



Preparing your Housing Program for Hurricane Season



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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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we make housing affordable™





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FHC DISASTER RESILIENCY AND RECOVERY TEAM

Four Phases of Disaster Management

- **Mitigation:** reduce future vulnerability, lessen the impact of disasters
- **Preparedness:** pre-disaster recovery planning
- **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



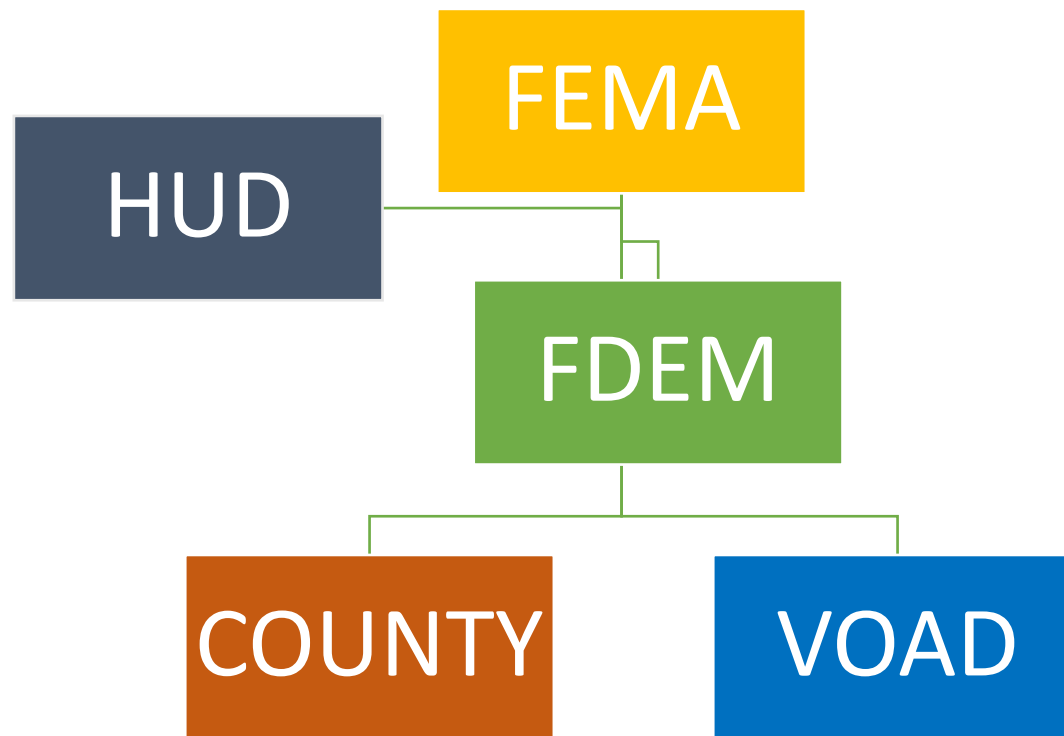
Disaster Preparedness



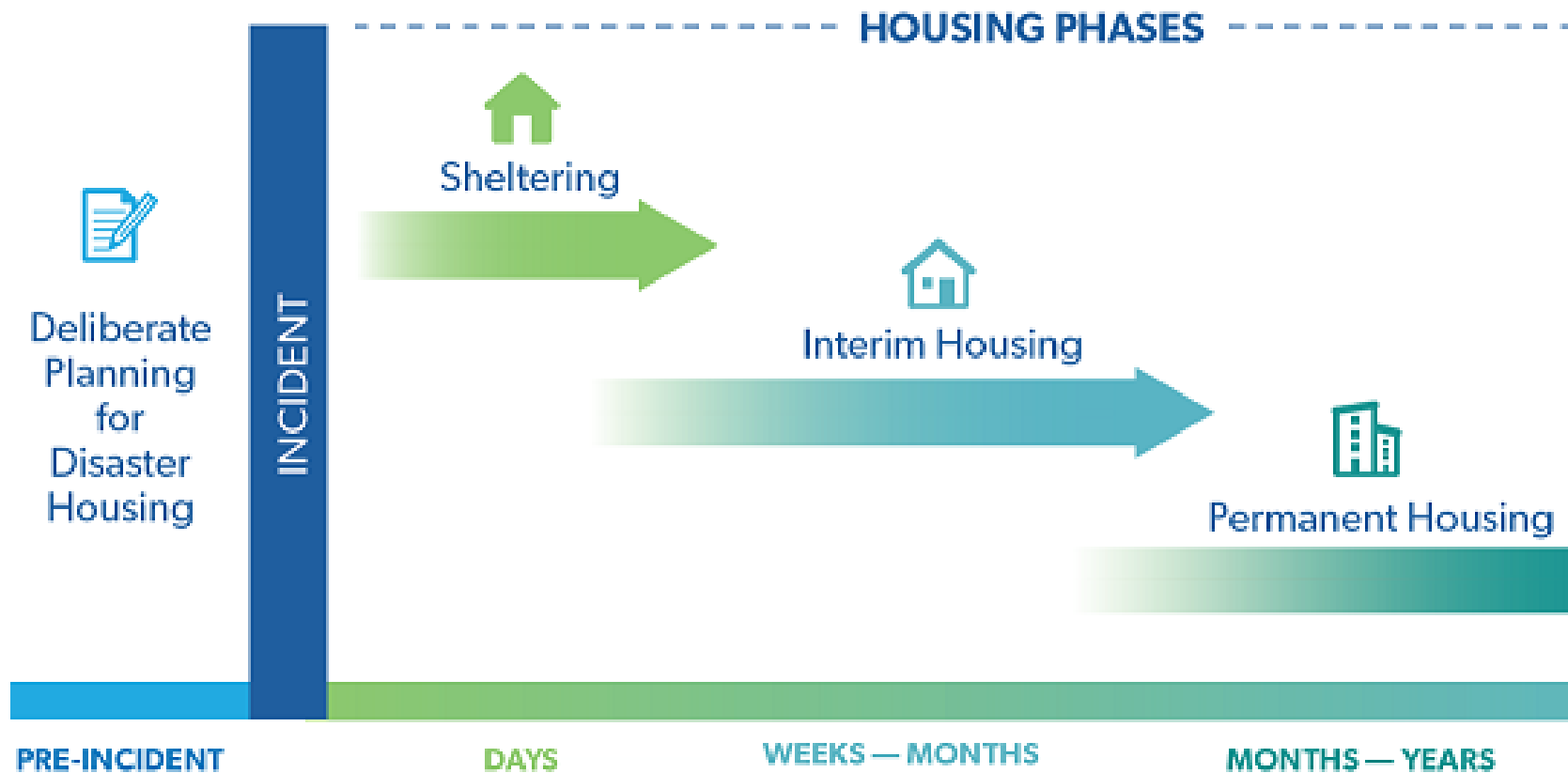
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Disaster Management Framework



Housing Phases in the Disaster Management Framework



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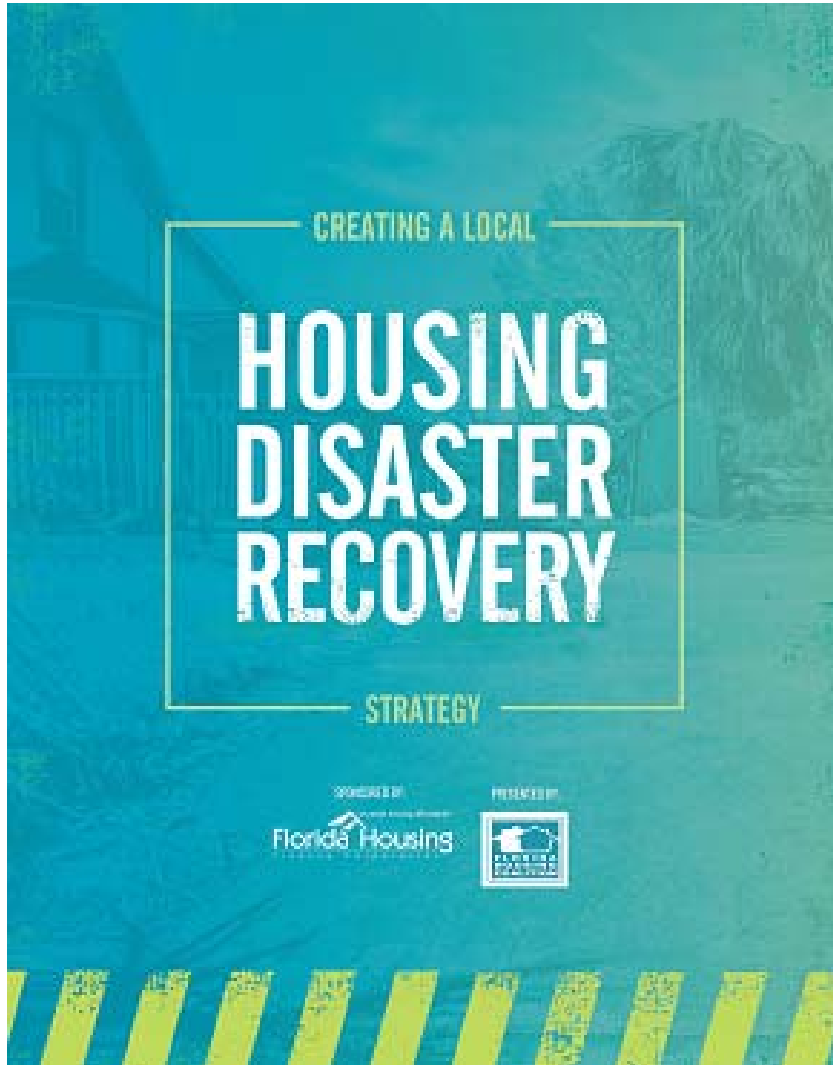


FEMA SEVEN COMMUNITY LIFELINES IN THE NATIONAL RESPONSE FRAMEWORK



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“Creating a Local Housing Disaster Recovery Strategy”

Handout and
Download at

<https://www.flhousing.org/wp-content/uploads/2020/01/Creating-a-Local-Disaster-Housing-Strategy-2019-12-WEB.pdf>

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Listen to 6 Steps for Creating a Local Disaster Housing Strategy

<https://vimeo.com/408184698>



STEP ONE
Form the Collaborative Team



STEP TWO
Understand the Housing Situation



STEP THREE
Determine Housing Goals and Objectives



STEP FOUR
Housing Plan Development



STEP FIVE
Housing Plan Preparation, Review and Approval



STEP SIX
Housing Plan Implementation and Maintenance



SHIP Administrator Disaster Preparedness Checklist Handout

- LHAP- Check Strategies
- Mitigation- Ongoing
- Partner Grid
- Check Zoning & Sites for Temporary Housing
- Plan Damage Assessment

SHIP Preparedness Checklist (CONT)

- Prepare Marketing
- Understand NFIP Prohibitions
- Understand Federal Procurement
- Understand Substantial Damage and Floodplain Regulations
- Be Aware of Wind and Flood Insurance and NFIP Lines

SHIP ADMINISTRATOR CHECKLIST

LOCAL HOUSING ASSISTANCE PLAN:

Check Strategies

- Disaster Strategy
- Rapid Rehousing
- Rental Assistance
- Rental Rehabilitation
- Homeowner Rehabilitation

CHECK ZONING AND BUILDING CODES-

- Emergency repairs
- Temporary housing
- Debris rules
- Temporary sites for Mobile Home and RV's



LOCATE SITES FOR RVS and MOBILE HOMES

- Staging Areas
- Temporary Housing
- Check FEMA RV Policy



CONSIDER:

- **NON-CONGREGATE SHELTERING NEEDS**
- CONTACT MOTELS, MULTIFAMILY PROPERTIES- EXCHANGE INFORMATION
- WHO WILL DO INITIAL DAMAGE ASSESSMENT?
- PREPARE MARKETING AND OUTREACH TO COMMUNICATE WITH SURVIVORS
- IDENTIFY TEMPORARY HOUSING



CONSIDER:

- **UNDERSTAND POST DISASTER DEMOLITION PROHIBITIONS-** Can negate FEMA funding if done prior to FEMA assessment
- **UNDERSTAND FEDERAL PROCUREMENT FOR FEMA AND CDBG-DR**
- **UNDERSTAND SUBSTANTIAL DAMAGE AND FLOODPLAIN REGULATIONS**



BE AWARE OF WIND AND FLOOD INSURANCE PROGRAMS & NFIP LINES

CONSIDER:

- Knowledge of Increased Cost of Compliance (ICC)
- Liaison between County and insurance companies

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



Disaster Preparedness Activities

Kathy Cook from Small Business Administration
August 2, 2019 <https://vimeo.com/351683268>



Disaster Resources on Housing Coalition's Website

<https://www.flhousing.org/disaster-recovery/>

- Contacts for FL Division of Emergency Management, FEMA, VOADs, Veterans Affairs, Enterprise Community Partners
- Mitigation Programs
- Florida Bar Foundation Assisting Floridians
- Disaster Response and Recovery for Homelessness
- And more



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About

DISASTER RECOVERY

The Florida Housing Coalition is committed to providing assistance in the recovery from disasters. Each week the

SHIP Disaster Assistance funded from:

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



SHIP Disaster Strategy

- Activated by 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

SHIP Disaster Strategy Updated

“The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:

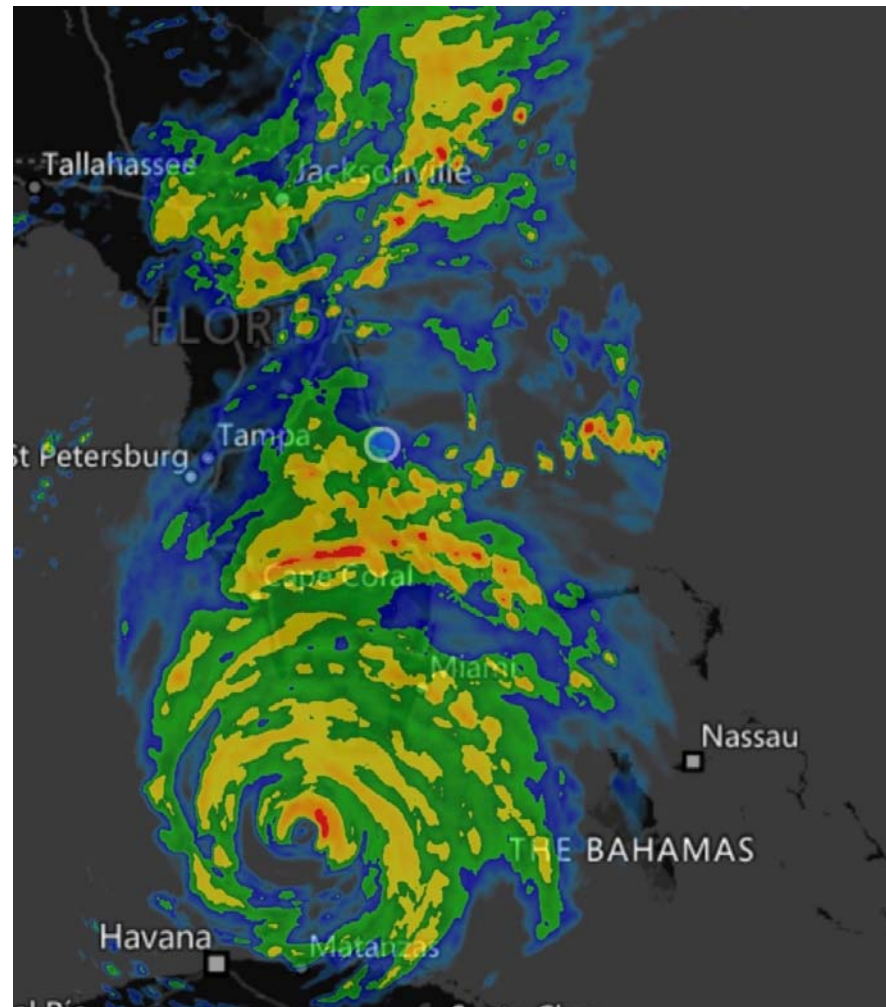
- (a) purchase of emergency supplies....
- (d) payment of insurance deductibles...
- (f) rental and utility assistance for eligible applicants.
- (g) mortgage and utility payment assistance for eligible applicants.”

Inclusionary Practices in Disaster Preparation and Response



Full Presentation at
<https://vimeo.com/410766597>

Disaster Mitigation



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Disaster Mitigation Programs

- FIRST: Monitor SHIP rehab & new construction for code compliance
- NEXT: Mitigation involves Hardening, Resiliency, and Sustainability
- Seek funding beyond SHIP



Wind Mitigation Features



Key components of protecting structural integrity:

- Roofing protections
- Protect Openings
- A continuous load path



Examples of Mitigation Features

- Roof/Wall/Foundation Connections
- Opening Protection
- Re-Roofing
- Elevation
- Relocation



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Example of Mitigation Features

Brace Bottom
Chord of the
Gable End



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Hurricane Loss Mitigation Program

Program Overview

| | |
|----------------------|--|
| \$10 million | Annual appropriation |
| \$3 million | Retrofit facilities used as public hurricane shelters |
| \$2.8 million | Inspect and improve tie-downs for mobile homes |
| \$700,000 | Florida International University hurricane research |
| \$3.5 million | Improve the resiliency of residences through wind and flood mitigation grants |



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HLMP Resiliency Grant

Funded activities include retrofits, inspections, and construction or modification of building components designed to increase a structure's ability to withstand hurricane-force winds and flooding.

Each grant is \$194,000 and all applicable projects must be completed within the fiscal year in which it was contracted.



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Home Selection

The HLMP is **NOT** a rehabilitation program.

Residential structures with extensive damages or delayed maintenance may qualify if repair portion is funded with SHIP, CDBG, CDBG-DR, etc.

However, if windows, doors, and a roof replacement are needed on a property receiving extensive rehabilitation, these portions of the project may be billed to HLMP when appropriate product codes and methods are used.



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Funding for Home Strengthening Beyond SHIP: Hurricane Loss Mitigation Program

Brianna Beynart
HLMP Program Manager
Brianna.Beynart@em.myflorida.com

Full Presentation at
<https://vimeo.com/408184698>



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Disaster Mitigation for a Group Home

- ARC Group Homes in Marion County
- Two buildings renovated in 2010 & 2012 with CDBG funding
- 2019 Mitigation paid with SHIP Funds



Provided Generator for Each Group Home





- Protecting mechanical and electrical systems.

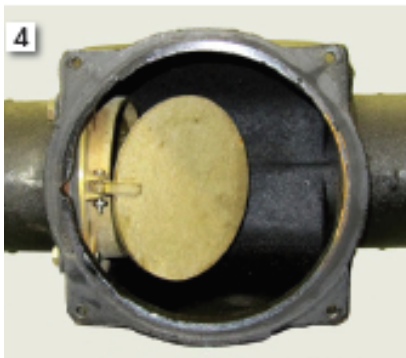
Wet Floodproofing: This approach allows unoccupied portions of a building to be flooded during a storm. It is available for older buildings that may not be designed to withstand the hydrostatic pressure that occurs with dry floodproofing (blocking water from entering the building). This method allows 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.

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

- Panelized systems installed into foundation slots- Temporary flood panels can be fitted into permanent slots.

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

Rental Housing Mitigation

Review FL Rental Housing Inundation Model
<https://vimeo.com/368867659>

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>



Another Type of Mitigation- Relocation

SECTION SIX

Best Mitigation Practices

Best Practice Mitigation: 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 Landing's construction and includes the SHIP logo in recognition of the involvement of state funds



Manufactured Housing Mitigation and Post Event Recovery from Hurricanes



Russell Watson
August 29, 2020
presentation:
<https://vimeo.com/453103422>

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Basic Hurricane Shutters



Photo — Russell Watson



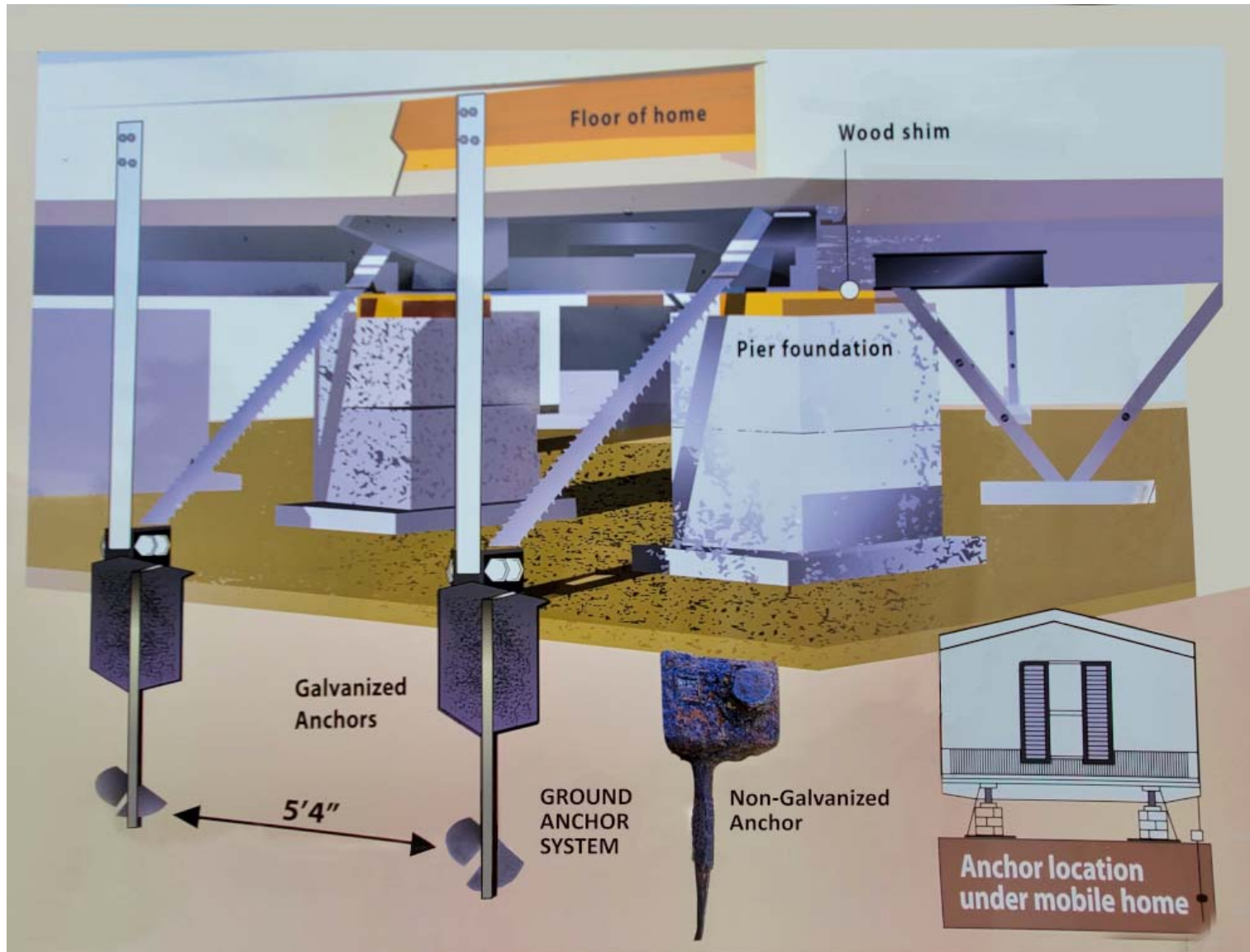
Carport Upgraded to Mitigate Wind Damage



Photo – Russell Watson



Anchoring System for Manufactured Homes



A map of the Eastern United States, including Florida, Georgia, South Carolina, North Carolina, and Virginia. A large, colorful, semi-circular area representing a hurricane's impact zone is overlaid on the map. The colors transition from purple in the center to red, orange, yellow, green, and finally blue at the outer edge. The text is overlaid on the upper left portion of the map.

Disaster Preparation Topics

Weekly Hurricane Update

Webinars on Fridays 1:30- 2:30

Register at

<https://www.flhousing.org/events/>

Weekly Hurricane Update

- One hour update
- News about funding
- Information about how nearby communities were impacted
- Disaster Recovery Best Practices
- HANDOUT: Index of Weekly Hurricane Updates

Diverse Topics Addressed on the Weekly Update

- Enterprise Community Partners “Keep Safe” Publication on Housing Mitigation in Coastal Communities
- Property Insurance Advocacy AND Irma Recovery in Volusia County with Claims Pro
- AirBnb Free Support Housing for Disaster Evacuees or Volunteers
- Habitat for Humanity affiliates rebuilding after Hurricane Irma

Questions & Answers and Evaluation

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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