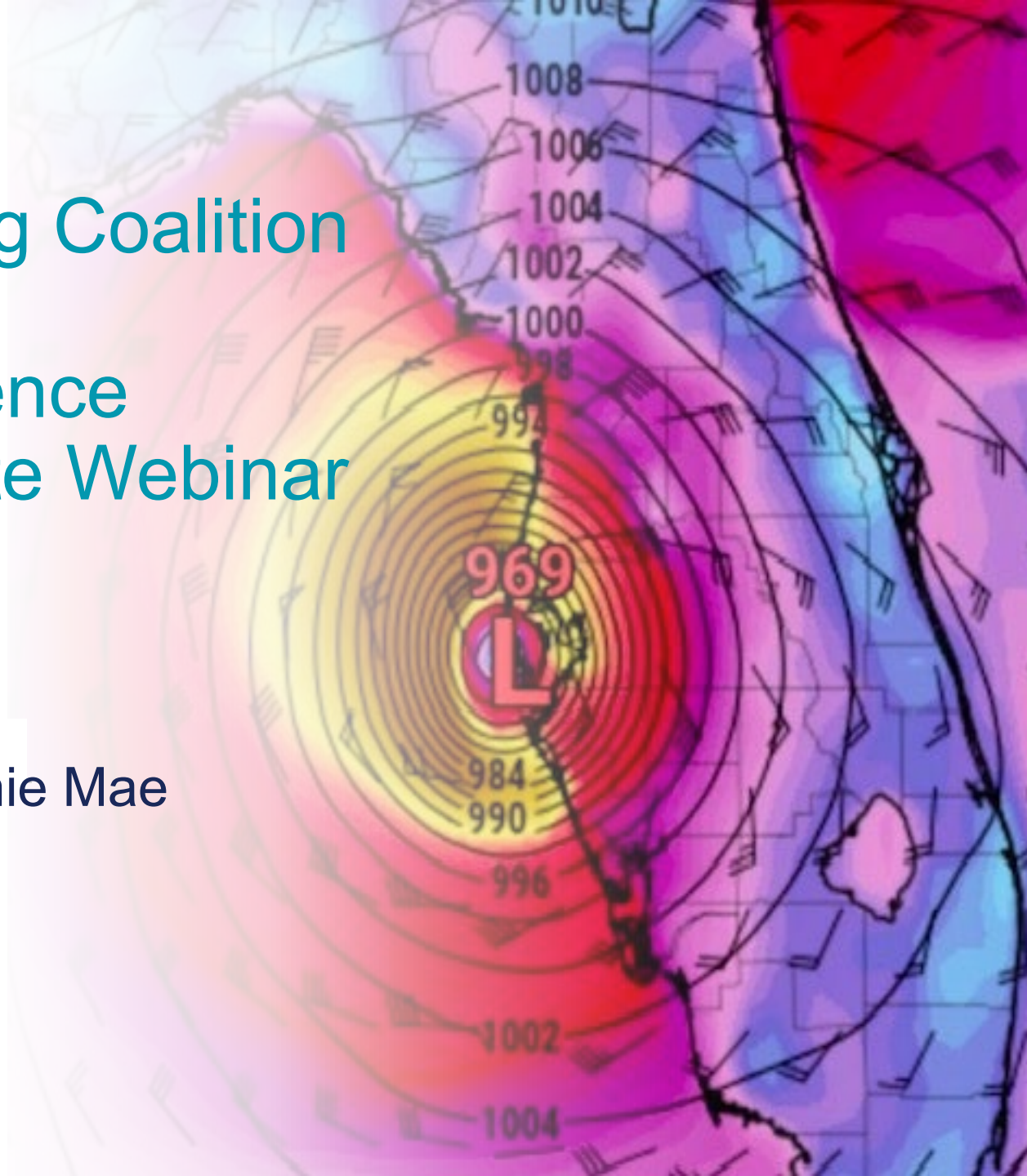




Florida Housing Coalition Hurricane and Climate Resilience Member Update Webinar

April 7, 2023
Sponsored by Fannie Mae



TODAY'S AGENDA

- Welcome – Please put name and org in chat
- Housing Program Announcements
- Tasha Carter, Florida's Insurance Consumer Advocate – Demolish Contractor Fraud: Steps To Avoid Falling Victim
- Upcoming Webinars



Live Local Act aka SB 102

- PPT on [Housing Policy Updates](#); view the recording [HERE](#).
- **What's in it:**
 - **Funding and tax credits.** Record **\$811 million** for affordable housing programs.
 - **Tax incentives.** Three new property tax incentives and sales tax exemption for specified affordable housing developments.
 - **Land use tools & role of local government.** Facilitating affordable housing in commercial, industrial, and mixed-use areas & more.
 - **Publicly-owned land.** Encouraging local governments to adopt best practices.
 - **State housing strategy.** State guidance on affordable housing policy.
 - **Technical assistance.**



Live Local Act

- Proposes a **record \$811 million** for affordable housing programs (including up to \$100 million in a new tax credit program)

Program	SB 102/HB 627	FY 22-23	FY 21-22
SHIP	\$252m	\$209.475m	\$146.7m
SAIL	\$259m*	\$53.25m	\$62.5m
Hurricane Housing Recovery		\$150m	
Hometown Hero Program	\$100m (from GR)	\$100m (from SHTF)	
Inflation Response Program	\$100m**		
Live Local Tax Donation Program	(up to \$100m***)		
Total funding****	\$811,000,000	\$512,725,000	\$209,200,000

*SAIL provided 5x last year's funding

** If not used by 12/1/23, goes to SAIL

***For SAIL – dependent on contributions to the program

****This does not include member projects or homelessness grant programs.



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How the extra \$150 million/year for SAIL will be spent

70%
for:

Rehab/new construction
Addressing urban infill
Provide for mixed-use housing
Provide housing near military installations

30% for
projects
that:

Use or lease public lands
Address needs of adults aging out of foster care
Meet needs of elderly persons
Provide housing in areas of rural opportunity

- Notes:
 - FHFC will have the discretion to issue RFAs for this \$150m/year
 - Local governments, developers, & advocates should follow the FHFC RFA process and start planning for local projects to support



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Senate Bill 250 – Natural Emergencies

- Product of the new Senate Select Committee on Resiliency; passed full Senate 39-0
- Housing-related provisions:
 - Preempts local governments from prohibiting a resident from placing a temporary residential structure on their property for up to 36 months following a natural emergency under certain circumstances.
 - Requires local governments within affected areas to expedite the issuance of permits that do not require technical review
 - Prohibits local governments located in areas affected by Hurricanes Ian and Nicole from increasing building inspection fees before Oct. 2024
 - A local government located within 100 miles of where Hurricane Ian or Nicole made landfill cannot propose or adopt more restrictive or burdensome amendments to its comprehensive plan or LDRs before Oct. 2024



Other policies in SB 250

- \$50 million for the Local Government Emergency Revolving Bridge Loan Program
- Allows “registered contractors” to contract for work in any area in which a state of emergency is declared for a natural emergency, regardless of if that contractor is registered in the locality. Authorization lasts for 24 months after expiration of declared state of emergency
- Encourages local governments to create emergency financial plans in prep for major natural disasters
- Encourages local governments to adopt plans to provide temporary accommodations for first responders to aid in hurricane recovery efforts



DEM role in SB 250

- Requires DEM to post on its website a model debris removal contract for the benefit of local governments
- Requires DEM to prioritize technical assistance and training to fiscally constrained counties of aspects relating to safety, preparedness, prevention, response, recovery, and mitigation
- Requires DEM to administer a revolving loan program for local government hazard mitigation projects – funded at \$11 million



Other Funding Announcements

- [HLMP](#) – Mitigation grant
 - Will be fully funded for FY 23-24 which starts July 1st at \$7,000,000.
 - Of that, 40% will be for the Mobile Home Tie-Down Program, currently run out of Gulf Coast State College.
- [HMGP](#) – Mitigation grant
 - Apply using the FDEM Portal. The application deadline is May 31, 2023, 11:59 p.m. (EDT)
- [Rebuild Florida](#) – Resilience grant
 - Portal on DEP site will open for applications July 1st



Other Funding Announcements

- USDA Rural Disaster Home Repair Grant Program
 - People located in an eligible rural area may apply to receive grants of up to \$40,675 directly from USDA to:
 - Pay for home repair expenses resulting from Presidentially-declared disasters in calendar year 2022;
 - Prepare a site for a manufactured home and relocate a manufactured home.
 - No Age requirement – previously had to be 62+.
 - Household Income limits -- expanded to include low income.
 - Nonprofits may receive \$1,000 to support packaging of local applications.





The Voice for Florida's
Insurance Consumers



Your**FL**Voice



Demolish Contractor Fraud: Steps to Avoid Falling Victim

Tasha Carter

Florida's Insurance Consumer
Advocate

Office of the Insurance Consumer Advocate

The Voice For Florida's Consumers

- ▶ Assist consumers with insurance issues and questions
- ▶ Work with insurance industry stakeholders to find consumer-focused solutions
- ▶ Consumer education programs and materials

www.MyFloridaCFO.com/Division/ICA

KEY FOCUS AREAS

- ▶ Balancing Florida's Insurance Market
- ▶ Identifying Trends and Improving Market Practices
- ▶ Representing Consumers' Interests where Insurance Decisions are Made

850-413-5923

Your**FL**Voice@MyFloridaCFO.com

Insurance Fraud

Awareness is one of the best methods to combat fraud.

- ▶ Insurance fraud costs **\$308.6 billion** annually
- ▶ It is estimated that **fraud occurs in 10%** of property and casualty claims

DEMOLISHCONTRACTOR
FRAUD
STEPS TO AVOID FALLING VICTIM

FREE ONLINE EDUCATIONAL TOOL FOR CONSUMERS:

- Red Flags
- Consumer Tips
- Contractor Prohibitions
- Statistics
- Consumer Stories

www.MyFloridaCFO.com/Division/ICA/Demolish

Contractor Fraud: The Scenario

DEMOLISHCONTRACTOR
FRAUD
STEPS TO AVOID FALLING VICTIM

Approached at home by a contractor who offers you payment or a gift card to conduct a free inspection of your roof.

Previously unnoticed damage found by contractor who claims a new roof is needed.

He says your insurance company will cover the expense of a new roof and he will handle the claim on your behalf.

He then scrolls directly to the signature area of the document for you to electronically sign to authorize the repair.

Unbeknownst to you, you do not need a roof replacement.

You have signed an Assignment of Benefits (AOB), a legal contract that transfers your insurance rights to the contractor.

Allows him to file an insurance claim on your behalf, receive direct payment of your insurance payouts, file a lawsuit against the insurance company and more.

Because you signed the form electronically, you do not have a copy and do not know exactly what you've signed.

Contractor Fraud: The Scenario

The contractor may:

- ▶ Charge the insurance company an unnecessary or inflated amount for the roof.
- ▶ Never complete the work but is still able to be paid by the insurance company due to the requirement included on the contract you signed.



The contract may also limit you from communicating directly with your insurance company



Contractors can initiate litigation without your knowledge or authorization.

Per recent legislation, Assignment of Benefits will no longer be an available option.

However, any insurance policy that was **issued prior to January 1, 2023**, provides a policyholder with the right to assign insurance benefits to a 3rd party as I described as long as you have not chosen to give up that right in order to receive a premium discount.

Contractor Fraud Arrests

Naples, FL Scheme



- ▶ Entice homeowners with rebates to cover their insurance deductible if they submitted an insurance claim for a roof replacement for damage supposedly caused by Hurricane Irma.
- ▶ Require the homeowner to sign an Assignment of Benefits and an "advertising agreement," which allowed the company to place an advertising sign in their yard, and the homeowners were required to provide positive reviews online and give neighborhood referrals.

The contractors face nine counts of filing False & Fraudulent Insurance Claims, a **third-degree felony**. If convicted on all charges, they each face a **maximum sentence of up to 45 years in prison** and a **\$45,000 fine**.

Contractor Fraud Red Flags

Identify Contractor Fraud



Here are several **red flags** to help identify contractor fraud:

IF A CONTRACTOR...



Shows up unsolicited and **offers payment or a gift card** for a free inspection.



Upon completing the inspection, explains that an area of the home is damaged, even though **you didn't notice damage previously.**



Pressures you to **immediately file** an insurance claim because a **deadline is approaching.**



Offers services at no charge or **offers to waive the insurance deductible.**

Contractor Fraud Consumer Tips

Avoid Falling Victim to Fraud

- ▶ Hire licensed and insured contractors.
- ▶ Require the contractor to put all terms in writing and provide you with a written estimate, as required.
- ▶ Beware of anyone requiring that you sign an assignment of benefits or similar agreement.
- ▶ Report suspicious activity of any kind immediately.

Contractor Complaints:

Department of Business and Professional Regulation (DBPR)

Insurance Professional Complaints:

Department of Financial Services (DFS)

Price Gouging or Charitable Donation Scams:

Office of Attorney General

Additional Resources:

Federal Trade Commission
Better Business Bureau

Solicitation

Property Insurance Changes



Contractors are prohibited from making written or electronic communications that encourage a homeowner to contact a contractor or public adjuster to make a property insurance claim for roof damage unless the solicitation includes the following:

- ▶ The consumer is responsible for the payment of the deductible.
- ▶ It is insurance fraud punishable as a third-degree felony for a contractor to pay or waive an insurance deductible.
- ▶ It is insurance fraud punishable as a third-degree felony to intentionally file an insurance claim containing false, fraudulent, or misleading information.



www.MyFloridaCFO.com/Division/ICA

Free Online Educational Tool For Consumers:

- Red Flags
- Consumer Tips
- Contractor Prohibitions
- Statistics
- Consumer Stories



Florida Department of Financial Services'
Division of Investigative and Forensic
Services (DIFS)

DFS Fraud Hotline:
1-800-378-0445

DFS Online Fraud Reporting Portal:
<https://First.FLDFS.com>



Your**FL**Voice

Tasha Carter

Florida's Insurance Consumer Advocate



850-413-5923



Your**FL**Voice@MyFloridaCFO.com



www.MyFloridaCFO.com/Division/ICA

TOGETHER WE CAN COMBAT CONTRACTOR FRAUD.

Upcoming Webinars



JOIN US April 11 from 10:00am-11:30am for Survive and Thrive as a Nonprofit

This webinar is designed to help nonprofits build organizational capacity, which in turn supports resource development. This training will help those interested in building nonprofit organizational capacity and resiliency, such as nonprofit CEOs or executive directors, senior staff, board members, funders, and local government staff working with nonprofits. Presenters will help participants identify factors that can boost nonprofit performance, including tracking performance benchmarks and building strong staff. Participants will learn how to evaluate a nonprofit's financial strength by examining financial reports and related documents.

Register at: <https://register.gotowebinar.com/register/7020633956142244110>



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Upcoming Webinars

Coordinating local housing plans and policies with community resilience and hazard mitigation plans is a must. To assist local governments with achieving housing and resilience integration, the East Central Florida Regional Planning Council (ECFRPC) and the Florida Housing Coalition (FHC) developed new tools for the ECFRPC's Housing Asset and Resilient Policy (HARP) project using funding from FDEP. The FHC and ECFRPC worked with Orange County to test and implement the new Housing Resilience Policy Audit Checklist tool.

Join us Tuesday, **April 18th from 1:00 - 2:30 p.m.** to gain an overview of the HARP project including several helpful planning and risk assessment tools, and learn how you can conduct a review of your plans and policy framework through a "housing resilience" lens. You will also hear from Orange County about their experience completing the Checklist and benefits to their programs and plans. Attendees will walk away with a better understanding of what local housing and planning agencies around Florida are doing to mitigate and respond to housing needs before and after disasters, and identify strategies for strengthening your plans and home mitigation programs that support low- and moderate-income residents. Planning, housing, and emergency management professionals working in the East Central Florida region (Marion, Volusia, Sumter, Lake, Seminole, Orange, Osceola, Brevard) are especially encouraged to attend.

Register at:

https://us02web.zoom.us/webinar/register/WN_6xzQ8ctKRbqz xuJYJjEP0g#/registration



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Introduction to New Housing Resilience Policy Tools

Housing Asset and Resilient Policy: *An Introduction to New Housing Policy Tools at the East Central Florida Regional Planning Council*



Tuesday, April 18th | 1:00 p.m. – 2:30 p.m.

Join the Florida Housing Coalition, the East Central Florida Regional Planning Council, and Orange County for a **FREE APA CM event** on housing sustainability and resilience.

Florida Housing Coalition's Resilience Education Efforts
Made Possible Thanks to the Catalyst Program

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Upcoming Webinars



Upcoming FHC Trainings on Live Local Act

- April 25- Amendments to Surplus Land Statutes and Related Best Practices as part of Shared Equity - [Register Here](#)
- June 15- Land Use and Zoning Provisions, including new preemptions and expedited permitting procedures- [Register Here](#)

Did you miss any webinars? [View past Sadowski Affiliate webinars.](#)



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And Now...

The Posting of the PowerPoint!

PowerPoint is available in Chat



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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



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