
- Ideally: first temporary assistance, later follow up with long term repairs



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Disaster Strategy funded from:

- Unencumbered local SHIP funds
- SHIP Disaster annual set-aside: \$5 million held back from statewide distribution
- Special allocations of funds from Legislature



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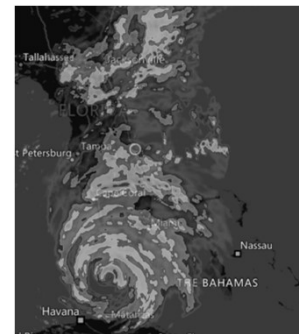
Pre-Disaster SHIP Activities before every Hurricane Season

- Call Every Hotel in May-June
- Call Every Rental Housing Development



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Disaster Mitigation



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What are the Mitigation Features of Your Housing Assistance Programs?



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Disaster Mitigation Programs

- **FIRST:** Monitor SHIP rehab & new construction for code compliance
- **NEXT:** Mitigation involves Hardening, Resiliency, and Sustainability
- **Beyond SHIP:** Hurricane Loss Mitigation Program (HLMP)



<https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/>

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Examples of Mitigation Features

- Opening Protection
- Re-Roofing
- Roof/Wall/Foundation Connections
- Brace Bottom Chord Gable End



Disaster Mitigation: Strengthening Housing

SECTION 10

number strategies they may use to achieve the maximum amount of protection for their homes. The Florida Department of Emergency Management (FDEM) has developed a list of mitigation strategies that can be used to protect homes from damage caused by high winds and other hazards. Many of these strategies are based on research conducted by the Florida Institute of Building Research (FIBR) and the Florida Department of Emergency Management (FDEM). The strategies are organized into three categories: Opening Protection, Re-Roofing, and Roof/Wall/Foundation Connections. Each category includes a list of strategies and a brief description of each strategy.

Opening Protection

Windows are the most vulnerable part of a home. High winds can cause windows to shatter, which can lead to structural damage. To protect windows, homeowners can use storm shutters or impact-resistant windows. Storm shutters can be made of wood, metal, or plastic. Impact-resistant windows are made of a special type of glass that is designed to resist shattering. Homeowners can also use window film to protect windows. Window film is a thin layer of plastic that is applied to the inside of the window. It can help to hold the glass together if it shatters.

Re-Roofing

The roof is the most vulnerable part of a home. High winds can cause the roof to be blown off, which can lead to structural damage. To protect the roof, homeowners can have it re-roofed with a stronger material. Homeowners can also have the roof reinforced with additional bracing. Homeowners can also have the roof replaced with a metal roof. Metal roofs are more resistant to high winds than other types of roofs.

Roof/Wall/Foundation Connections

The roof, walls, and foundation are all connected to each other. If one part of the home is damaged, it can affect the other parts. To protect the connections, homeowners can have the roof, walls, and foundation reinforced. Homeowners can also have the connections braced with additional bracing. Homeowners can also have the connections replaced with stronger materials.

Brace Bottom Chord Gable End

Gable ends are the most vulnerable part of a home. High winds can cause the gable end to be blown off, which can lead to structural damage. To protect the gable end, homeowners can have it braced with additional bracing. Homeowners can also have the gable end reinforced with stronger materials. Homeowners can also have the gable end replaced with a stronger material.

Other Mitigation Strategies

Homeowners can also use other mitigation strategies to protect their homes. These include:

- **Trimming Trees and Shrubs:** Trimming trees and shrubs can help to reduce the risk of damage from falling branches.
- **Securing Outdoor Items:** Securing outdoor items like lawn furniture and grills can help to prevent them from being blown away.
- **Evacuating:** Evacuating the home before a storm can help to prevent injury and loss.



When a garage door fails, it provides not only an entry point for water, but also allows for the wind to get under the roof and lift it off the structure.



Mitigation

water intrusion if shingles blow away. Secure all boards with an 8d ring shank nail, which includes grooves in the nail that provide a more secure grip. Use shingles with a high standard. The highest standard is currently for over 130 miles per hour winds and should be installed using the number of fasteners recommended by the manufacturer for highwind areas.

Roofing Repairs: A roof of a home that does not require roof replacement or any major roofing repairs may also be strengthened by re-nailing the sheathing using 8d ring shank nails and providing a water barrier on the underside of the roof deck.

Exterior Doors: When completing the rehabilitation

with a bolt lock that should be 1" long to extend far into the frame and hold the door closed. French doors or double doors should be shuttered.

Flashing: The purpose of flashing on pitched roofs is to direct the flow of water that leaks into the intersection down and away from the structure's interior. Contractors must always lap flashing and other moisture barriers properly. Do not rely on sealant as a substitute for proper lapping. In addition, the following steps are recommended:

- Use fasteners that are compatible with the flashing material.
- Use flashing cement at joints to help secure flashing.
- At roof-to-wall intersections



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Rental Housing Mitigation

Wet Floodproofing: This approach allows unoccupied portions of a building to be flooded during a storm. It is available for older buildings that may not be designed to withstand the hydrostatic pressure that occurs with dry floodproofing (blocking water from entering the building). This method allows water to flow through a building in a controlled way. The space can then be dried after flood water has receded. Electrical panels, mechanical equipment, gas and electric meters and shut-offs should be relocated from flood-prone areas to locations above the DFE. If that is not possible, they should be protected in place.

Site Perimeter Floodproofing: With this approach, temporary physical barriers may prevent floodwaters from reaching the building and does not require modifications

Backwater Valves: Sewage backflow occurs when storm water backs up into a building basement or unoccupied area because of sewer line blockage or storm drain overflow due to flooding. A backwater valve is a relatively inexpensive retrofit that can prevent significant problems from sewer line failure by blocking reverse flow from entering the building through wastewater pipes.

Sump Pumps: These remove water which accumulates in the low points in a building. They are an effective and affordable way to reduce costly flood damages. Design sump pumps to handle moderate flooding but not catastrophic flooding such as a coastal storm surge.







1. Wet Floodproofing example
2. Sandbags used for perimeter floodproofing
3. Inflatable barrier, an example of a water-inflated tube system to reduce flooding
4. Backstop valve that prevents sewage backflow due to flooding
5. Sump pump drains water from buildings

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Another Type of Mitigation- Relocation

SECTION SIX

Best Mitigation Practices
 Pasco County. One major disaster mitigation initiative in Pasco County was the relocation of an affordable housing development to avoid future disaster damage. Dade Oaks Apartments was built in 1977 on top of the low spot of a 160-acre drainage basin, which caused the apartments to suffer from chronic flooding. Under new leadership, the Pasco County Housing Authority relocated

the property to higher ground and fittingly re-named it Hilltop Landings. Maintaining the affordability of the units required several layers of financing, including state HOME funds and \$500,000 in SHIP funds. The housing authority not only relocated these units, they constructed them to have energy efficient features and appliances, front porches, and an old-time Southern feel.



This photo was taken during the beginning of Hilltop Landings' construction and includes the SHIP logo in recognition of the involvement of state funds.

Florida Residential Retrofit Guide

A resource from FDEM related to:

- Roofs
- Roofs and water intrusion
- Window, doors and shutters
- Walls
- Porches and attached structures
- Equipment and loose objects

<http://www.floridadisaster.org/hrg/>

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Preparation for Multi-family Affordable Housing

- **Disaster Staffing Toolkit** from Enterprise Community Partners- Develop staffing plans to protect buildings, engage residents and continue operations after a disaster
- **Multifamily Retrofit Guide** - 19 practical strategies to make properties more resilient
- <http://www.enterprisecommunity.org/solutions-and-innovation/green-communities/tools-and-services/ready-to-respond>



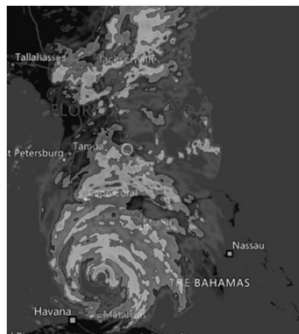
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What are the Mitigation Features of Your Housing Assistance Programs?




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Disaster Response



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Intake for Disaster Assistance

- Intake may be twice as intensive
 - Affected households have housing needs plus more.
 - Stay Connected to your local network:
Who is offering what?
 - There is a **BALANCE**: Help people **BUT** Ensure that **SHIP** assists only eligible households and follows all rules
- 



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Handout: Disaster Application

- Includes all regular SHIP program questions plus disaster-related questions.
- Addresses False Statements
- Notice for Collection Social Security Numbers

6. ELIGIBILITY INFORMATION: - If the answer to any of the following questions is NO, you are not eligible for assistance:

i. Was the unit damaged or destroyed by Disaster?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
ii. Was the unit a single-family residence (including manufactured housing units)?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
iii. At the time of the disaster, were you the Homeowner of this residence (including manufactured housing units)?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
iv. Was the unit the primary residence of the applicant on the date of the disaster?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

The following question will require a special review to determine eligibility:

v. Did you register with FEMA for disaster related assistance for structural damage to the home?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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7. DAMAGED PROPERTY INFORMATION: - Provide basic information concerning the damaged property (i.e. physical address of damaged property, floodplain information, and other names on the deed).

Damaged Property Address:



Self-Certification of Income

- Local governments covered under the Executive Order are eligible to use expedited procedures for applications
- **Only use if 3rd party verification unavailable**
- Handout: Self-Certification Form

DISASTER SELF-CERTIFICATION OF INCOME FORM
(Provided for use by Florida Housing Finance Corporation)
(To be completed by adult household members only, if appropriate.)

Household Name: _____ Local Government: _____

1. ☐ I hereby certify that I am a victim of _____

2. I will receive income from the following sources over the next 12 months: (Circle Y (yes) or N (no) for each source)

Y	N	Wages from employment (including commissions, tips, bonuses, fees, etc.):
Y	N	Income from operation of a business:
Y	N	Rental income from real or personal property:
Y	N	Interest or dividends from assets:
Y	N	Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits:
Y	N	Unemployment or disability payments:

3. ☐ I certify that I have provided income documentation for all income sources (for example: W-2 forms, previous earnings statements, etc.) or

☐ I certify that I am unable to provide complete, 3rd party verification or income documentation.

FOR SIGNATURE OR AFFIRMATION:
STATE OF FLORIDA
COUNTY OF _____

Signatures (or affiant) and described before me this ____ day of _____, 20____ by _____

(NOTARY SEAL) _____ Signature: _____

Issue of Entry (Print Name) _____

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SHIP Recovery: Temporary Rent Assistance

- Inspect damaged property to confirm applicant is disaster affected
- Pay rent for a month to month rental, or
- Shelter in a hotel, \$100 or more daily with no discounts. Find pet friendly hotels
- SHIP rent limits do not apply
- Remember 65% Homeownership Set-aside—do not spend 'too much' on rent assistance



Example of Temporary Rent Assistance: Pasco County

- SHIP provided 5-7 days on average
- County worked through the United Way
- County provided SHIP funds upfront. U.W. paid the hotel, and was reimbursed by the County
- Human Services Department provided transportation



Temporary Repairs



- Some SHIP Offices provide Tarps and pay for Temporary Repairs to avoid additional damage
- Options: Follow up with Permanent Repairs later, or not.

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A Year of Response and Recovery: Hurricane Irma Member Update Webinar

- A weekly one hour update
- Started less than 2 weeks after Hurricane Irma
- Updates on funding
- Information about how nearby communities were impacted
- Ideas about the best way to respond
- To participate on August 10:
<https://attendee.gotowebinar.com/register/12936145700732161>

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Identifying Disaster Recovery Needs

Our webinar participants need:

- Need help sifting through all the webinars, calls and written materials
- Updates on funding
- Information about how nearby communities were impacted
- Ideas about the best way to respond

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Local Governments talk about disaster recovery needs

- | | |
|--------------------|--------------------|
| • St. Johns County | • West Palm Beach |
| • Lee County | • Florida City |
| • City of Miami | • Monroe County |
| • Collier County | • Sarasota County |
| • Hendry County | • Highlands County |
| • Pasco County | • St. Lucie County |

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St. Johns County

September presentation from St. Johns Housing Partnership, a nonprofit

- Preparing for home repairs using SHIP
- National church groups are a resource for volunteer work to demo and clean up
- Legal aid may help homeowners avoid unreliable contractors

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St. Lucie County

- Displacement
- Agriculture Industry



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Collier County

- Two low income areas, Everglades City and Immokalee, were severely impacted.
- Everglades City: over 800 homes destroyed, 1,600 received major damage.
- In Immokalee, a very low income rural community inhabited by farmworkers, 650 homes destroyed.



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Presenters on the Hurricane Irma Member Update Webinar

Legislative Advocacy



- Florida's CDBG-DR allocation of \$615,922,000 for housing recovery, economic revitalization and infrastructure needs
- Hazard Mitigation Grant Program: FEMA allocated \$929,880,399 for Florida

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Fannie Mae Presentation



- October 7 presentation: Kate McCarthy from Houston office
- Met with 500 borrowers in 6 days looking for assistance
- Main message: homeowners need to contact their servicer as soon as possible

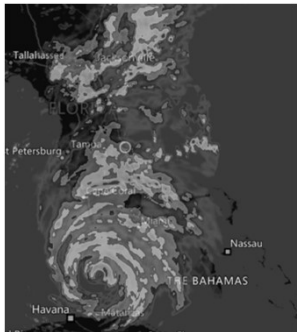
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News about State Funding

- 2018 Legislative Session: Bipartisan support the Bill to stop the sweep of Sadowski Trust Funds.
- January presentation from Florida Housing Finance Corporation: Robert Dearduff discussed the plan for disbursing \$5 million of SHIP disaster assistance



Disaster Recovery



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Type of SHIP Assistance: Home Repair

Owner-Occupied Rehabilitation of roof, windows, electrical system, fences and more

Some Cases require relatively little SHIP funds:

- SHIP pays the homeowner's deductible
- Obtain proof of homeowner's insurance



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Use Licensed Contractors

- Disaster Contractors Network Portal:
<http://www.dcnonline.org/>
- Use of the website is free and is funded by a state grant.
- Search by Florida County
- The DCN registration system will not allow a contractor to select work that requires a license and register without a valid license.



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Home Repair Topic: Reimburse Applicant for Eligible Expenses



- Reimbursement is not normal SHIP practice—only for disaster response
- Before reimbursing, collect valid receipt, invoice, and checks or statement showing payment
- Work requiring inspection or permits must be done to code before reimbursing

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Examples of Reimbursing Applicant



- Permanent repairs of damage **performed according to code**
- Temporary repairs to avoid additional damage
- Cost of a Blue Tarp or other temporary measures
- Removal of a tree fallen on a house, in the yard or on a fence
- Temporary Rent Assistance

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Home Repair Topic: Identify Potential Duplication of Benefits

Applications should identify funds from:

- FEMA (document with letter or data provided by FEMA)
- Insurance (document with letter from insurance company)
- Other sources, such as CDBG, HOME, Small Business Administration, or private/nonprofit relief assistance

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Reimburse SHIP if FEMA comes through

- Applicant agrees to reimburse SHIP if FEMA, Insurance or other help is later received
- Handout: SHIP Applicant Agreement Form



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Type of SHIP Assistance: Purchase Assistance

Hardee County Example



- SHIP helps displaced households with home purchase assistance

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Hardee Housing Funding Overview

State Allocations

SHIP Regular	\$ 350,000
SHIP Disaster	\$ 643,000
Hurricane Housing Recovery Program	
HHRP	\$7,899,060
Total	\$8,892,060

Federal Allocations

CDBG Housing	\$ 750,000
CDBG Disaster	\$ 453,422
HOME Again	\$ 500,000
Total	\$1,703,422

Grand Total: \$10,595,482

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Type of SHIP Assistance: Demolition and Home Replacement



- Replacement & Elevation after 2015 Flooding
- \$1.5 Million in SHIP DR Funding

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Newest Disaster Publication on fihousing.org

**FLORIDA
DISASTER MANAGEMENT
GUIDE FOR HOUSING**

<http://www.fihousing.org/wp-content/uploads/2018/06/Disaster-Management-Guide-for-Housing-06.24.2018-WEB.pdf>

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160 Pages of Preparedness, Mitigation, Response and Recovery

DISASTER

Disasters can happen anytime. The Florida Housing Coalition's newest publication, *160 Pages of Preparedness, Mitigation, Response and Recovery*, is a comprehensive guide for homeowners, renters, and community leaders. It covers everything from disaster preparedness to recovery, including:

- How to prepare for disasters
- How to protect your home and belongings
- How to recover after a disaster
- How to get help and resources
- How to rebuild and improve your home

PREPAREDNESS

Preparedness is the first step in disaster recovery. It involves taking steps to protect your home and belongings before a disaster strikes. This includes:

- Creating a disaster plan
- Gathering emergency supplies
- Securing your home
- Knowing evacuation routes

MITIGATION

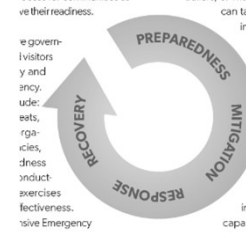
Mitigation is the process of reducing the damage caused by a disaster. This includes:

- Reinforcing your home
- Removing hazardous materials
- Landscaping to reduce wind damage
- Flood-proofing your home

RECOVERY

Recovery is the process of getting back on your feet after a disaster. This includes:

- Applying for disaster assistance
- Rebuilding your home
- Reestablishing your life
- Seeking emotional support



RECOVERY

MITIGATION

RESPONSE

PREPAREDNESS

process for communities as they recover.

government and recovery.

travellers, or with friends or family, can take years and finish the recovery of housing.

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Lessons for Previous Disasters

SECTION ONE

Disaster Preparedness

The Role of Housing: Administrators in the Preparedness Phase

Disaster preparedness is the process of taking steps to protect your home and belongings before a disaster strikes. This includes:


- Creating a disaster plan
- Gathering emergency supplies
- Securing your home
- Knowing evacuation routes

SECTION THREE

Disaster Recovery

Recovery is the process of getting back on your feet after a disaster. This includes:

- Applying for disaster assistance
- Rebuilding your home
- Reestablishing your life
- Seeking emotional support



After Hurricane Irma, the Disaster Recovery Center in St. Augustine had a line of applicants waiting to sign up for a disaster supplemental nutrition program. During the week, the center helped 200-400 people a day.

Disaster preparedness is the process of taking steps to protect your home and belongings before a disaster strikes. This includes:

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Disaster recovery is the process of getting back on your feet after a disaster. This includes:

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SHIP Disaster Assistance

SECTION ONE

Disaster Preparedness

The Role of Housing: Administrators in the Preparedness Phase

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SECTION THREE

Disaster Recovery

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Disaster Recovery Funding: Beyond SHIP

The guide is devoted to SHIP's role in disaster recovery, but for most significant disasters declared by a president or governor, SHIP is not the most significant source of disaster recovery.

When planning for disaster and designing a disaster strategy, SHIP staff must consider all the funding sources that could potentially be available after a disaster. The comparability of these funds must be considered for applicability and the presence of social and other emergency services for their disposition. If the community receives HCMC, CDBG or Emergency Solution Grants, those funds may be combined with SHIP funds to provide additional assistance to residents. Having multiple funding sources available provides the flexibility of combining funds for emergency repairs or rehabilitation. Use a funding matrix to help identify gaps or duplication. It is useful to array the source amounts on a matrix, along with eligible uses and targeted populations.

CDBG-DR
Community Development Block Grant-Disaster Recovery (CDBG-DR) is only appropriated following a presidential

disaster declaration. Congress must enact a relief bill that will generally include the funding amounts for various federal agencies. The most significant source for housing is CDBG-DR. The description below gives an indication of the steps, events and activities that are involved in the deployment of a CDBG-DR grant.

CDBG-DR funding can be used to address long-term recovery needs related to housing, infrastructure, or economic revitalization. Funding must be used to primarily address unmet recovery needs with activities including:

- Rehabilitating homes and rental units damaged by disaster
- Rehabilitating homes not damaged by the disaster when the home is in the area impacted by disaster and clear disaster-related impact can be demonstrated.

To view the Florida 2018 CDBG-DR Action Plan visit <http://www.floridaplan.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative>

As an example of the types and amounts of funding that may be deployed following a disaster, this describes the resources made available in Florida following 2017 hurricane Irma. A review of funding in the aftermath of Hurricane Irma illustrates the amounts of different sources of recovery assistance:

2017 Sources of Housing Disaster Funding Following Hurricane Irma	Amount
FEMA Individual Assistance	\$993,534,750
FEMA Temporary Housing Assistance (TSA)	27,593 Households \$105,000,000
CDBG-DR (F)	\$415,922,000 (unmet needs)
CDBG-DR (G)	\$791,000,000 (unmet needs and Mitigation)
FEMA IHA/CP 2018	Est. \$9,000,000,000 (available to selected counties providing 20% non-federal match)
Florida Legislature 2018	\$15,000,000 for Florida Firms
Florida Legislature SHIP Disaster Fund	\$12,000,000 for 12 counties



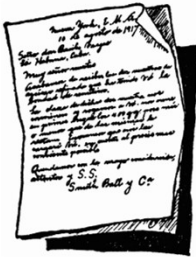
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Disaster Frequently Asked Questions

Application is submitted before the Executive Order times out BUT is not income qualified until November 20. May we still assist under the Disaster Strategy?

YES. You must receive a completed application before Executive Order times out.



Disaster PLUS Other Strategies?

Application submitted before EO Times Out requests home repair. Should I assist with Disaster Strategy or Regular Rehab Strategy?

If repair cost exceeds maximum disaster award:

- First repair costs paid as a grant under disaster strategy
- Remaining repairs costs paid as deferred payment loan from rehab strategy



More

Should disaster affected clients using Rehab Strategy use the disaster application?

Use the disaster application, since SHIP is not the only resource at work to pay for repair.

We contract with a Rehab Sub Recipient. Could they also take on our Disaster Strategy repairs? Check with your procurement policy. Possibly you could amend existing agreement. Add Duplication of Benefits text

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Lessons Learned from Hurricane Irma

- The evacuation of Florida takes
- Long term recovery is dependent FEMA damage slow for Irma
- Persons homeless before disaster experience different treatment at shelters



South
four days
funding
on
assessments

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More Lessons

- Florida's rental housing shortage exacerbated both evacuation and recovery of Floridians and evacuees from Puerto Rico
- CDBG-DR funds from Hurricane Matthew in 2016 have not been expended (\$58.6M)

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Housing Coalition's Focus: Equitable Redevelopment

Post Disaster Building Boom to be inclusive:

- Workforce Housing- Mobile Home Parks in the Keys
- Farmworker Housing in Collier & Hendry Counties
- Tenants Rights
- Persons homeless prior to disaster-sheltering

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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:

Workshops
Webinars



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