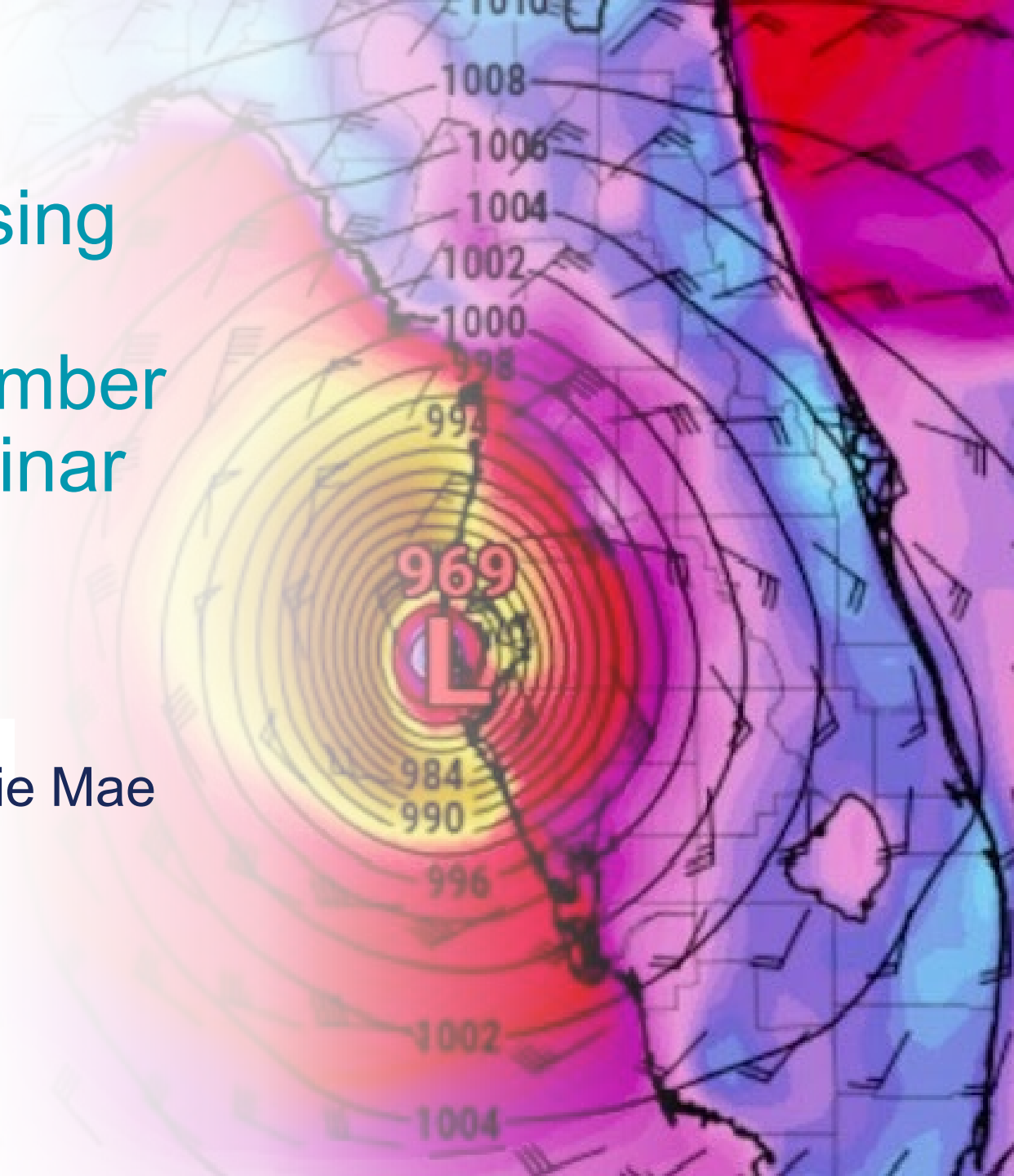


Florida Housing Coalition Hurricane Member Update Webinar

March 10, 2023
Sponsored by Fannie Mae



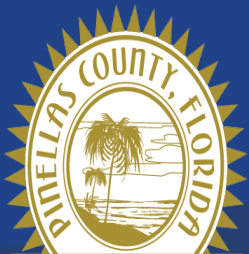
TODAY'S AGENDA

- Welcome – Please put name and org in chat
- Local Best Practices for Educating Communities about Housing Flood Risk – Lisa Foster, Pinellas County
- Upcoming Webinars

Local Best Practices for Educating Communities about Housing Flood Risk



Public Works
Lisa Foster
Floodplain Administrator



BOARD OF
COUNTY COMMISSIONERS

Our Vision: To Be the Standard for Public Service in America

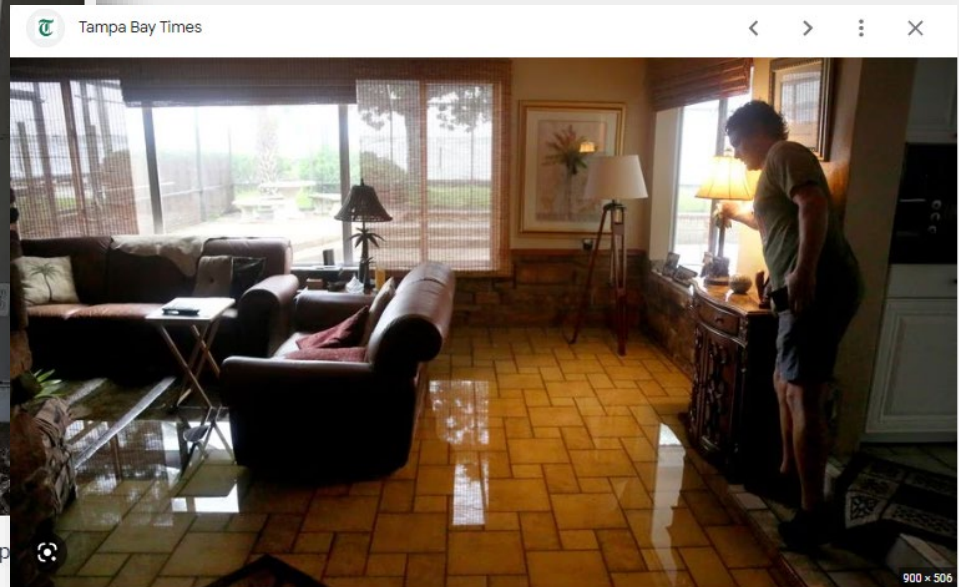


The Cost of Flooding



Stedi Scuderi looks over her apartment after flood water inundated it when Hurricane Ian passed through the area on September 29, 2022 in Fort Myers, Florida.

(Joe Raedle / Getty Images)

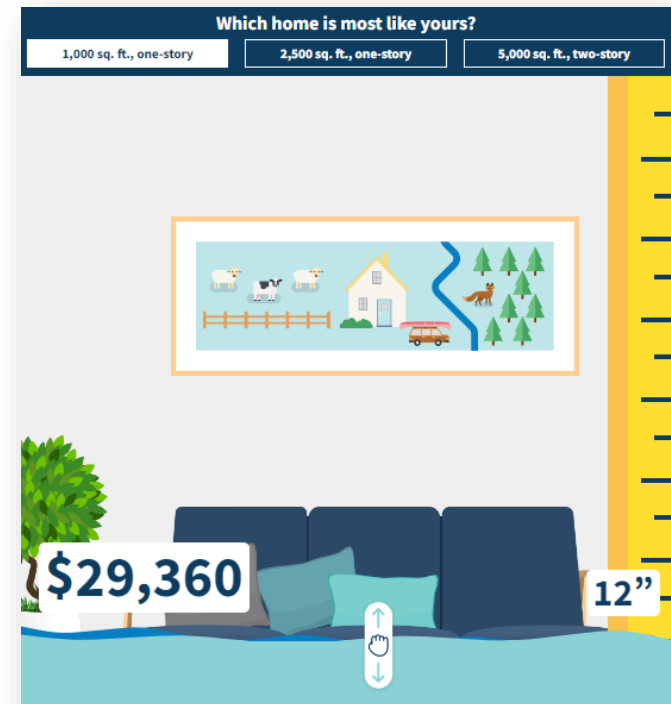


The Cost of Flooding



The screenshot shows the FEMA National Flood Insurance Program website. The header includes the FEMA logo and a search bar. The navigation menu has options: 'Buying a Policy', 'Renewing a Policy', 'Flood Risks and Costs' (selected), 'Before and After a Flood', and 'Flood Zones and Maps'. The 'Cost of Flooding' section is active, displaying the title 'The cost of flooding' and a brief explanation: 'Flooding can be an emotionally and financially devastating event. With flood insurance, you're able to recover faster and more fully.' It also states: 'Use the tool below to see how much flood damage – even from just a few inches of water – could roughly cost you. This is estimated data and may not reflect your locality or exact situation.' A large blue box contains the text: 'Just 1 inch of water can cause \$25,000 of damage to your home. See how much a flood could cost you.'

www.floodsmart.gov/cost-flooding









Flood Risks

- Riverine
- Surface / Localized
- Coastal (Storm Surge, Blue Sky)

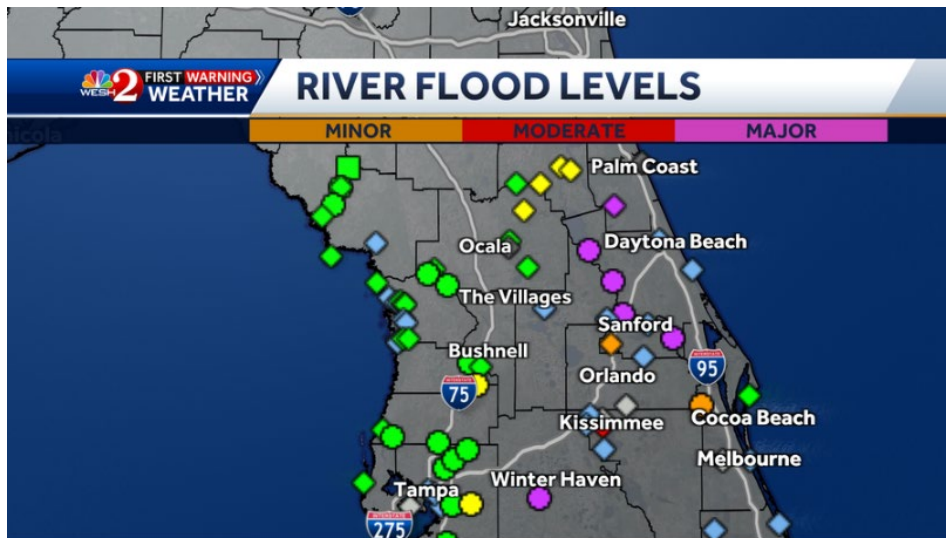


Excessive Rainfall Flooding

| Understanding WPC Excessive Rainfall Risk Categories | | | | |
|---|---|---|--|--|
| No Area/Label | MARGINAL (MRGL) | SLIGHT (SLGT) | MODERATE (MDT) | HIGH (HIGH) |
| Flash floods are generally not expected. | Isolated flash floods possible | Scattered flash floods possible | Numerous flash floods likely | Widespread flash floods expected |
| Localized and primarily affecting places that can experience rapid runoff with heavy rainfall. | Mainly localized. Most vulnerable are urban areas, roads, small streams and washes. Isolated significant flash floods possible. | Numerous flash flooding events with significant events possible. Many streams may flood, potentially affecting larger rivers. | Severe, widespread flash flooding. Areas that don't normally experience flash flooding, could. Lives and property in greater danger. | |
| www.wpc.ncep.noaa.gov @NWSWPC | | | | |
| Flash flooding near me? | Flash Flooding | Flash Flooding | Flash Flooding | Flash Flooding |
| NO Flash Flooding | NO Flash Flooding | NO Flash Flooding | NO Flash Flooding | NO Flash Flooding |
|   WEATHER PREDICTION CENTER |  |  |  |  |

https://www.wpc.ncep.noaa.gov/qpf/excessive_rainfall_outlook_ero.php

Excessive Rainfall - Riverine Flooding



river flooding SOURCE: WESH



AP Photo/John Raoux
University of Central Florida students use an inflatable mattress as they evacuate an apartment complex near the campus that was totally flooded by rain from Hurricane Ian in Orlando

Excessive Rainfall - Urban Flooding



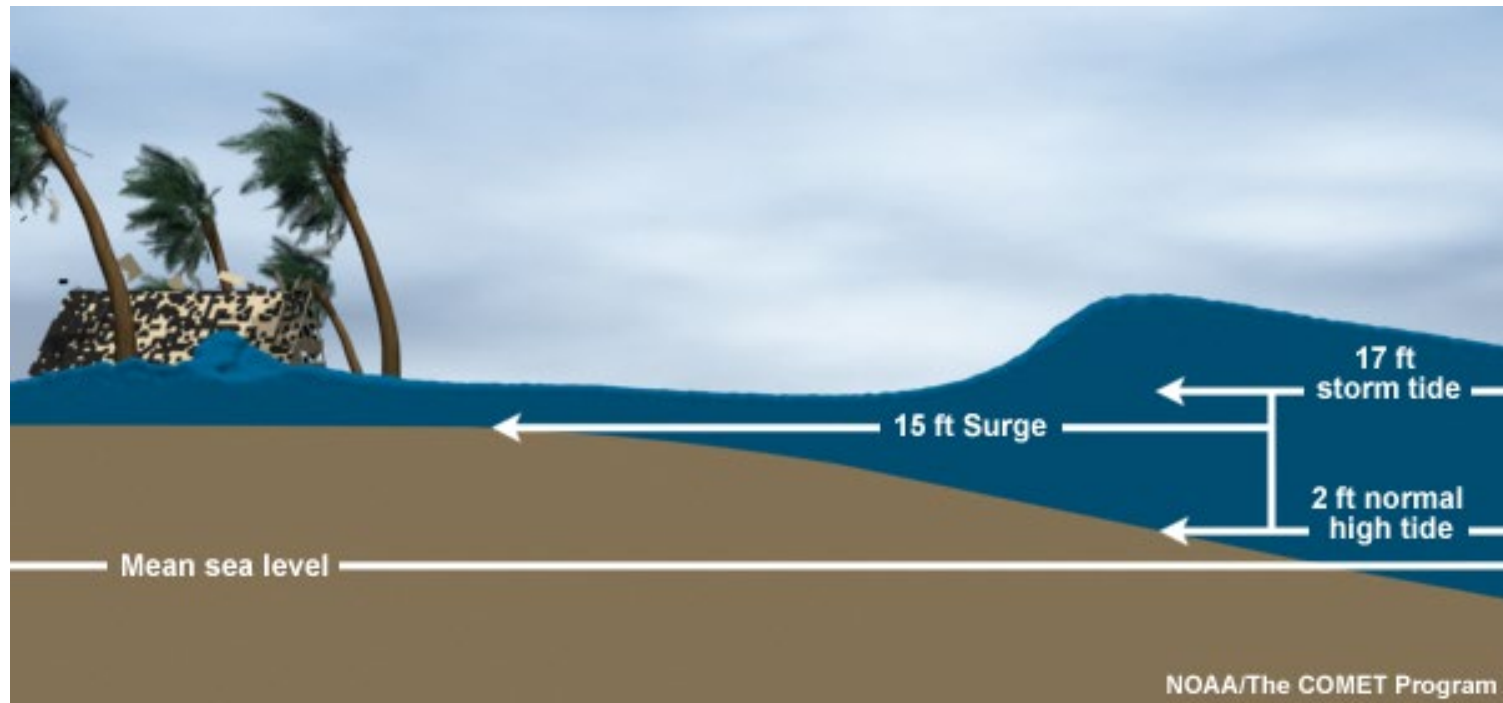
Flooding in Hoboken, NJ in April 2007



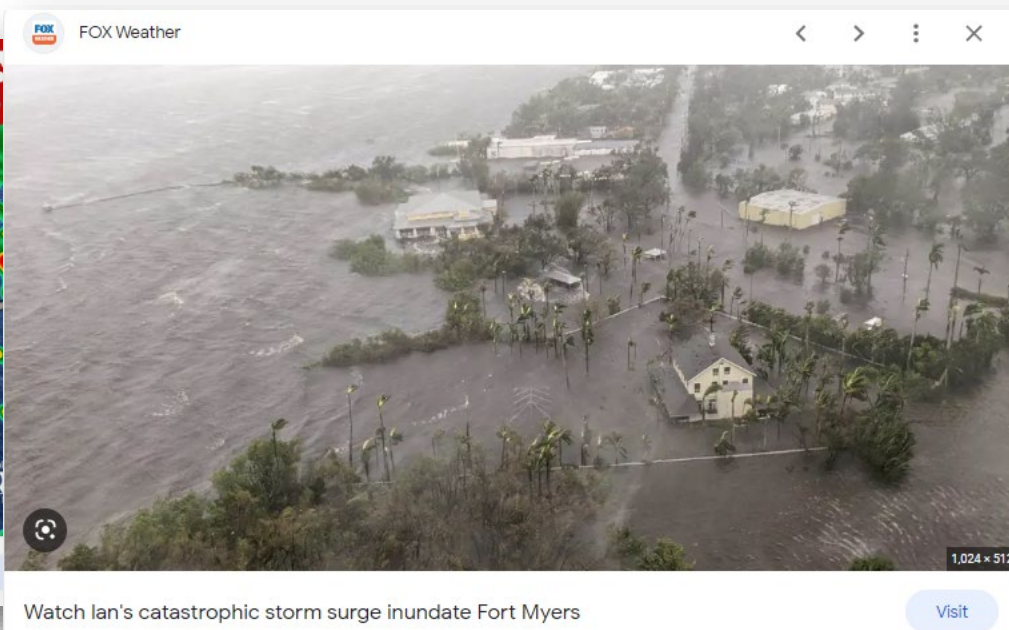
Residents of new Florida City community share concerns about flooding following rain storms – WSVN 7News | Miami News, Weather, Sports | Fort Lauderdale

[Visit](#)

Coastal Flooding



Coastal Flooding - Surge



Coastal Flooding - Tidal

Miami Braces for More King Tides, Asks Residents to Report Floods Via App

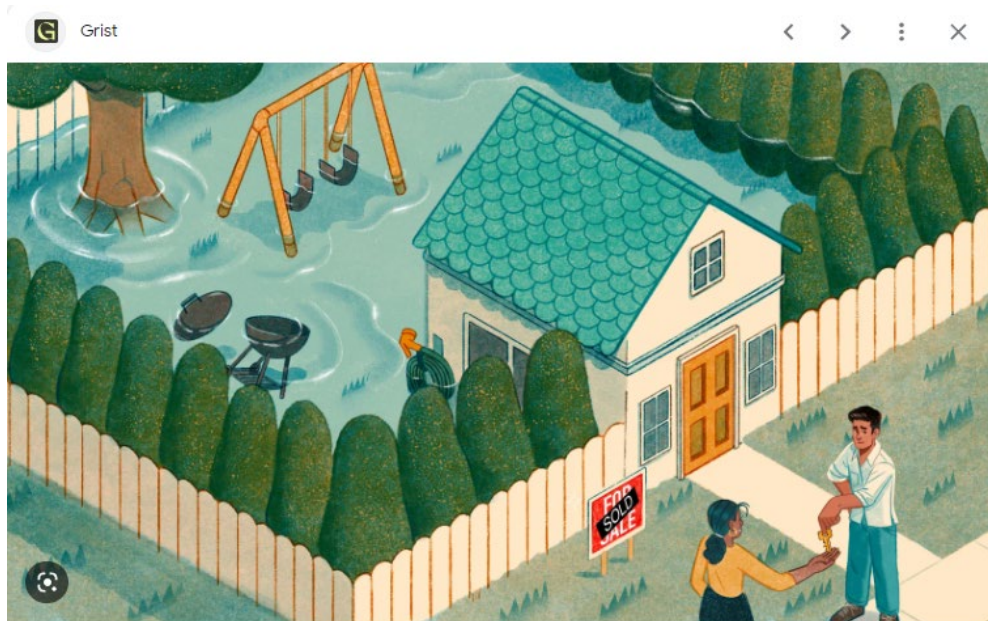
By Alex Harris | October 27, 2020



Residents say the biggest problem is the corrosive effects of seawater on their vehicles as they're forced to drive through flooded streets.

Greg Allen/NPR

Flood Disclosure

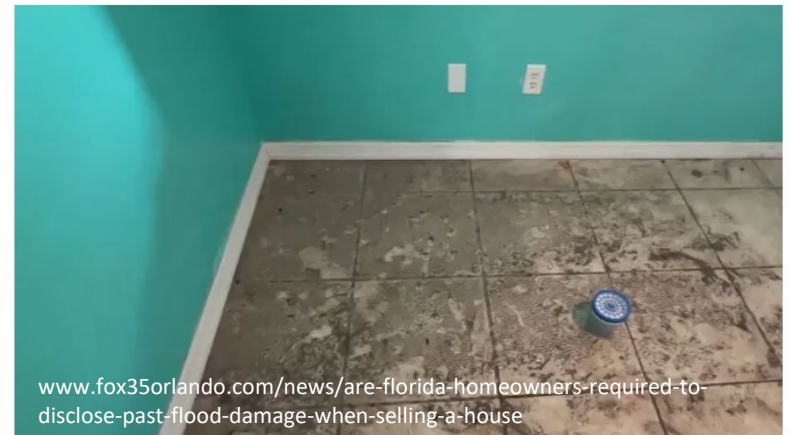


Is there a moral obligation to disclose that your house has flooded? - Grist | Grist
<https://grist.org/guides/how-to-build-a-flood-resilient-community/is-there-a-moral-obligation-to-disclose-that-your-house-has-flooded/>

Visit

When Joy bought her home in 1995, she says she was never told about any flood risk. "I don't remember them ever saying anything about it being a flood zone," she said.

Her neighbor, Jaime Rosario, who we met a couple of doors down, said he did not know about the risks either. "If I would have known, I wouldn't have bought it," Rosario added.



www.fox35orlando.com/news/are-florida-homeowners-required-to-disclose-past-flood-damage-when-selling-a-house

Flood Disclosure Laws

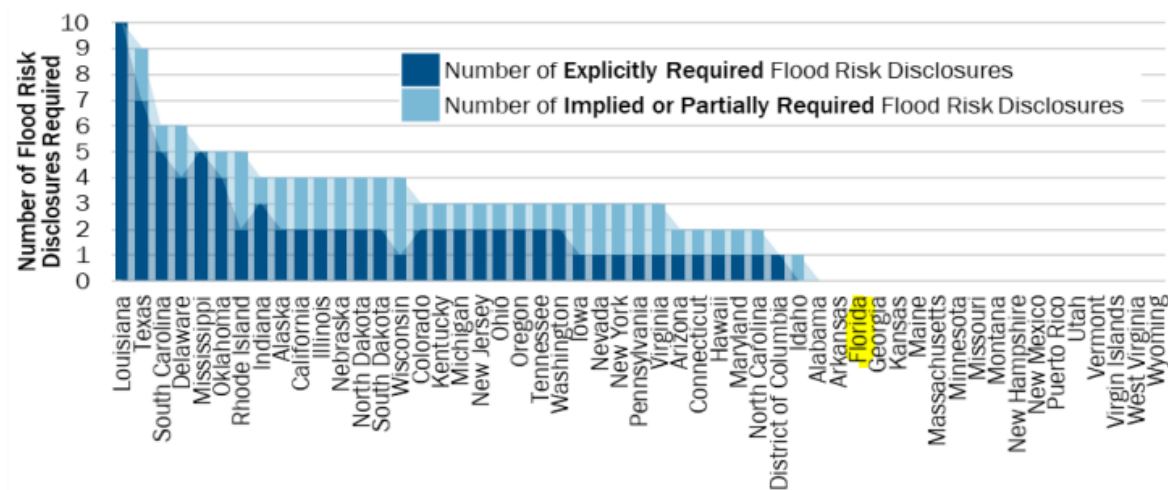


Figure 1: Number of Mandated Flood Risk Disclosures by State

https://www.fema.gov/sites/default/files/documents/fema_state-flood-risk-disclosure-best-practices_07142022.pdf

Should flood disclosures be voluntary or mandated?

What should be included in a flood disclosure?

Flood risk disclosures required in the state's law and/or mandatory disclosure form:

- ☒ Location of the property in a flood hazard area and/or the FEMA Flood Zone (e.g., A, V, X) in which the property is located
- ☒ A federal requirement to purchase flood insurance at the property
- ☒ The presence of an active flood insurance policy for the property
- ☒ The current cost of flood insurance premiums for the property
- ☒ Previous flood events and/or flood-related property damage
- ☒ Any past flood insurance claims
- ☒ Past flood insurance claim dates and amounts
- ☒ Any past disaster-related aid provided (federal, state, or local)
- ☒ Past disaster-related aid dates and amounts
- ☒ Other related disclosures (e.g., elevation certificates)

https://www.fema.gov/sites/default/files/documents/fema_state-flood-risk-disclosure-best-practices_07142022.pdf

Pinellas County Flood Disclosure

Flood Zones and Evacuation Zones are Different

Whether you are thinking about buying or building a home, knowing the flood risk and evacuation zone can protect you from unplanned expenses. Find out your flood risk and evacuation zone at www.pinellascounty.org/flooding/maps.htm

Understanding Flood Maps

FEMA flood zone maps, known as **Flood Insurance Rate Maps (FIRMs)**, show areas of high and moderate to low flood risk. These maps are used to set minimum building requirements and to determine flood insurance requirements and rates.

Types of Flood Zones

-  **High Risk (Special Flood Hazard Area)***
Zones A (A, AE, AH, AO)
Zones V (V, VE)
-  **Moderate/Low Risk (Non-Special Flood Hazard Area)****
Zones B, C, X

* If the building is located in the SFHA, flood insurance will be required for federally backed mortgages.
** Moderate to low risk flood zones account for more than 25 percent of National Flood Insurance Program claims.

County floodplain maps from detailed watershed studies show areas that have a 1% or greater chance of flooding in any given year. Like with the FIRM high risk area, these floodplain areas are also considered high risk areas and subject to specific regulation. **Storm surge maps** display where flooding will occur when an abnormal rise of water generated by a storm is pushed toward the shore by strong winds. These maps are used for hurricane preparedness and planning. Evacuation may be necessary due to the risk of storm surge from tropical storms or hurricanes.

Evacuation zone maps are based on ground elevation and the area's vulnerability to storm surge. Know your zone and follow evacuation orders.

Flood Insurance Discount

By providing the flood services mentioned in this brochure and participating in the National Flood Insurance Program Community Rating System (CRS), many residents and businesses throughout Pinellas County are eligible for a discount on their flood insurance premiums. Unincorporated residents and businesses may receive up to a 25 percent premium discount, which is a cumulative savings of more than \$5.5 million a year for policyholders. Discounts vary by municipality, so check with your flood insurance agent to make sure your flood insurance policy is rated correctly and you are receiving the correct CRS discount.

With your continued support, there is an opportunity to save even more in the future. For more information about your flood risk, visit www.pinellascounty.org/flooding or contact the Flood Information Services at (727) 464-7700. Go to www.floodsmart.gov or call toll-free (888) 379-9531 for more flooding resources.

ADDRESS OR PARCEL ID: _____ DATE: _____

☐ This property is in a Special Flood Hazard Area (SFHA), which is a high-risk area. Flood insurance is required for structures in the SFHA on this property if they have a mortgage from a federally regulated or insured lender.

OR
☐ This property is in a moderate or low-risk area. Flood insurance is recommended and you may be eligible for a highly discounted preferred risk rate.

ALSO MAY APPLY:
☐ Flood insurance through the NFIP may not be available at this property because it is in an area designated under the Coastal Barrier Resources Act. Coverage may be obtained in the private market. Contact your insurance agent for more information.

☐ This property is in a storm surge area.
☐ This property is in an evacuation zone.

Comments: _____

This form does not imply that the referenced property will or will not be free from flooding or damage and does not create liability on the part of the author. Pinellas County or any officer or employee thereof.

Pinellas County complies with the Americans with Disabilities Act. To receive a large version of this brochure, please call (727) 464-4062 (TDD). Funding provided by Pinellas County Natural Resources. Produced in cooperation with the Pinellas County Communications Dept. 9/09

Know Your Risk Before Buying or Building in Pinellas County



Everyone is in a Flood Zone

Pinellas County often has storms that cause flooding. If you are considering buying a property, check out flood hazards before you buy. Flooding can occur when there is heavy rainfall or a tropical weather event. Flooding and other surface drainage problems can occur well away from a river, lake or ocean.

Find Out Your Flood Risk

Be an informed buyer and arm yourself with the knowledge to better protect your home from hazards.

- What flood zone is the property located in?
- What types of flooding is the property susceptible to?
- How deep could the flood get?
- Will I need flood insurance?
- How much will flood insurance cost?
- What evacuation zone is the property in?

To find answers to these questions and more, visit www.pinellascounty.org/flooding or contact Pinellas County Flood Information Services at (727) 464-7700.

Did You Know?

- Flooding occurs in and out of designated high risk flood zones.
- The force of moving water can destroy a building.
- A few inches of water in your house could cause thousands of dollars in damage. Find out how much a flood could cost.
- Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.
- If your property is in a Special Flood Hazard Area (SFHA), there is at least a one in four chance of flooding during a 30-year mortgage.
- Nearly 20 percent of flood insurance claims in Florida come from areas that are not in a SFHA. Take advantage of a highly-discounted Preferred Risk Policy.

Understanding Flood Insurance

Protect your new home or business and your belongings with a flood insurance policy. Most homeowners' insurance policies do not cover losses due to flooding. Condominium association flood policies typically cover common areas and certain building elements within the unit.

Coverage: Find out what your homeowners and flood insurance policies cover and do not cover.

Deductibles: Find out your building and contents deductible amounts.

Rates: National Flood Insurance Program (NFIP) rates do not differ from company to company or agent to agent. They depend on many factors, such as the flood risk, the lowest floor elevation of the building, and the date and type of construction of the building. Build smart to lower your rate!

Find out if an elevation certificate is available for the property and what the flood insurance rate will be prior to purchasing a property. Pinellas County and its municipalities provide copies of completed FEMA elevation certificates.

Flood insurance is mandatory for federally backed mortgages on buildings located in a SFHA. There is a 30-day waiting period before coverage goes into effect, so don't delay. Visit www.pinellascounty.org/flooding/insurance.htm for technical assistance on flood insurance or for more information.

Stay Connected and Informed

Sign up for **Alert Pinellas** to receive free emergency notifications from the county, www.pinellascounty.org/alertpinellas.

Download the **Ready Pinellas** app to look up your evacuation level, preparedness checklists and plans. Download on your mobile device through Apple App Store or Google Play. Pinellas County and its municipalities regulate construction and development in floodplains to reduce damage from future flooding.



Build Smart

- Get required permits before you start new construction, or any home repair or improvement.
- Build your new home or elevate your existing home and/or equipment, such as water heaters and A/C units above the base flood elevation to reduce your flood risk and your flood insurance premium.
- Living space, electrical outlets, appliances and bathrooms below an elevated house are illegal.
- Plan for proper drainage and use low impact development (LID), such as rain gardens, pervious pavers and vegetative buffers.
- **Building a Fixer-Upper?**
Be aware of the substantial improvement rules:
 - Remodeling projects that cost half of the value of the original structure will require you to elevate the building above the flood level.
 - Houses substantially damaged by fire, flood or any other cause must be elevated above the regulatory flood level when they are repaired.
 - Inspect and repair sewer laterals to prevent sewer backups and overflows.



<https://pinellas.gov/real-estate-flood-disclosure-program/>

Disclosure Resources

Florida bill filed to require landlords to disclose flood zone information to renters

Senate Bill 716 filed after Floridians saw homes flooded in hurricanes Ian, Nicole



Florida bill seeks to require landlords to disclose flood zone information to renters

- How States Stack Up on Flood Disclosure: www.nrdc.org/flood-disclosure-map
- Learn about flood risk disclosures and which states have them: help.riskfactor.com/hc/en-us/articles/360049236793-Learn-about-flood-risk-disclosures-and-which-states-have-them-
- NAR State Flood Hazard Disclosures Survey: narfocus.com/billdatabase/clientfiles/172/21/3564.pdf

What you can do

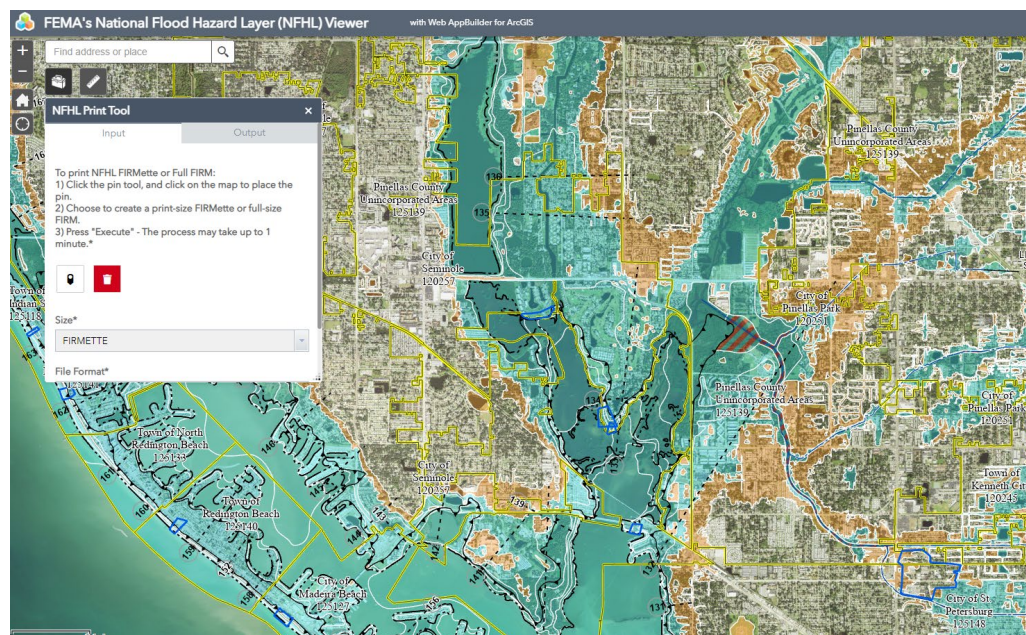
- Call the local Floodplain Manager to find out the flood risk
- Call an Insurance agent to find out flood insurance requirements & rates



What you can do

Find out the flood risk

FEMA National Flood Hazard Layer

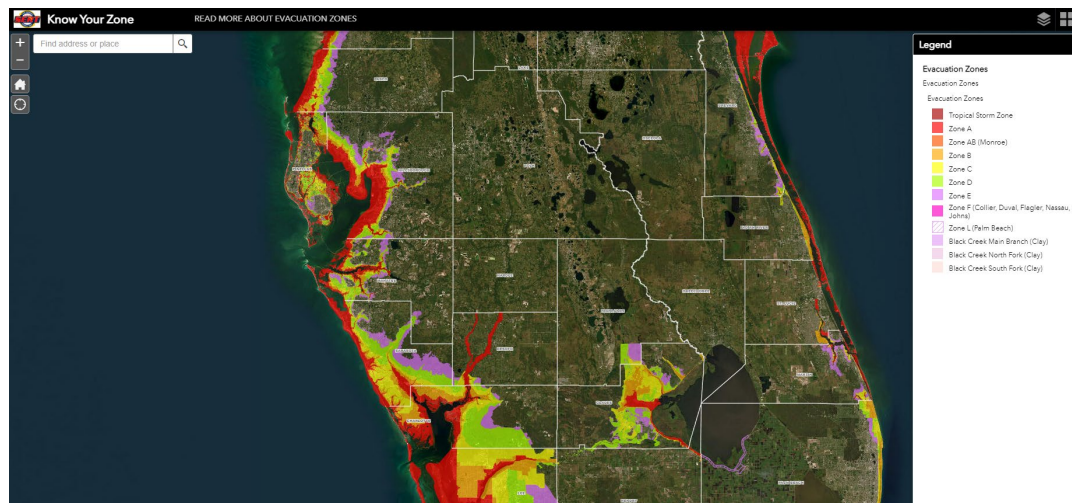


<https://hazards-fema.maps.arcgis.com/apps/webappviewer/index.html?id=8b0adb51996444d4879338b5529aa9cd>

What you can do

Find out the flood risk

FDEM Know Your Zone, Know Your Home

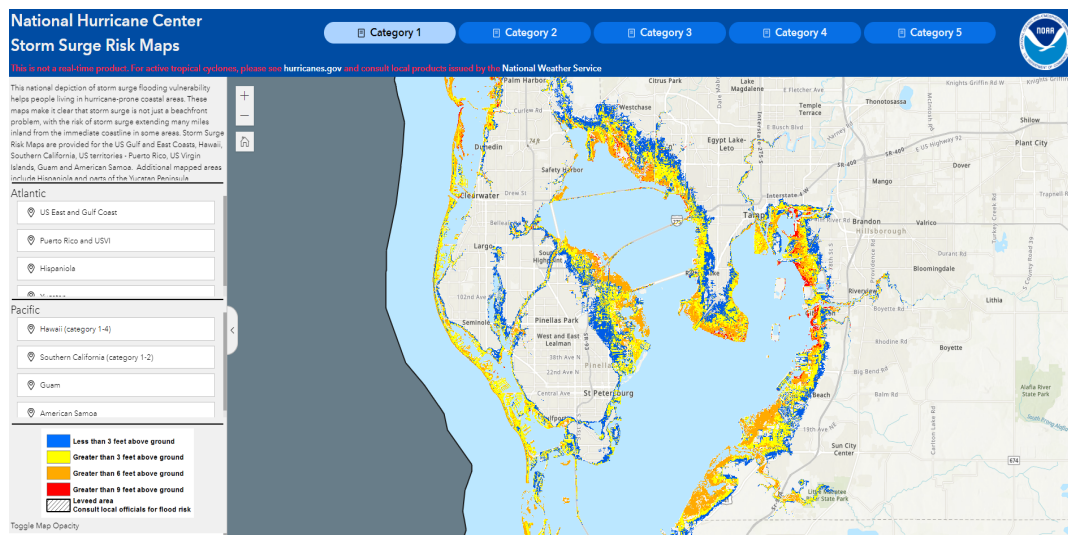


<https://www.floridadisaster.org/knowyourzone/>

What you can do

Find out the flood risk

NOAA National Storm Surge Risk Maps



<https://www.nhc.noaa.gov/nationalsurge/>

Prepare Ahead

GOING BEYOND THE TEXT

Tropical recipe

Florida tropical weather and sea breezes provide the perfect recipe for thunderstorms! All these ingredients are needed: 1) moisture, 2) an unstable atmosphere, and 3) instability or lift to push air upward. Thunderstorms are part of life in Florida. They are an easy way of providing the much-needed rainfall. Research the hydrologic cycle on the Internet. Write a well-developed paragraph, based on your research, discussing the importance of the hydrologic cycle to Florida's hydrologic cycle. Create a poster representing the hydrologic cycle and showing the importance of balance to the hydrologic cycle. Next, use the Tempy Day Times to track thunderstorms throughout the summer months. Keep a chart of your results.

Tempy Day Times/NE 3

FLOOD

Flooding can range from excessive rainfall due to tropical cyclones, seasonal rain, or other weather patterns and conditions. Pinellas County is a highly susceptible to flooding, including rising floodwater, creek, river, coastal, flash floods and coastal flooding including salt flooding and storm surge.

Protective measures may include:

- Get flood insurance for your home. Flood insurance is not covered by homeowner insurance policies. If you are a renter, you can get a policy for belongings.
- Sealing belongings in your home/business to reduce the impacts of flooding.
- Using sandbags or another type of barrier to help keep water from coming into your home. Sandbags do not work well against storm surge. If you are a renter, you can get a policy for your belongings.

Not all insurance policies are created equal. Check your policy or ask to your agent to make sure you have sufficient coverage and to determine if your home improvements would qualify for a discount on premiums.

- Homeowner insurance policies do not cover damage from rising floodwaters or storm surge. If you own a home, you are prone to flooding or a storm surge, your mortgage company will likely require you to carry a separate flood policy.

Learn more about flooding and

- Pinellas County's Flood Information Service at pinellascounty.org/flooding/homeinfo.htm
- Insurance Information link in [Leap](#)

Tempy Day Times/NE 3

Flood Zones vs. Evacuation Zones

Flood zones are mapped by FEMA for use by the National Flood Insurance Program and based upon flooding from rivers, creeks and lakes. www.floodmaps.com/floodzoneinfo.asp

Evacuation zones are based upon the storm surge models created by the National Hurricane Center. Pinellas County Emergency Management, along with other local entities, assesses the areas expected to have storm surge to determine evacuation areas. When a storm threatens, Pinellas County may issue an Evacuation Order for one or more of the zones. pinellascounty.org/emergency

Tempy Day Times/NE 3

Be Aware. Be Prepared.

Be aware, prepare, and act when it happens.

Additional Facts

- Fire alarm sirens and carbon monoxide alarms.
- Have a fire evacuation plan.
- Be safe around backyard gas and freest.
- Check for gas leaks and shut off gas if you notice a leak. Visit the Pinellas Protection Association website at pinellas.org/public-safety

Wildfire

- Get Pinellas Home page for information around your home.
- Be ready to place in place your evacuation plan.
- Evacuate if there is a threat of fire spreading from the fire to your neighborhood. See website at pinellas.org/public-safety/wildfire.

Emergency Update and Information

Pinellas County Emergency Management provides the latest information on the emergency. Stay informed before, during and after an emergency. During an emergency, call 911 for help. You can keep up on the emergency information at pinellascounty.org/emergency or by signing up for the Emergency Information page at pinellascounty.org/emergency

County Information Center

During emergencies, the County Information Center is essential to answer your questions. Call 727-444-4333. The hours will be announced through radio, social media and the Pinellas County website at pinellascounty.org/emergency

Live Chat

Operations are available Monday-Friday, 8 a.m. to 5 p.m. to answer your questions. Live Chat becomes part of the County Information Center during emergencies and may be preferable for individuals who are still at work or find it helpful. It can be accessed on any page on the Pinellas County website at pinellascounty.org.

Tempy Day Times/NE 3

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Tempy Day Times/NE 3

MAKE A PLAN

Once you know your risk, you can make a plan that will do if one of these hazards occurs. Your plan should include everyone in your family, children, people with special needs and your pets. You can also include your neighbors, friends or extended family in your plan.

Prepare your home | Prepare mobile homes | Prepare your yard | Prepare your boat

<https://pinellas.gov/all-hazards-preparedness-guide/>

Flood Insurance Rate Map (FIRM) Update for Pinellas County



Questions



Increasing Minority Homeownership



March 15
10-11:30AM

Webinars made possible thanks to the Catalyst Program

Increasing Minority Homeownership

PRESENTED BY



ASHON NESBITT **CARTER BURTON**



Presenters will discuss federal, state and local fair housing law enforcement and compliance, improving outreach of purchase assistance programs to reach minority populations and those least likely to apply. How a Limited English Proficiency Plan can increase participation, and the role of counseling as a tool to provide increased outreach and minority homeownership. Local government will learn how to use data to determine community needs. Presenters will include those from Florida communities that have a process in place that focuses on increasing minority homeownership.

Register Here:

<https://register.gotowebinar.com/register/4039639130426432012>

Supporting Housing Affordability Through Energy Efficiency



**PRESENTER
SARA KANE**

Sustainability Program
Supervisor with
Sarasota County



Friday, March 24, 2023
1-2:30pm

**Supporting Housing
Affordability through
Energy Efficiency**

Join us on March 24th for a special webinar to learn about creating new energy efficiency and sustainability programs for multi-family properties.

Sara Kane, Sustainability Program Supervisor with Sarasota County will highlight their residential and nonprofit energy upgrade programs.

Learn about energy burden solutions and strategies including partnership and funding opportunities.

Registration (Select date from drop-down):
<https://us02web.zoom.us/meeting/register/tZ0pd eCurDwuHNXoM6W3rPaBwl3e30gINRgn>



Fannie Mae®

THE FLORIDA HOUSING COALITION



Hurricane Housing Recovery

This webinar will offer guidance to help housing administrators successfully implement the **Hurricane Housing Recovery Program (HHRP)**.

- Report on initial HHRP plans from several communities
- HHRP Scenarios related Income Qualification, Eligibility, and Duplication of Benefits

Administrative Considerations

- Guidance on Project Delivery Costs, including service delivery fees
- Contracting HHRP Implementation and monitoring responsibilities when working with sub recipients
- Options for online project management software

Effective Strategies for Resilience, Equity, and Disaster Recovery



Webinar poster for "HHRP Administration". The poster features a teal and orange color scheme. At the top left, a banner reads "JUST SCHEDULED!". The date and time "March 29 10-11:30 AM" are displayed in the top right. The title "HHRP Administration" is prominently displayed in the center, with "HHRP" in large blue letters and "Administration" in smaller teal letters. Below the title, it says "PRESENTED BY" followed by four headshots of the speakers: Michael Chaney, Tamara West, CJ Reynolds, and Dayna Lazarus. To the right of the speaker photos are two images: the top one shows a person working on a damaged building, and the bottom one shows a person in a blue shirt standing in front of a flooded area.

JUST SCHEDULED!

**March 29
10-11:30 AM**

Webinars made possible thanks to the Catalyst Program

**HHRP
Administration**

PRESENTED BY

MICHAEL CHANEY **TAMARA WEST**

CJ REYNOLDS **DAYNA LAZARUS**

Register Here: <https://attendee.gotowebinar.com/register/4200358048500332637>

Using SHIP to End Homelessness



March 22
2-3:30PM

Webinars made possible thanks to the Catalyst Program

Using SHIP to End Homelessness

PRESENTED BY



AMANDA WANDER



MICHAEL CHANEY



This training will address using SHIP to prevent and end homelessness. We will discuss strategies including eviction prevention, rental assistance, and development of housing for special needs populations. SHIP funds can and should be used to help round out options and fill gaps in housing needs for special populations, including those nearing and/or homelessness. We will share examples of strategies implemented by SHIP administrators that address homelessness and allow time for discussion of your community's ideas as well.

Register Here:

<https://register.gotowebinar.com/register/4925463971879088141>



Fannie Mae®

THE FLORIDA HOUSING COALITION



And Now...

The Posting of the PowerPoint!

PowerPoint is available in Chat



Fannie Mae®

THE FLORIDA HOUSING COALITION



Technical Assistance is Available

Daily Assistance:
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!



CJ Reynolds

Director of Resilience
and Disaster Recovery
reynolds@flhousing.org



Dayna Lazarus

Technical Advisor
lazarus@flhousing.org



Fannie Mae®

THE FLORIDA HOUSING COALITION

