

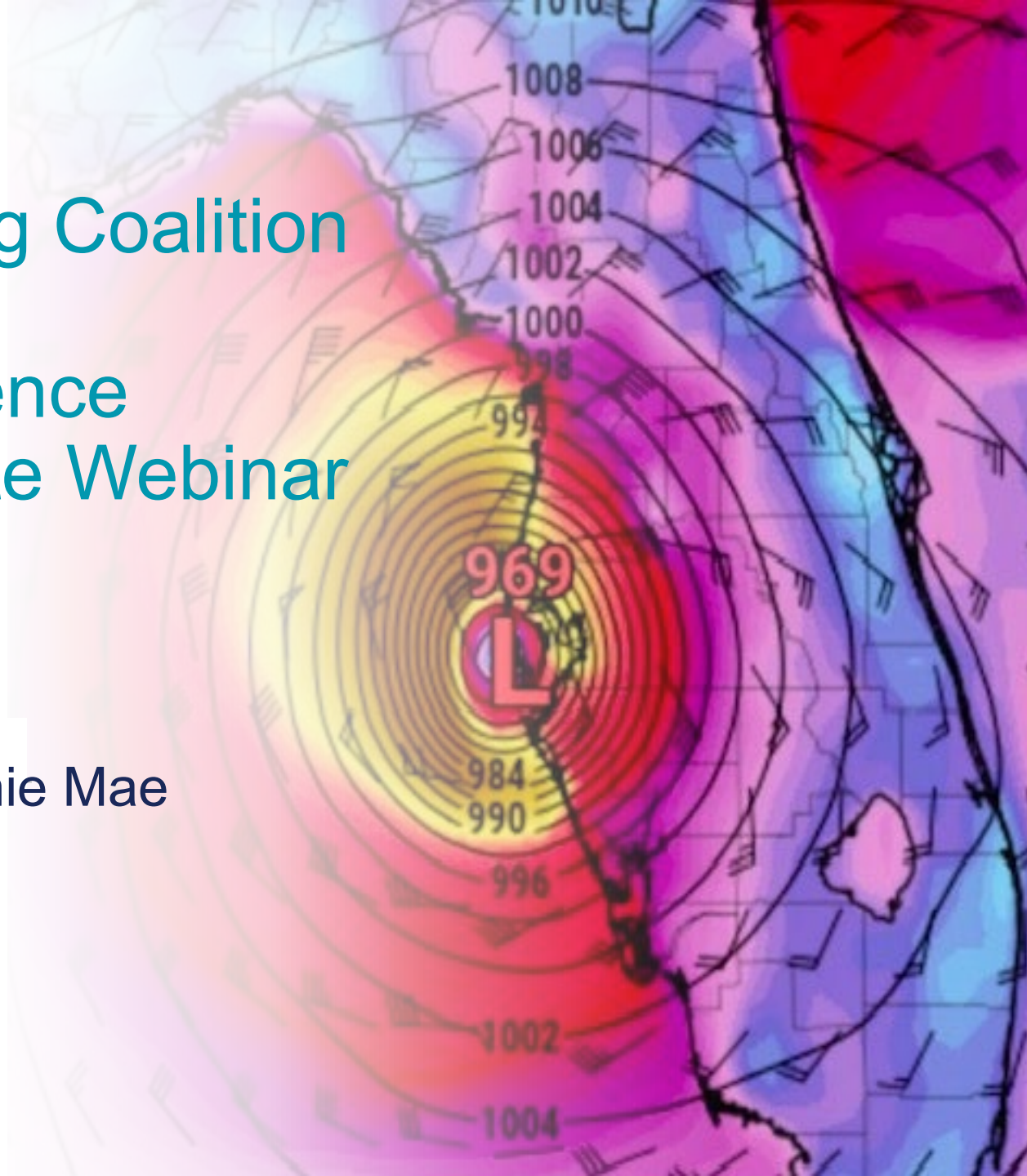


Florida Housing Coalition Hurricane and Climate Resilience Member Update Webinar

June 2, 2023
Sponsored by Fannie Mae



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TODAY'S AGENDA

- Welcome – Please put name and org in chat
- Update on the FDEM Disaster Housing Task Force
- Highlights from the Housing Training Session at the Governor's Hurricane Conference
- Upcoming Webinars



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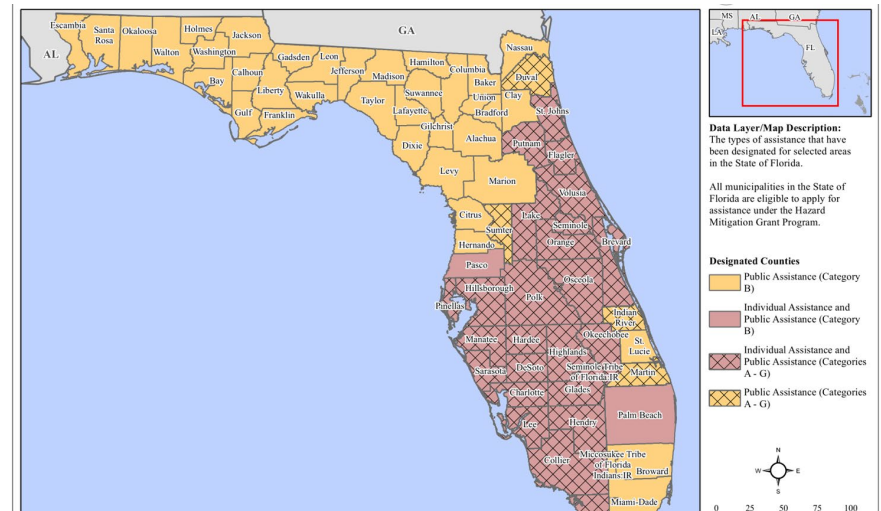
State-Led Disaster Housing Task Force Supports Coordination



In response to Hurricane Ian DR-4673, the Florida Division of Emergency Management (FDEM) under the Executive Office of the Governor, formed the Florida Disaster Housing Task Force (DHTF) in partnership with the Florida Housing Coalition (FHC).

Purpose: Bring together state agencies, local governments, and non-profit organizations to help current disaster survivors, and develop recommendations to enhance state and local housing preparedness, mitigation and recovery plans.

- First kickoff meeting Oct 17th 2022.
- 20 days after Landfall

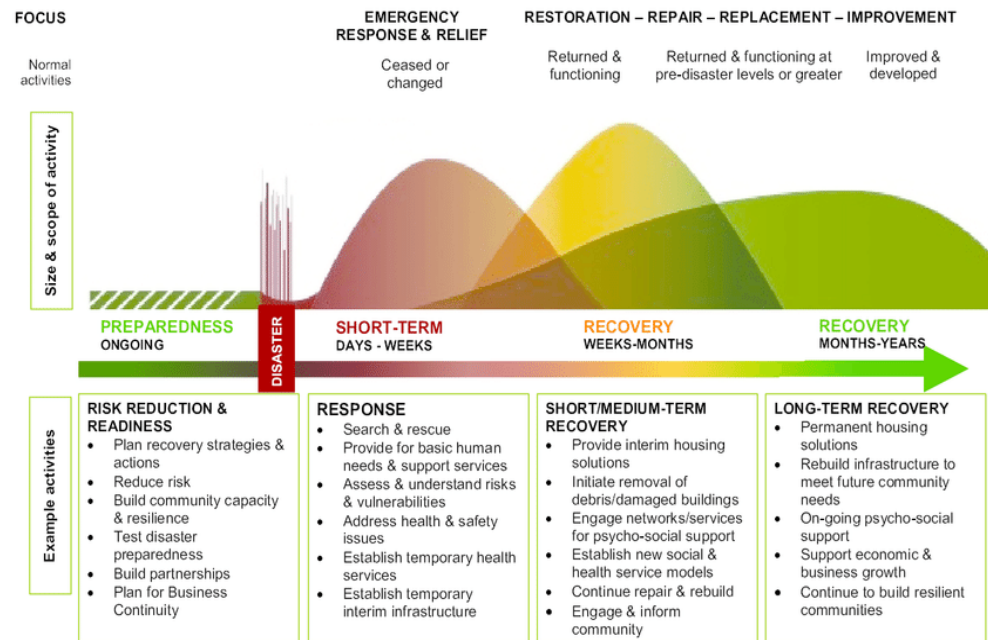




Task Force Priority Topics/FHC Support

2023-2024

- Elderly Disaster Housing
- FEMA Information Sharing Access Agreement education
- LHAP & Housing Disaster Strategy Meetings
- FEMA Group NFIP Insurance and Disclosure Education
- Post-disaster – Community Rebuilding Centers
- Innovative housing – temporary to permanent





Governor's Hurricane Conference

Hurricane Housing Recovery and Mitigation: Challenges and Solutions



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- May 8, 2023, 8:30-5:00 p.m.
- Full-day session
- 60 attendees
- Emergency Management, Housing staff, non-profit organizations

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Training Session Topics

- FDEM Overview
- Coordinating Survivors Access to Services
- Funding Sources for Housing Recovery
- Vulnerable Populations and Disaster Impacts: Ensuring Equitable Response and Housing Support
- Disasters and Legal Assistance: Understanding Issues, Impacts, and Disconnects with Individual Assistance
- Bringing it All Together – Lessons Learned from Hurricane Ian in Lee County





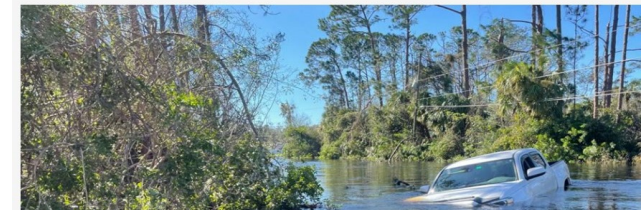
Losing Affordable Housing to Disasters and Disconnects

- Not replacing affordable and workforce units post-disaster. New development skews toward higher.
- Multi-family Properties Not Insured/Sufficiently Insured. Post-Sandy HUD Inspector identified that 3 housing authorities in Maryland, NY and NJ *did not have flood insurance for 72 buildings that needed it.*
- Long Rebuild Times. With destroyed buildings, people likely to leave their community.
- Lack of Integration for Recovery, Budgets and Goals. Affordable housing is NOT YET well integrated with Resilient Infrastructure, Development and Disaster Recovery.
- Residential Insurance Costs, Gaps and Replacement Costs. Smaller/older homes in low-income areas receive smaller payouts. Families with paid-off mortgages may not have insurance.



After Ian, river flooding menaces Florida inland towns

By ADRIANA GOMEZ LICON and CURT ANDERSON October 1, 2022





What Can We Do?

Assess risks, vulnerabilities, and gaps during the preparedness phase



Develop local disaster housing and redevelopment plans



Identify stakeholders and their roles in the recovery process



Engage non-traditional disaster partners and funding opportunities





Disaster Housing Strategy

The Housing Disaster Strategy is formed within FEMA's National Recovery Framework (NRF).

The purpose of the Disaster Housing Strategy framework is to align housing providers with emergency management preparation and operational functions.

The Disaster Housing Strategy supports coordinated preparation and response, and recovery and ongoing mitigation activities that are effective in saving lives and protecting property.

Local Best Practices -- Disaster Housing Strategy/Plan is updated and using updated storm/flood scenarios

Emergency Support Function #6 – Mass Care, Emergency Assistance, Housing, and Human Services



- ESF#6 addresses the needs of individuals who require additional response assistance:
 - Elderly, disabilities, live in institutional settings, limited English proficiency/ non-English speaking; transportation disadvantaged.
- Under ESF#6, housing options include:
 - rental assistance, repair, loan assistance, replacement, factory-built housing, semi-permanent and permanent construction, referrals, identification and provision of accessible housing

Preparation Best Practices – Effective Interdepartmental Coordination



- Housing/SHIP staff and GIS team collaborate with the Emergency Management Department on vulnerability assessments, response mitigation efforts.
- SHIP participates in the Local Mitigation Strategy and the COAD Recovery Coordination Teams.
- EM participates in the Affordable Housing Advisory Committee meetings.
- EM and SHIP collaborate on application and management of grants: Hazard Mitigation Grant Program, Hurricane Loss and Community Development Block Grant – Disaster Recovery.
- SHIP Administrator reviews/enhances the Disaster Housing Plan to ensure it reflects needs of your community following a disaster.
- SHIP, EM develop MOUs with non-profits for disaster response and LRTGs and draft ISAA



Core Principles for Resilient Community and Affordable Housing

- 1. Hazard Vulnerability Assessment/LMS defines current and future storm/flood risks/impacts to public affordable housing stock.**
- 1. Plans are aligned/coordinated – Local Mitigation Strategy, Local Housing Assisted Plan**
 - Robust Housing Disaster Strategy addresses all phases
 - supporting documents are prepared
- 1. Funding mechanisms (SHIP, HHRP, TIF, DR) AND budgets are strategically evaluated and aligned to address affordable housing mitigation, response, and long-term resilient repairs/rehab, in addition to rental assistance.**

FEMA Support for Individuals and Families



911,117

Applicants for FEMA
Individual Assistance

153,285

FEMA Survivor
Interactions

282,552

Hotel Nights Provided
through TSA

\$1,096,903,700

Housing & Other Needs
Assistance

\$1.5 billion

SBA Home Loans

\$152 million

Rental Assistance

\$37,658,990

Residential Mitigation
Assistance

1,094

Households in Direct
Housing

622

Approved Disaster
Unemployment
Assistance Claims

State Support for Individuals and Families



1,717

Households approved for
Non-Congregate Sheltering

\$4,617,228.47

Estimated Repair
Assistance to be Provided

\$65 million

State Funding
Appropriated for SHIP

760

Households Licensed into
Travel Trailers

386

Work Orders issued to
VOADs for temporary
repairs

8,635

Unmet Needs Cases
Resolved

\$3.5 - \$5.3 billion

Projected Flood Insurance Claim
Payouts

Transitional Sheltering Assistance (TSA)



Pre-Event Planning:



Assess hotel and rental stock



Encourage hotel partners to register with CLC Lodging as an Emergency Lodging Assistance Provider



Identify and track participating hotels



Transition from congregate sheltering to TSA

DR 4673 FL TSA Requested County Projections

County	Projected Registrations*	Projected Eligible for TSA	Projected to Check In	Number of Rooms per night	Cost for 30 nights (100% federal cost share)
Charlotte	89,460	8,767	1,271	1,576	\$23,620,674
Collier	53,235	5,217	756	938	\$14,056,012
DeSoto	16,116	1,579	229	284	\$ 4,254,254
Hillsborough	170,234	16,683	3,000	2,419	\$44,928, 524
Lee	393,452	38,558	5,591	6,933	\$103,885,703
Manatee	43,501	4,263	618	766	\$11,485,678
Osceola	55,455	5,435	788	977	\$14,643,363
Sarasota	85,103	8,340	1,209	1,500	\$22,470,311
Seminole	49,520	4,853	704	873	\$13,075,297
Volusia	62,522	6,127	888	1102	\$16,507,799
Total	1,018,598	99,822	15,054	17,368	\$268,927, 615

Data from RAD RI and Inspection Projection Dashboard, 10/02/2022 8:30am

DR 4399 FL- 7.8% eligibility; 25.7% accepting

DR 4337 FL-33.3% eligible; 3.1% accepting

Transitional Sheltering Assistance (TSA)



Activation



Update State WebEOC Shelter Board with congregate shelter data



Establish an Information Sharing Access Agreement (ISAA) with FEMA



Collect Release of Information (ROI) forms from shelterees moving from congregate shelters into TSA

Transitional Sheltering Assistance (TSA)



Transitioning Beyond TSA



Coordinate with partners who can support outreach and transition



Long Term Recovery Groups, VOADs, Housing Authorities, Community Action Agencies, etc.



Identify resources for short or long-term housing



Direct Housing, HUD, home repair, rental resources

FDEM Program: Non-Congregate Sheltering (NCS)



Short-term (6-month) sheltering assistance utilizing travel trailers

- Units may be placed on private property or at commercial parks

Authorized through Section 403 of the Stafford Act, funded under Public Assistance as an Emergency Protective Measure (Category B)

- Program is subject to FEMA oversight and approval

Expanded eligibility criteria compared to FEMA Direct Housing

- Operating in all 26 IA-designated counties
- Focuses on home habitability

Occupants work with case managers to develop NCS Transition Plans and identify long-term housing solutions

- Weekly check-ins
- Recertifications every 30-days

FEMA Direct Temporary Housing



Approved for 7 counties

Charlotte

Collier

DeSoto

Hardee

Lee

Sarasota

Volusia

	FEMA Direct Housing	State NCS Assistance Program
Areas Served	<ul style="list-style-type: none">7 Direct Housing approved Counties	<ul style="list-style-type: none">26 FEMA IA-designated Counties
Types of Units	<ul style="list-style-type: none">MHUs, Travel Trailers, Direct Lease, and Multi-Family Lease and Repair (MLR)	<ul style="list-style-type: none">Travel Trailers
Eligibility	<ul style="list-style-type: none">>\$12 per sq ft FEMA Verified Loss	<ul style="list-style-type: none">Uninhabitable home
Placement Limitations	<ul style="list-style-type: none">Private, Commercial, and Group Sites	<ul style="list-style-type: none">Private and Commercial Sites
Timelines	<ul style="list-style-type: none">18 Months	<ul style="list-style-type: none">6 Months

Sheltering at Home for Recovery Continuation (SHRC)



Connects homeowners with organizations to perform limited repairs on damaged dwellings

- Focused on minimum habitability
- Not meant for substantially damaged homes

Administered in coordination with Volunteer Florida and VOAD partners

- State funding for materials
- Florida Disaster Fund grants to support VOADs

Repairs may include

- Mold remediation
- Plumbing and electrical
- Windows and doors
- Plug-in appliances
- Access and functional needs



Looking Ahead

The 2023 hurricane season is 24 days away

NOAA Forecasts:

**11-15 Named Storms
4-8 Hurricanes
1-3 Major Hurricanes
2-4 Direct U.S. Impacts**

Disasters are becoming more frequent and more severe

Over the last six years (2017-2022), there were just 18 days on average between billion-dollar disasters compared to 82 days in the 1980s

Shorter time intervals between disasters often mean less time and resources available to respond, recover from, and prepare for future events

As federal resources are stretched thin, state and local stakeholders assume more responsibility

FEMA assistance is not designed to make someone whole again

Non-declared events rely on local recovery



WHY DATA COORDINATION IS ESSENTIAL FOR ACCESSING THE MAXIMUM ELIGIBLE FUNDING FROM HOUSING PROGRAMS

Claire Balsley, SBP's Director of Disaster Assistance Programs

CDBG-DR FUNDS & FEMA AWARDS



The amount of money HUD provides in CDBG-DR funding is directly correlated to the amount of money FEMA awards disaster survivors

According to a Washington Post article from May 2021:

- 66% of FEMA applicants were denied assistance in 2017-2020
- 87% of FEMA applicants were denied assistance from Jan – May, 2021
- 4% of survivors appeal FEMA decisions



WHY HIGH DENIALS AND LOW AWARDS?

- Limited understanding of the FEMA process among survivors and advocates
- DRC locations missing in high SoVI areas
- Data sharing restrictions between FEMA and survivor advocates
- Difficult, multi-step, application and appeals process



LIMITED UNDERSTANDING

Greatest need for FEMA assistance among individuals with limited or no insurance

- “Low-income survivors are less likely than more affluent people to get crucial federal emergency assistance”

Limited information and legalized language on determination letters

Information provided by FEMA representatives often hard for survivors to understand which requires multiple outreach and need for nearby DRC

FEMA Information Sharing Access Agreement (ISAA)



The purpose of the ISAA is to enable FEMA to share personally identifiable information (PII) that is protected by the Privacy Act of 1974 (Privacy Act), as amended, 5 U.S.C. § 552a, with the community.

The Data Overview section specifies the data that is the subject of the agreement.

Provide a description of the data/information to be collected, used, shared. Be specific.



Preparing Your Data Information Sharing Plan

- Use your disaster planning scenarios to identify which organizations will need data to enable rapid response
- Set up meetings PRE-DISASTER to discuss multi-agency data sharing needs and define the ISAA requests
- Filling out the ISAA documents in advance expedites the adoption of your ISA agreements



Section IV Purpose Section

Identifies the disaster, the agreement content, and briefly states the general commitments of the parties.

- Include a concise statement discussing the intention of the agreement related to data sharing and interagency coordination;
- Explain how data will be used and/or what data will be collected;
- Describe disaster/event and Presidentially-disaster declaration number;
- Indicate name(s) of the Federal grant program(s) providing funding for the proposed disaster recovery project(s);



Define All Third-Party Users

Everyone other than direct employees are considered “3rd party user”.

External organizations/contractors providing services need to be defined in your ISAA request:

- technical services/consulting firms, case management, housing repair non-profits etc.
- other local governments coordinating disaster response
- and their subcontractors

Data Categories Related to Housing



- Applicant Name and FEMA ID
- Damaged Street Address
- Damaged City, ZIP (ZIP 5)
- Damaged Latitude/Longitude (if available)
- Household Composition
- Income
- Special Needs (YIN)
- Own/Rent Insurance
- Insurance Company/ Insurance Settlement
- Flood Insurance Inspection (YIN)
- Residence Type
- Real Property FEMA Verified Loss (RP FVL)
- Destroyed (YIN)
- Water Level Flooded (YIN)
- Foundation Damage (YIN)
- Foundation Damage Amount
- Roof Damage (YIN)
- Roof Damage Amount
- Rental Assistance Received (YIN)
- Rental Assistance Amount, Rental Assistance Ineligible Reason
- Repair Received (YIN), Repair Amount Repair Ineligible Reason
- Replacement Received (YIN) Replacement Amount, Replacement Ineligible Reason
- SBA Eligible (YIN), SBA Received Amount
- Renter Damage Habitability Repairs Required (YIN)
- Rental Assistance End Date
- Rental Resource Street
- Rental Resource City/ ZIP (ZIP 5)



Specific Program ISSA Example: Transitional Sheltering Assistance

Benefits of Targeted ISAA Request:

- Early understanding of highly vulnerable survivors enhances case management coordination
- Informs local housing budget planning: identify # of survivors who will likely need rental assistance after TSA deadline
- Prevents duplication of benefits

Establish your POC for TSA to schedule regular meetings with FEMA/support TSA

Coordination;

ask for the list and status of TSA applicants and consider local outreach

DATA CATEGORIES (*partial)

TSA Hotel Data

- Hotel Name
- Point of Contact
- Phone
- Street address
- City, County, Zip Code
- Name of applicants in each hotel

Applicant Information

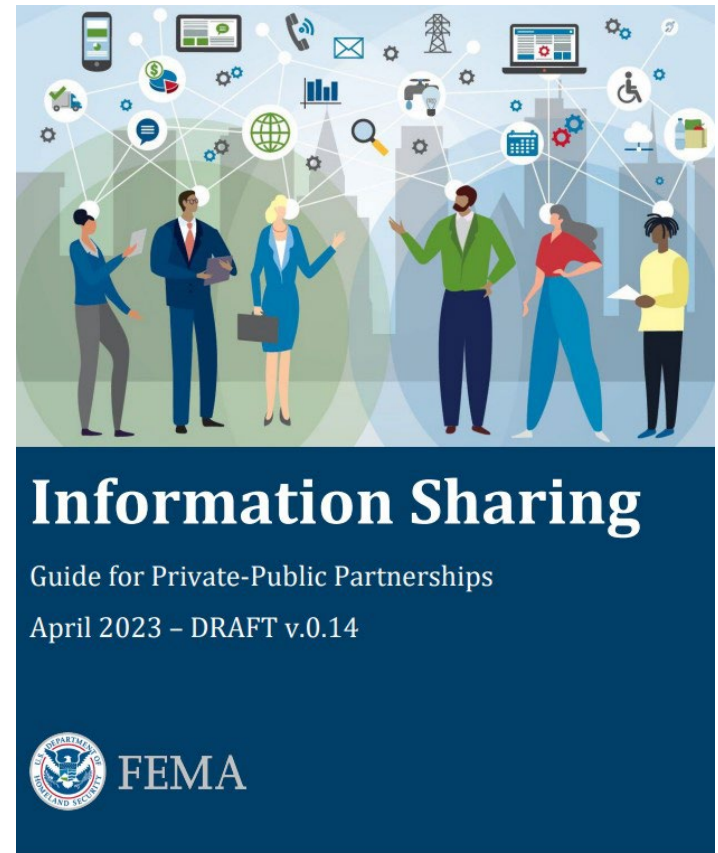
- Name and FEMA ID
- TSA Eligible (YIN)
- TSA Received (YIN)
- Other pertinent survivor data:
 - Income
 - Home address
 - Renter/Owner
 - Age
 - Access/Functional Needs
 - end of assistance date

Coming Soon



National Integration Center (NIC) drafted the “Information Sharing Guide for Private-Public Partnerships.

Provides recommendations and resources to develop, conduct and improve the capability to share information for resilience and all response and recovery.



Housing Resilience and Vulnerable Populations



- U.S. disaster spending may exacerbate and reinforce inequities.
- Underserved households:
 - a) Live in older buildings, lower-value land.
 - b) Have fewer resources to prepare and recover.
 - c) Have unique needs to be considered.
 - d) Are often underrepresented in reporting.
 - e) Are at greater risk of being permanently displaced.



Key Takeaways

1. **Federal guidance:** Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, Executive Order 13985, and FEMA's 2021 Strategic Plan.
2. **Step one is understanding your community.** Who lives there, and where do they live? What services do they rely on? What groups, agencies, and organizations work closely with them/are run by them? Then, meet with them and listen.
3. **Key engagement tools and strategies:**
 - a) Sherry Arnstein's Ladder of Citizen Participation
 - b) The Jemez Principles
 - c) Storytelling
 - d) Improve qualitative data collection
 - e) Meet them where they're at
 - f) Accessibility considerations

Vulnerable Populations: People with Disabilities



Karen Hagan, Emergency Coordination Officer, Agency for Persons with Disabilities

- APD specifically works with people with developmental disabilities, such as autism, cerebral palsy, and down syndrome.
- Types of residential services:
 - Special Medical Home Care – group home, 24-hour nursing
 - Supporting Living Coaching – supporting people in their homes
 - Residential Habilitation – focused on assisting people with living skills
 - Behavior-Focused Residential Habilitation – focused on assisting people with exceptional behavior that impacts safety, health, and quality of life.

Vulnerable Populations: People with Disabilities



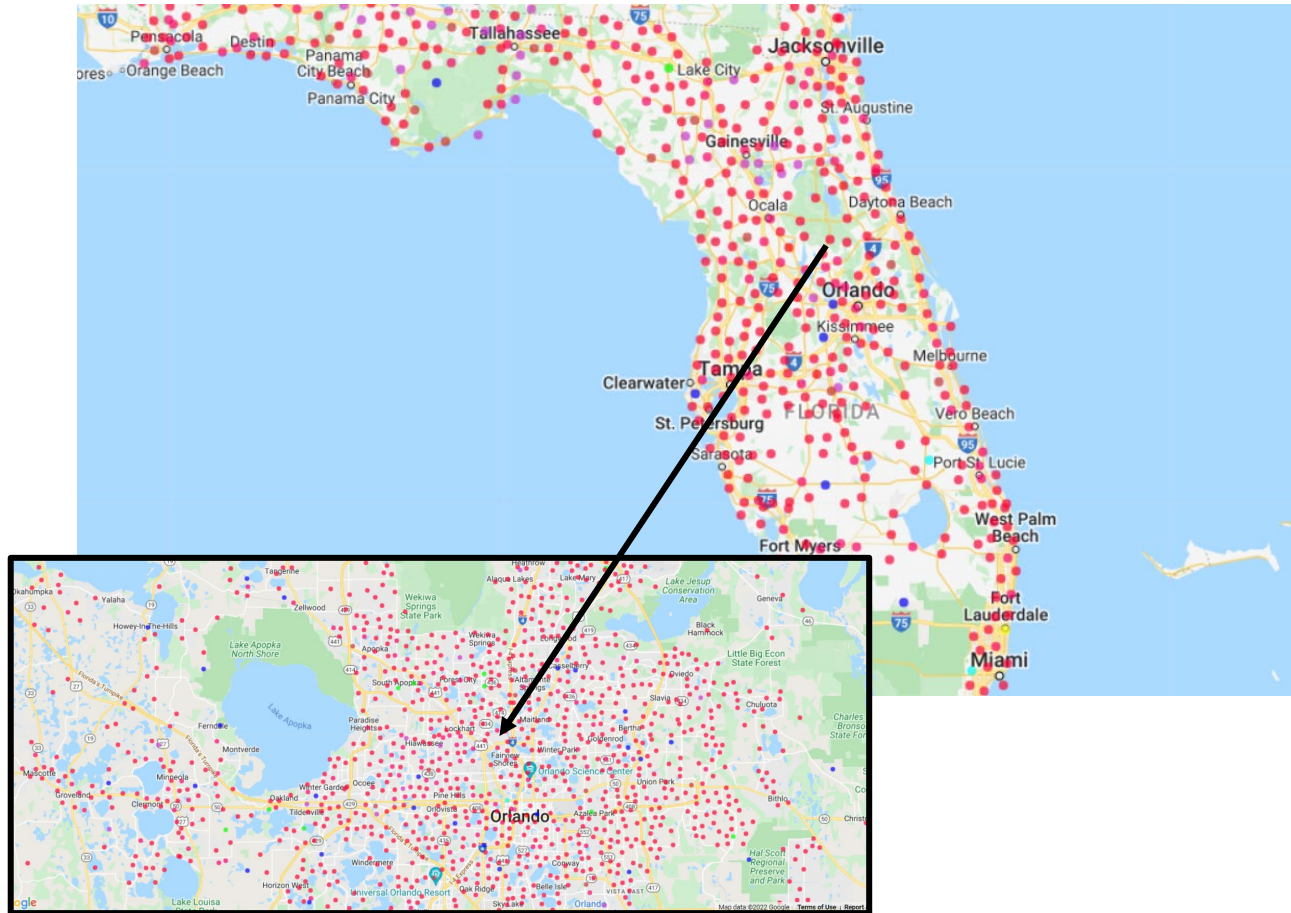
- APD Clients are Served In 6 Regions and 3 APD-operated facilities throughout Florida.

Residence Type	Total Number of APD Clients*
Family Home	41,540
APD-Licensed Group Home (2,203)	10,250
Independent / Supported Living	5,470
AHCA Licensed Homes (ALF, Private ICF/DD, Nursing Home, Adult Family Care Home)	2,371
DCF Licensed Home	612
APD-Operated Facilities 2 Developmental Disabilities Centers (435) 1 Developmental Disabilities Defendant Program (85)	520
Other (In hospitals, DJJ facilities, jail/prison, mental health placement, forensic, other supportive living subsidies, etc.)	754
TOTAL	61,517

Vulnerable Populations: People with Disabilities



APD clients



Vulnerable Populations: People with Disabilities



Beth Meyer, Executive Director, Independent Living Council (FILC)

- The IL Network advocates for over 3 million people with disabilities in Florida, and is comprised of the Florida Independent Council which has 11 Governor-appointed members that represent a range of disabilities.
- Develops the **Florida State Plan for Independent Living**, has a section on disaster preparedness and response, and working to expand their section on housing.
- Provided rapid resources to clients post-land; experiences challenges first-hand. **Example of Beverly**, a double amputee, in Lee County:
 - Was evacuated to the Special Needs Shelter located at Ray V. Potter Elementary School in Fort Myers alongside 800 other people.
 - Beverley tested positive COVID and was sent to the hospital then *back* to shelter.
 - **Beverly passed away on November 28th still waiting for her TSA approval.**

Vulnerable Population: People with Disabilities

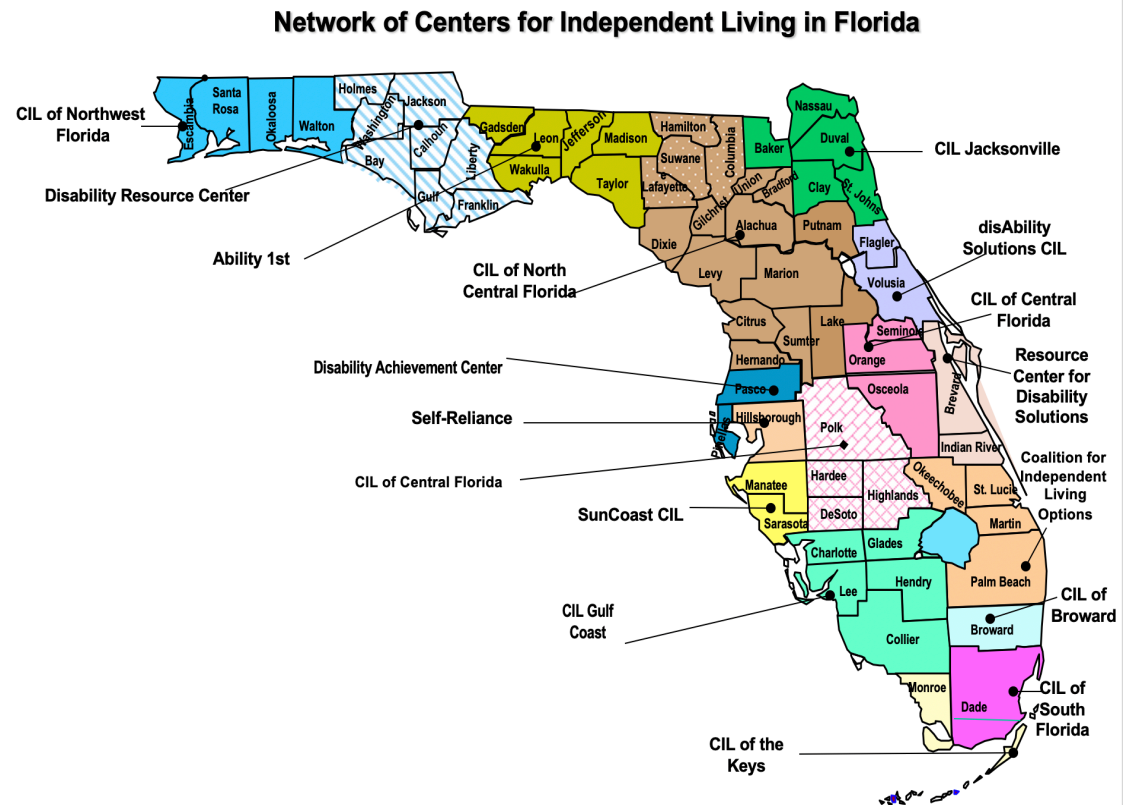


- Increasing numbers of individuals with disabilities that live independently are choosing to shelter in place.
- Florida is home to amazing organizations that serve people with disabilities, and people live where they receive services.
- A few reasons:
 - The lack of accessible housing is influencing decisions to stay at home
 - Individuals with complex medical issues do not want to leave their doctors
 - Fear of being robbed in a shelter
 - Accessibility challenges at shelters
 - Supportive services for independent living

Vulnerable Populations: People with Disabilities



There are 15 Centers for Independent Living (CILs) that are non-profits providing services to all 67 counties.



APD Preparedness, Response and Recovery Priorities



- Support our clients, residents, staff, partners and providers throughout the disaster cycle;
- Communicate important information regularly, timely, and throughout the disaster cycle utilizing multiple forms of media;
- Work with community (and APD) leaders, partners, providers, clients and residents to achieve resiliency, safety, stability, and long-term recovery.

FILC Preparedness and Response Priorities



- Ensure ADA Audits of Shelters are completed
- Identify Transitional Housing options
- Partner with organizations serving our citizens with disabilities
- Identify solar power options for durable medical equipment

Civil Legal Aid



Kathy N. Grunewald, Disaster Coordinator Attorney, Legal Services of North Florida

- Civil legal aid is free legal assistance to low-income and vulnerable individuals who have civil legal problems.
- Every county in Florida has at least one legal aid program
- You can find the program that serves your county by going to the LSC website [Homepage | LSC - Legal Services Corporation: America's Partner for Equal Justice](#) or to the Directory of Legal Aid programs on the Florida Bar Foundation website. [Florida Legal Aid Programs | The Florida Bar Foundation](#). To apply, CALL the organization closest to the County where you reside; or use intake form online.
- In the aftermath of a disaster, legal services programs are an important component of disaster relief. During the response and recovery phases, legal issues surface and often go unnoticed.



Legal Issues Post-Disaster

- Landlord and Tenant
- Housing: foreclosure, property damage, repair and replace assistance, ownership
- Insurance: filing a claim, appealing denials, assignment of benefits
- FEMA: applying for assistance, appealing a denial, responding to FEMA debt collection
- SBA: applying for loan, reconsideration
- Replacement of documents: ID, SS card, EBT card, insurance policies and other documents
- Family Problems: especially relocation
- Price Gouging
- Contractor Scams
- Mobile Home Issues
- Unemployment
- Food Assistance





Legal Issues Post-Disaster

- Landlord-Tenant Issues
- Mobile Home Damage
- Personal Property Damage
 - Heir property





Casualty Damage

- If the premises are damaged or destroyed other than by the wrongful or negligent acts of the tenant so that the enjoyment of the premises is substantially impaired, the tenant may terminate the rental agreement and immediately vacate the premises. The tenant may vacate the part of the premises rendered unusable by the casualty, in which case the tenant's liability for rent shall be reduced by the fair rental value of that part of the premises damaged or destroyed.
 - How claimed? Provide written notice to landlord stating nature of damage or the destruction, the cause and that tenant will vacate immediately with no further liability under lease agreement. Can claim "Partial Casualty" by stating the part of the premises unusable.
- Florida law prohibits "self help" evictions by landlord such as direct or indirect termination of utilities (water, heat, light, electric, gas, garbage collection, refrigeration), changing the locks or removing doors, locks, or removing personal property. **Damages are 3 times monthly rent.**



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Mobile Homes Damage

- If a tenant **rents** a mobile home and lot, chapter 83 Landlord Tenant statute applies and the landlord is responsible for repairs and/or casualty damage.
- If a tenant pays LOT RENT and owns the mobile home, “the landlord is **not required** to maintain a mobile home or other structure owned by the tenant.”
- If there is casualty damage to mobile home, mobile homeowner is responsible but is **still obligated to pay the lot rent** or face eviction.
- Building, Housing and Health Code Compliance:
 - Mobile home park must comply with building, housing, and health codes in common areas. Maintain buildings and improvements in common areas in a good state of repair and maintenance including utility connections.
 - Mobile homeowner must also comply with building, housing, and health codes on lot and keep lot “clean, neat and sanitary and maintained in compliance with all local codes.”
- Florida Home Relocation Corporation funds potentially available if change in land use due to destruction of mobile home park by a storm (up to \$3,000 for single-section home, \$6,000 for multi-section home)



Personal Property Damage



- In order to receive FEMA assistance an applicant must be able to show that they owned and occupied the residence before it was damaged or destroyed by the disaster.
- Proving ownership has generally been the most challenging for disaster survivors.
- In September of 2021, FEMA adopted major changes to its verification requirements for disaster recovery aid addressing some of the obstacles for families who have inherited their homes. But these recent changes apply only to FEMA assistance and not other programs such as CDBG-DR programs. Programs like Hurricane Michael and Hurricane Irma Rebuild Florida programs.
- Homeowners should **proactively file a probate case** if a person who owns a property dies to have clean title. There are many advantages to having a clean title, including being able to more quickly receive financial assistance in the event of a major disaster.



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Upcoming Webinar



Join Us June 5th at 2:00 PM for a Webinar on Heirs Property

This training was formerly titled 'Curing Title Issues'. Title issues caused by heirs' property (often referred to simply as heirs' property) is a type of "tenancy in common" that occurs when property is passed down through generations without going through probate. Because heirs' property often lacks clear ownership, property held by heirs as tenants in common is difficult to sell, repair, or improve, and this type of ownership is a major source of land loss for low-income households, either because one or more owners force a sale or because untended property is eventually escheated to the state. Identifying, preventing, and remediating heirs' property is key to improving low-income neighborhoods in Florida. This training will feature legal aid attorneys and housing professionals and explore how communities can help ameliorate heirs' property issues.

Register Here: <https://register.gotowebinar.com/register/2062618267637654286>



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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!



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