

Florida is Well Positioned for Disaster Mitigation

BY GLADYS COOK

What's the most effective way to avoid the loss of housing that is affordable from the next natural disaster?

1. Harden housing, especially the homes of low-income homeowners and renters.

When a major hurricane hits a community, families seek shelter, first responders' race to restore infrastructure, businesses close, and entire neighborhoods are destroyed. The impacts can be devastating, especially for lower-income families living in substandard or older housing. For those homes that are beyond hardening, deploy replacement strategies, such as mobile home replacement with manufactured housing that meets today's hurricane standards.

2. Use SHIP offices to administer housing mitigation programs.

Large scale funding can be difficult to administer. Identifying good projects and delivering funds in a timely manner requires an intimate understanding of local conditions, effective stakeholders, and efficient administration. The state of Florida has a robust housing program administration

infrastructure already in place: the SHIP programs in all 67 counties and entitlement cities.

SHIP Administrators have the capacity to conduct inspections, hire contractors, manage projects, and engage in successful financial administration. These experts know the ins and outs of the housing stock of their communities and should be a resource for deploying housing mitigation funds. The success and professionalism of Florida's SHIP Administrators is proven. Following the foreclosure crisis SHIP Administrator successfully administered \$4 billion in federal Neighborhood Stabilization Funds (NSF), of which \$1 billion was state funds with DEO as the Grantee. Using NSF, at least 11,000 homes were acquired, renovated, and re-occupied by low to moderate income households. And right now, SHIP staff in the Panhandle are successfully handling Hurricane Housing Recovery Program (HHRP) funds in response to Hurricane Michael.



3. Allocate More Funding for Low- to Moderate-Income Households than Required by HUD

Generally, CDBG programs (including CDBG-DR) must ensure that at least 70 percent of funds are used for activities that benefit low- and moderate-income persons. In its CDBG-MIT Action Plan, DEO should give greater priority to low- to moderate-income persons, even if HUD lowers the requirement to 50 percent. The low- to moderate-income population has deep and ongoing unmet needs in repairs and resilience and Florida should use its limited government resources for the State's most vulnerable persons and communities. Florida's housing SHIP Administrators are well positioned to identify strong projects and to conduct income certifications for beneficiaries to ensure funds are well allocated to the right populations. Other Recommendations for Eligible Housing Activities under the CDBG-MIT Action Plan.

Beyond leveraging Florida's existing housing administration infrastructure and allocating funding to the most vulnerable households, eligible housing activities under the CDBG-MIT Action Plan should include:

- Assisted Multifamily Housing. Provide grants for the installation of generators – this will allow vulnerable populations to shelter in place. DEO should also consider providing funding for impact windows and other safety, accessibility, and resilience improvements.
- Small-scale private rental properties. Provide funding for retrofits for safety accessibility and resilience. This funding can require long term affordability.
- Replace pre-1994 mobile homes with new manufactured housing for both owner lots and park spaces.
- Homeowner repairs and retrofit. Provide funding (to be administered by SHIP administrators) for impact windows, safety, accessibility and resilience for low- to moderate-income households.

2020 will be a watershed year for housing and Florida's disaster mitigation planning. The state of Florida, under the leadership of the Florida Department of Economic Opportunity (DEO), has an opportunity to prepare for future disasters by investing in housing. This opportunity is presented by way of the state's CDBG-MIT Action Plan, which is available for public comment. The draft Action Plan can be downloaded at <https://tinyurl.com/DEO-Draft-Mitigation-Plan>

The public comment form can be completed here: <https://tinyurl.com/DEO-Public-Comment-Form>

Strengthening Florida's housing infrastructure by leveraging the expertise of the state's existing housing administrators and funding resilience and hardening measures is the most cost-effective, responsible, and wise decision the state could make.

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