Florida Housing Coalition Hurricane and Climate Resilience Member Update Webinar

July 28, 2023
Sponsored by Fannie Mae

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TODAY'S AGENDA

- Welcome – Please put name and org in chat
- Business Continuity Planning & Risk Assessment for Housing Organizations
- Upcoming Webinars

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Storm and Hurricane Impacts to Housing and Human Services Organization

- Main offices flooded, power is lost – computers, servers, payroll is disrupted

- Damage to supply warehouses

- Flooded food pantries

- Buses and vehicles flooded

- Employees and volunteers with housing impacts and need assistance

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Storm and Hurricane Impacts to Housing and Human Services Organization

- Know your Zone and Flood Risks
  - Heavy rain
  - Riverine
  - Storm surge

- Lease or purchase facilities in low flood-risk areas....

- Flood insurance is a must

Your community depends on you....

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Disaster Preparedness Planning For Affordable Housing Organizations

Case Study: ⌂ Enterprise® **Business Continuity Toolkit**

Dayna Lazarus, Technical Advisor, FHC

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Why Business Continuity Planning?

- **Housing organizations ARE businesses that care for people, property and business systems** - this is a complex responsibility
- Even a minor disaster disrupts business including sources of revenue, staff outages, property loss, downed communications
- Many small businesses never recover from a disaster – a BCP can help prepare to keep the business going even through the immediate aftermath of a storm
- By recovering quicker, revenue producing activities can resume

Emergency Management Terms

- <u>Common Operating Picture</u>: Staff members understand the organization's protocols and procedures

- <u>Situational Awareness</u>: Information about the disaster and its effects

- <u>Operational Periods</u>: Established times during a disaster when meetings are held and specific tasks are completed; e.g. 96 hours before - 12 hours after

Enterprise Community Partners Ready to Respond Business Continuity Planning Toolkit

- Tools are easy to access online and are **free of charge**; there is technical assistance in using the toolkit

- Toolkit includes videos, checklists, templates, role descriptions

- The Toolkit helps with planning for all types of disasters from chemical spill to tornado

- The Florida Housing Coalition was asked to review the tool and provide training to our members

- We asked St. Johns Housing Partnership to walk through the tool with us

Getting Started

- Go to businesscontinuity.enterprisecommunity.org or Google "business continuity enterprise"

- Watch the overview video

- Review the

- Staffing Chart – download

or recreate the chart

- Plan the Tabletop Exercise: download the Presentation

Part 1: Ready to Respond An Overview of the Disaster Staffing Toolkit

An Overview of the Disaster Staffing Toolkit

Watch on ▶ YouTube

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Florida Housing Coalition Organization Profile

- **Org Activities**: On- and off-site technical assistance, training, planning and advocacy activities
- **Size**: Small, less than 50 employees
  - Has Admin, TA Staff, 25 Board Members, and 1,000+ Members
- **Location**: Statewide, decentralized, most staff WFH
  - Headquarters in Tallahassee Office
- **Risks**: Mostly concerned with **hurricanes**
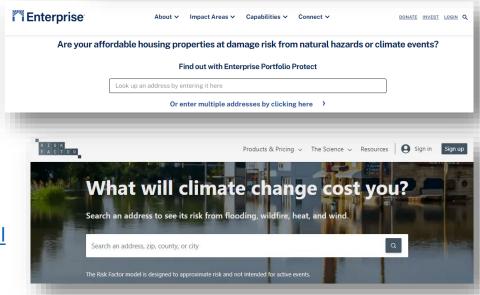 - Primary concern is **safety** of all staff, and being a resource for members around the state
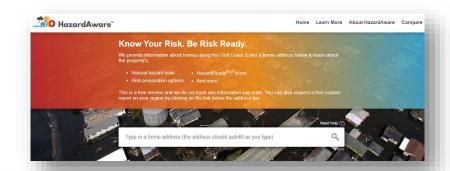
Risk Assessment Tools

Online Resources (simple, free, fast):

- **HazardAware**
www.hazardaware.org/

- **Risk Factor**
riskfactor.com/?utm_source=floodfactor

- **Portfolio Protect**
www.enterprisecommunity.org/impact-areas/resilience/building-resilient-futures/portfolio-protect

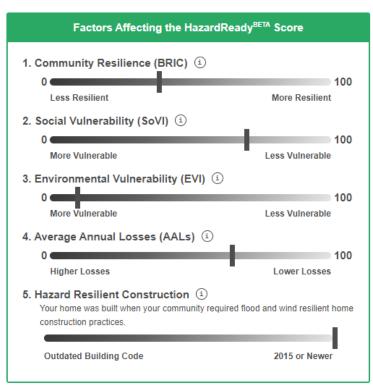- **NOAA SLR Tool**
https://coast.noaa.gov/digitalcoast/tools/slr.html

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Risk Assessment Tools: HazardAware

Hazard Aware by the National Academy of SEM provides a HazardReady Score based on community resilience, social vulnerability, environmental vulnerability, average annual losses, and hazard resilient construction. Also provides hazard cost ($/year), and top 3 hazards.

HazardReady[BETA] **Score**

HazardReady[BETA] Score
🏙️ **67** More Resilient

0 — Less Resilient — More Resilient — 100

The HazardReady[BETA] Score for **1311 10TH ST** in **APOPKA, FL** is **"67"** and combines the characteristics in the chart to the right. The higher your scores are, the more resilient your home is. The average score for homes in your area is **"45"**.

Factors Affecting the HazardReady[BETA] Score

1. **Community Resilience (BRIC)** ⓘ
   0 ——————— 100
   Less Resilient — More Resilient

2. **Social Vulnerability (SoVI)** ⓘ
   0 ——————— 100
   More Vulnerable — Less Vulnerable

3. **Environmental Vulnerability (EVI)** ⓘ
   0 ——————— 100
   More Vulnerable — Less Vulnerable

4. **Average Annual Losses (AALs)** ⓘ
   0 ——————— 100
   Higher Losses — Lower Losses

5. **Hazard Resilient Construction** ⓘ
   Your home was built when your community required flood and wind resilient home construction practices.
   Outdated Building Code ——————— 2015 or Newer

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Risk Assessment Tools: Risk Factor

- **Risk Factor** by the First Street Foundation includes risk scores to Wind, Heat, Flood, and Fire.

- Search by state, city, zip code, neighborhood, or street address.

- Provides detailed information on historic losses, and anticipated future losses (# structures, cost, etc. depending on search unit).
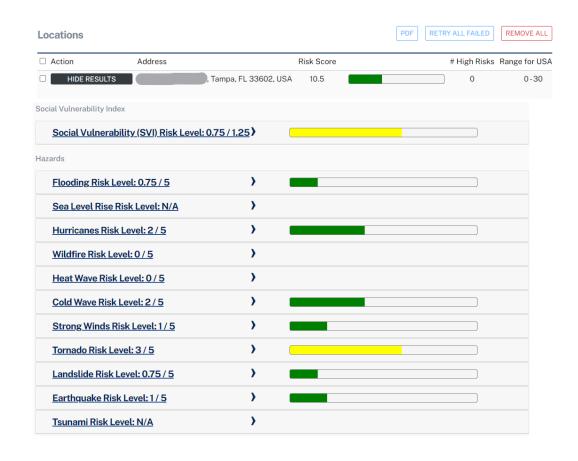
Risk Assessment Tools: Portfolio Protect

Portfolio Protect by Enterprise Community Partners provides a Risk Score based on social vulnerability and natural hazard risks, and shows the breakdown of those risks.

Action	Address	Risk Score		# High Risks	Range for USA
HIDE RESULTS	, Tampa, FL 33602, USA	10.5	▉	0	0 - 30

Social Vulnerability Index

Social Vulnerability (SVI) Risk Level: 0.75 / 1.25 ›		

Hazards

Flooding Risk Level: 0.75 / 5	›	
Sea Level Rise Risk Level: N/A	›	
Hurricanes Risk Level: 2 / 5	›	
Wildfire Risk Level: 0 / 5	›	
Heat Wave Risk Level: 0 / 5	›	
Cold Wave Risk Level: 2 / 5	›	
Strong Winds Risk Level: 1 / 5	›	
Tornado Risk Level: 3 / 5	›	
Landslide Risk Level: 0.75 / 5	›	
Earthquake Risk Level: 1 / 5	›	
Tsunami Risk Level: N/A	›	

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Risk Assessment Tools: NOAA Sea Level Rise Viewer

- Understand future flood risks

- Visualizes community-level impacts from coastal flooding or SLR.

- Photo simulations of how future flooding might impact local landmarks

- Data related to water depth, connectivity, flood frequency, socio-economic vulnerability, wetland loss and migration.

- Search by city/address

Risk Assessment Tools: In-Depth Tools

Regional Scale:

- **Housing Coastal Flood Hazard Exposure Tool** by UF Shimberg Center

www.arcgis.com/apps/webappviewer/index.html?id=06b7daffb2344a21b56ff507e3fba789&extent=-10302451.5241%2C2704615.7276%2C-8021570.6%2C3789410.033%2C102100
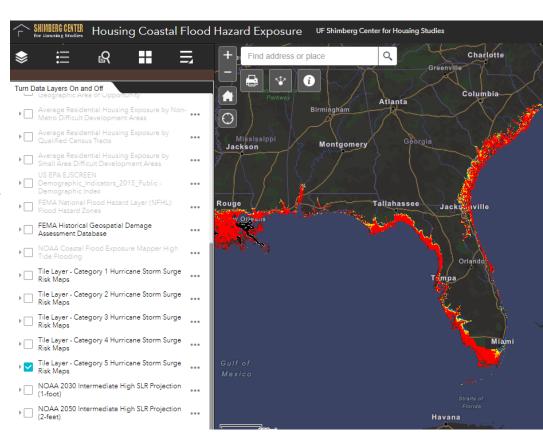
Building Scale:

- Enterprise Community Partners' **Building Protect** tool (available through end of 2023)

Enroll:
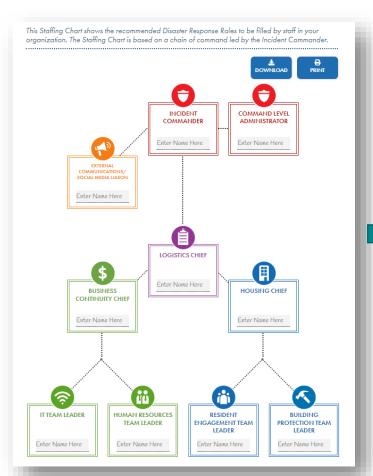
https://www.enterprisecommunity.org/impact-areas/resilience/keep-safe-florida
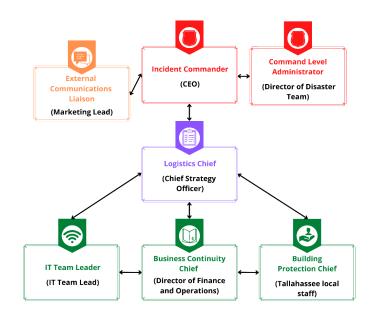
SHIMBERG CENTER for Housing Studies — Housing Coastal Flood Hazard Exposure — UF Shimberg Center for Housing Studies

Turn Data Layers On and Off

- Geographic Area of Opportunity
- Average Residential Housing Exposure by Non-Metro Difficult Development Areas
- Average Residential Housing Exposure by Qualified Census Tracts
- Average Residential Housing Exposure by Small Area Difficult Development Areas
- US EPA EJSCREEN Demographic_Indicators_2015_Public - Demographic Index
- FEMA National Flood Hazard Layer (NFHL): Flood Hazard Zones
- FEMA Historical Geospatial Damage Assessment Database
- NOAA Coastal Flood Exposure Mapper High Tide Flooding
- Tile Layer - Category 1 Hurricane Storm Surge Risk Maps
- Tile Layer - Category 2 Hurricane Storm Surge Risk Maps
- Tile Layer - Category 3 Hurricane Storm Surge Risk Maps
- Tile Layer - Category 4 Hurricane Storm Surge Risk Maps
- ☑ Tile Layer - Category 5 Hurricane Storm Surge Risk Maps
- NOAA 2030 Intermediate High SLR Projection (1-foot)
- NOAA 2050 Intermediate High SLR Projection (2-feet)

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Staffing Chart

Review Staff Roles/Tasks

Each team member has a **Job Action Sheet** that relate to the 96-hour scenario.

Incident Commander Job Action Sheet

A Job Action Sheet includes specific tasks to be completed by the Disaster Response Role over eight Operational Periods before, during and after a disaster.

» Preview

» Download

CREATE YOUR PLAN

1 Orient Your Team Leader

2 Build Your Team

EXECUTIVE TEAM

Incident Commander

COMMUNICATIONS

External Communications / Social Media Liaison

LOGISTICS

Logistics Chief

BUSINESS CONTINUITY

Business Continuity Chief

Human Resources Team Leader

IT Team Leader

FACILITIES

Building Protection Team Leader

Housing Chief

Resident Engagement Team Leader

3 Practice Your Response

SUPPORTING TOOLS & RESOURCES

Document Library

Readiness Planning Case Studies

Portfolio Protect Property Risk Rating Tool

Single Family Housing Keep Safe Guide

Multifamily Housing Strategies for Resilience

Ready to Respond Speakers Video Series

NEED HELP?
Fannie Mae Disaster Resource Network

Acknowledgments

⬇ Download Full Toolkit (64Mb .zip)

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Planning Meetings

- Talking through the scenario got staff thinking what they'd actually do during a disaster
- Together, we put those tasks on paper. We also identified checklists we needed from the **Document Library**
- Scheduled second meeting to continue talking through 96 hours and preparation needs
- FHC is currently writing its Business Continuity Plan (BCP)
- Every time we talk about it, we learn more and build more for the plan

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Tabletop Exercise

- Recommended to have a first meeting with leadership team to discuss approach

- We pre-selected our team members, then scheduled first meeting and consolidated steps

- Introduced Business Continuity to selected staff and did tabletop exercise at the same time

Ready to Respond Tabletop Exercise

Tabletop Exercise Presentation

PowerPoint Template for leading a Tabletop Practice Exercise.

» Preview

» Download

96 Hour Task Spreadsheet

We put job tasks into a spreadsheet, combined with key functions of that person's typical work tasks.

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Example Tasks by Role

- Incident Commander

  Work closely with **External Communications Liaison** to develop event messaging. Direct Command Level Administrator to contact local emergency management office for updated information.

- Command Level Administrator

  Confirm connection with Advanced Warning System (AWS); Check in with R2R Team and notify all members of Command Level Meeting.

- Communications Liaison

  Update messaging on organization's emergency webpage. Work with **IT Team Leader** to implement updates.

- Logistics Chief

  Coordinate with **Business Continuity Chief** and **Housing Chief** to ensure equipment is functioning and supplies are adequate, including stockpiled supplies for three days.

FHC Business Continuity Plan (BCP)

- Will include in Board Handbook and Employee Manual

- Ongoing annual trainings (overview and tabletops) at Board and staff retreats

- We're developing additional materials relevant to our organization:
  - Emergency contact list
  - GIS map of staff and board locations

2022

Florida Housing Coalition Ready to Respond (R2R)

BUSINESS CONTINUITY PLAN
A TOOL FOR PREPARING FOR AND RESPONDING TO THREATS, HAZARDS, AND NATURAL DISASTERS
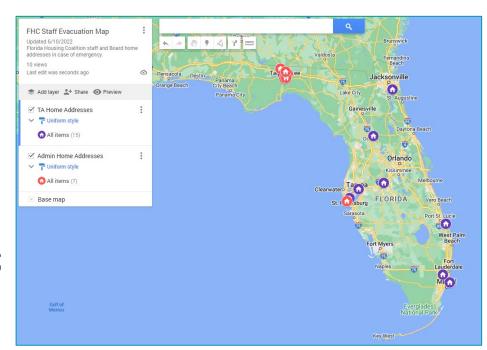
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Biggest Value

- Staff learned who does what; identified "backup staff"

- Began to inventory insurance assets and coverage

- Emergency contacts and staff location map

- Shared expectation of protocol; something to build on

- Something to turn to when a disaster looms

FHC's Takeaways

- Toolkit provides incredibly valuable components of BCP, including staff chart, tabletop tool, and checklists

- *"The act of planning is the plan"* - The process got us thinking about important things we hadn't thought about, like the location of our servers, backup staff, and who will be evacuating

- Ultimately, this activity and resulting materials/plan will act as a foundation to build on once we experience a disaster and put it to use

St. Johns Housing Partnership Organizational Profile
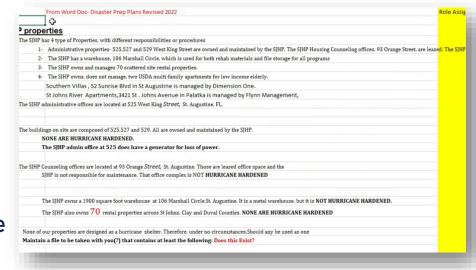
- **Org Activities:** Rehab, weatherization, multifamily housing, housing counseling, and coming soon a Community Land Trust

- **Size:** Small staff
  - Tenants and single and multifamily housing
  - Staff members are multi-talented: Contractor license, intake, community engagement

- **Location:** Coastal St. Augustine and inland to Putnam County

- **History:** Risk of hurricanes and coastal flooding
  - St. Johns area was impacted by Hurricane Matthew and Irma
  - St. Johns County recruited SJHP to provide case management for hurricane recovery and to assist at the emergency recovery center

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SJHP Business Continuity Process

- Participated with FHC in meetings to review Ready to Respond videos, templates, job descriptions

- Scheduled first internal meeting, assigned jobs to employees and gave one week to review task sheets

- Completed a spreadsheet with roles and responsibilities, went through the Tabletop Exercise using spreadsheet, and discussed job descriptions

- After, let people free-form comments into the Excel spreadsheet

SJHP Takeaways

- Want to do a property needs assessment for their multiple properties – each of which is unique

- Want to take annual photos of rental properties to document condition

- Importance of communication with tenants: emergency contacts, informing them of what to expect, who to contact, etc.

- Want to establish regular means of contact with residents regarding disaster preparedness

"Enterprise, what they're doing, really does make sense for all of us. If we own property that we want to remain affordable, we can't just go out and upgrade things. The Keep Safe assessments and our own routine inspection process doesn't cost anything. Business Continuity Planning is reducing risk by reducing vulnerability."

- Bill Lazar, St. Johns Housing Partnership

Covering Costs of Business Continuity Planning

- Administrating the process should be part of annual administrative operating budget (staff time, IT, TA)

- Costs of expenses for planning could be included in applications to:
  - HOME Operating Grants
  - Foundation Grants
  - As part of a comprehensive grant through Resilient Florida or FDEM

- Costs for mitigation should be estimated and documented and included in housing rehab financing projects
  - See Funding Guides – Resilient Florida, HMGP, SHIP, HOME

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Florida Housing Conference

Register Today!

- Resilience and Disaster Recovery Caucus
- Incorporating Mitigation into Housing plans

- Housing Property Risk Assessment
- Resilience of Long-Term Affordable Housing s/as CLTs

Register: fhc.wildapricot.org/event-5171591

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Next Hurricane Webinar

Adapting Affordable Housing to Extreme Heat

Record breaking temperatures in Florida are becoming increasingly normal and increasing energy burdens and health risks on residents. Join us for the webinar on **August 11, 1:30 – 2:30 PM EST** to review heat forecasts, risks to unhoused and other vulnerable populations and recommendations for plans and strategies that can reduce local impacts from extreme heat. FHC will begin a series of heat-focused webinars to share the latest information on best practices, innovative programs and short and long-term actions.

Register:

us02web.zoom.us/meeting/register/tZ0pdeCurDwuHNXoM6W3rPaBwl3e30gINRgn#/registration

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Upcoming Webinars

SHIP Webinar:

Preparing for Increased SHIP Funding

8 I 9 I 2023 10:00 - 11:30am

Preparing for Increased SHIP Funding

This webinar addresses this year's increased SHIP allocations. The presenters will help local government staff consider how to schedule and complete assistance in a timely manner and create project timelines. Also learn about additional LHAP strategies that you may add to benefit your community. Presenters will explain the length of time it will take to create, market, and implement new strategies.

Register:

https://register.gotowebinar.com/register/3914214548142941277

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Upcoming Webinars

SHIP Webinar:

The Rehabilitation/Emergency Repair Process

8 I 14 I 2023 2:00-3:30pm

The Rehabilitation/Emergency Repair Process

The rehabilitation process requires housing administrators and their staff to work with homeowners, contractors, building inspectors, local officials, and funders. Understanding each of these groups and learning to work with them helps to avoid some of the problems that are commonly encountered in rehabilitation programs. The presenters will address weaknesses in rehab programs and best practices to improve them. Topics include contractor selection and removal, scope of work, the bidding process, contract terms and award, inspections, and payments, guarantees and warranties, and long-term compliance and monitoring.

Register:

https://register.gotowebinar.com/register/3989638846785262685

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

And Now…
The Posting of the PowerPoint!
PowerPoint is available in Chat

Thank You!

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