



The Role of SHIP in Housing Resilience Strategic Planning



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on Fridays 1:30- 2:30

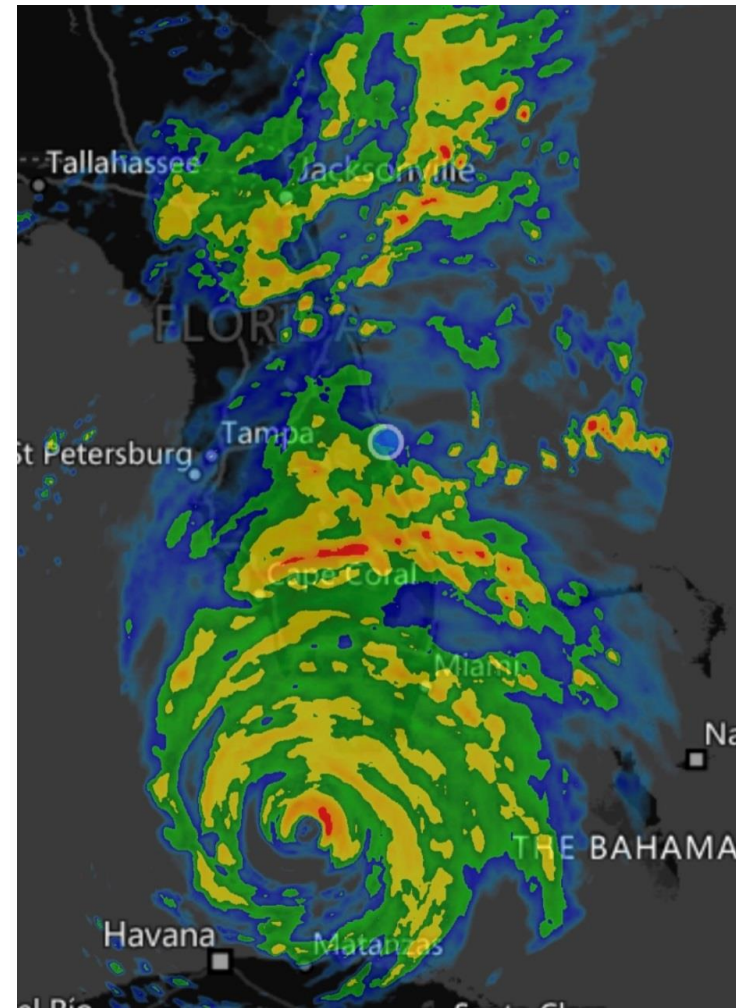
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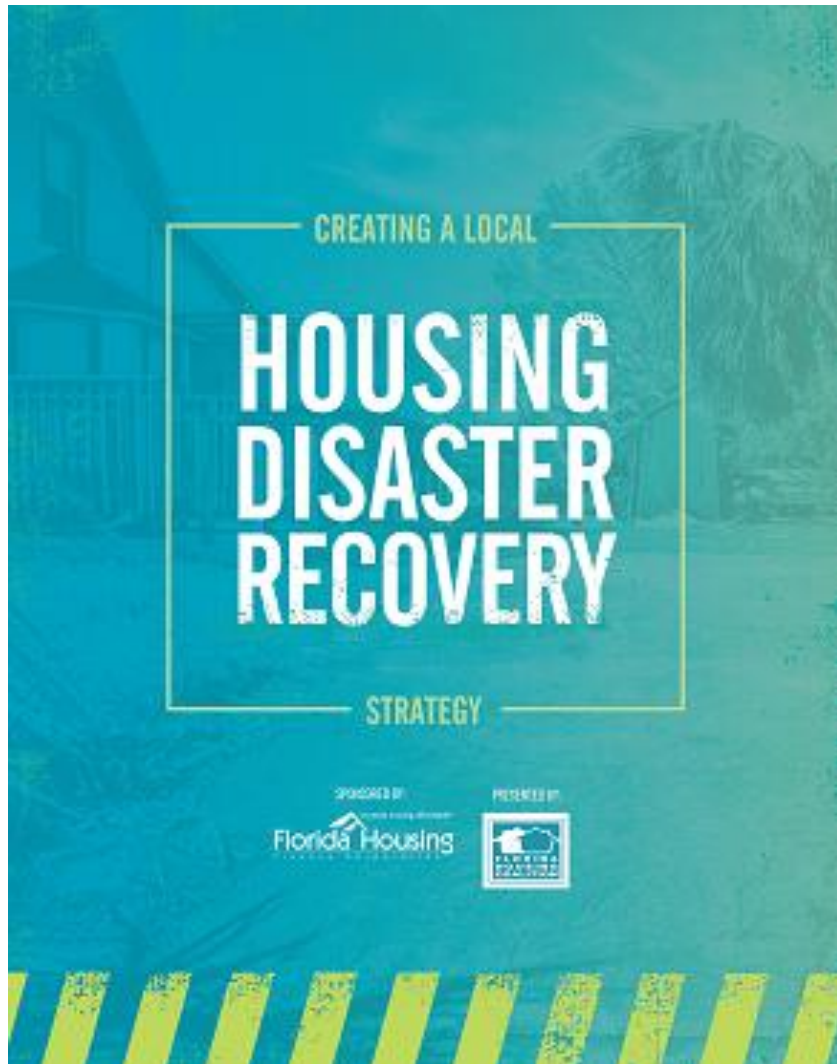
December 2022- January
2023 webinars:

https://us02web.zoom.us/webinar/register/WN_RtjQEpSJTEuXHlmgSZmFUg

Overview of Today's Webinar

- Disaster Management Framework
- Disaster Preparedness
- Creating a Local Disaster Housing Strategy
- Disaster Mitigation
- Examples from Hurricane Ian





“Creating a Local Disaster Housing Strategy”

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

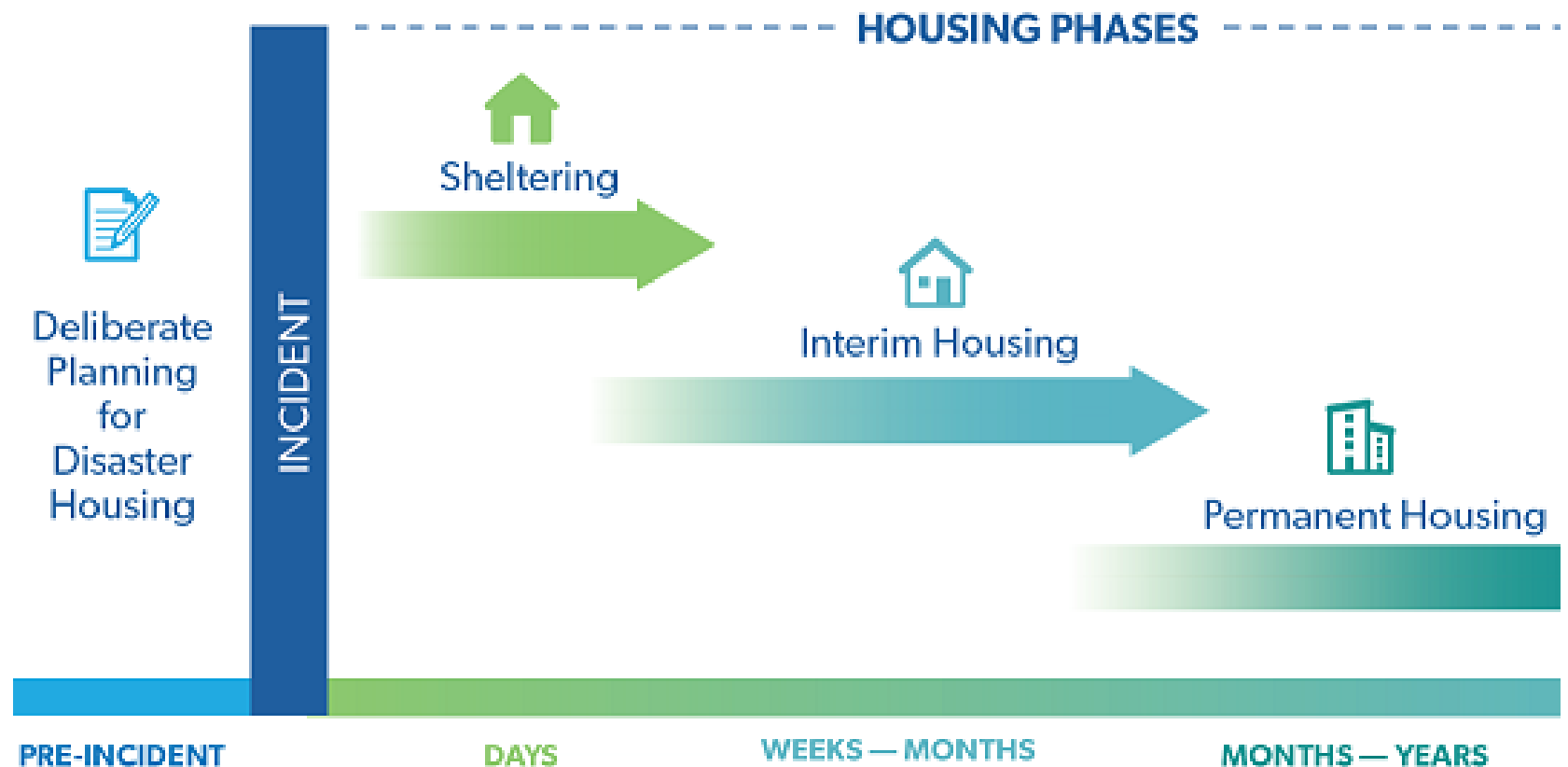
The Disaster Management Cycle



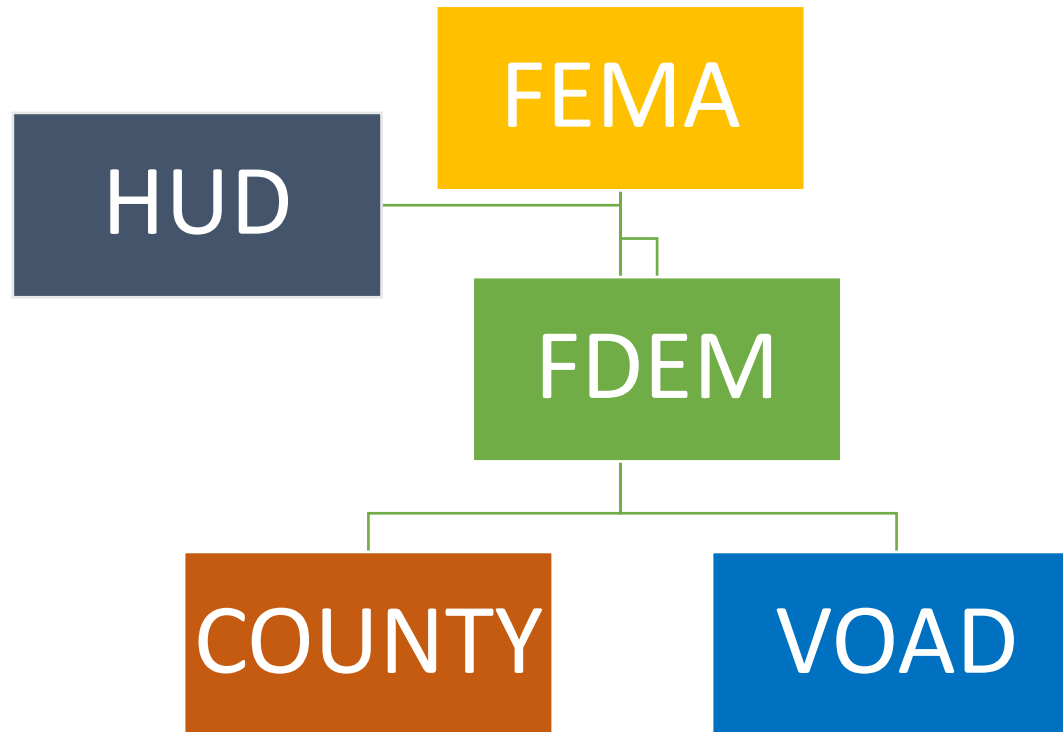
Four Phases of Disaster Management

- **Planning:** pre-disaster recovery planning
- **Mitigation:** reduce future vulnerability, lessen the impact of disasters
- **Response:** actions that must be carried out when an emergency exists or is imminent
- **Recovery:** bring a community back to a new normal after disaster

Housing Phases in the Disaster Management Framework



Disaster Management Framework



Disaster Preparedness



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Preparation and Recovery Topics

PREPARATION

- Disaster Mitigation, Incorporating Mitigation into SHIP Work
- Inclusionary Practices in Disaster Preparation and Response

RECOVERY

- Timeline of Housing Recovery
- Contractor's Handbook Appendix



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Preparation Activities may Include

- Join the preparation work groups most relevant for resolving housing issues
- Dedicate staff and time to the ongoing disaster planning function
- Regularly review the plans & protocols of disaster work groups



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Preparation Activities may Include

Periodically consider if the SHIP disaster strategy in the LHAP should be updated. This strategy should be designed to serve as broad a spectrum of needs as possible.

Share plans and protocols with Affordable Housing Advisory Committee (AHAC) members, grantees, housing counseling agencies, and other housing partners and stakeholders. Share information about SHIP disaster strategy rules as well as FEMA and HUD programs.

Examples of Disaster Preparation in FL Communities

- Flagler County
- Palm Bay
- City of West Pam Beach
- Hillsborough County
- Pinellas County: 209-page Post-Disaster Redevelopment Plan at <http://www.postdisasterplan.org/>
- Broward County- to join us soon



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THE SIX STEPS TO PREPARING YOUR LOCAL DISASTER HOUSING RECOVERY STRATEGY



STEP ONE
Form the Collaborative Team



STEP TWO
Understand the Housing Situation



STEP THREE
Determine Housing Goals and Objectives



STEP FOUR
Housing Plan Development



STEP FIVE
Housing Plan Preparation, Review and Approval



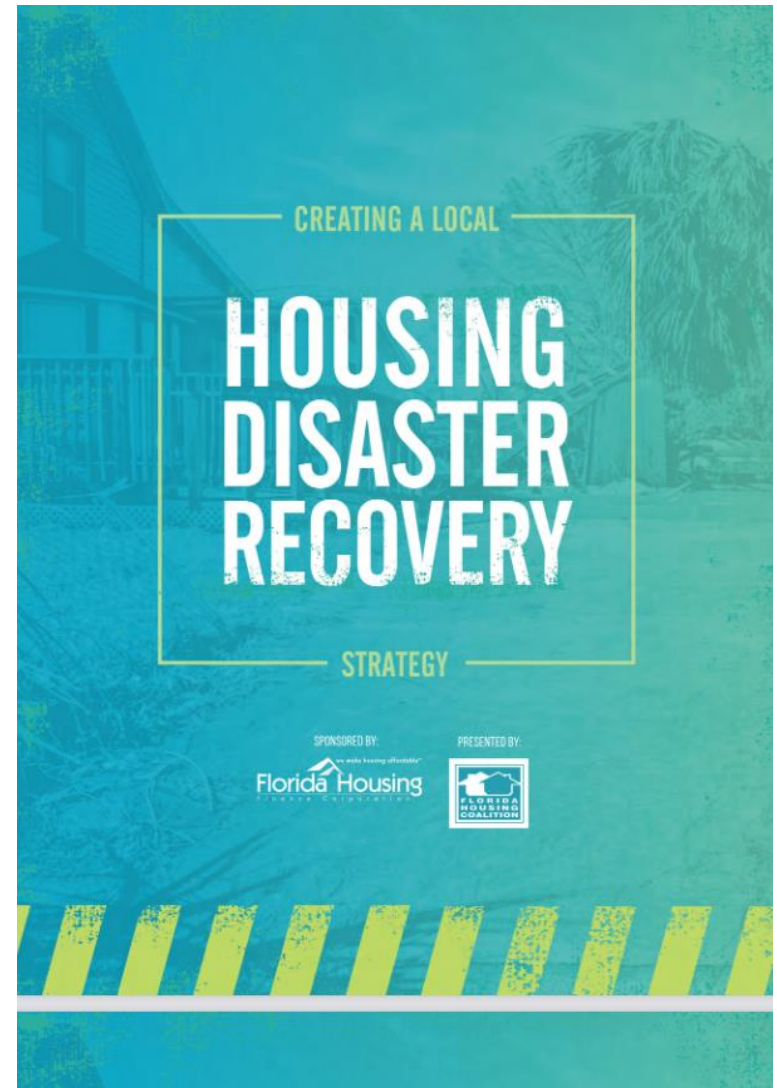
STEP SIX
Housing Plan Implementation and Maintenance

County Emergency Manager Contacts

- Framework: National Disaster Recovery Framework (NRDF)
FEMA's 2018-2022 Strategic Plan
- Federal- State- Local Role
- HOUSING IS LOCAL!
- EMERGENCY MANAGEMENT IS LOCAL!
- County Emergency Manager Contacts:
- <https://www.floridadisaster.org/counties/>

Creating a Local Disaster Housing Strategy

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



FEMA SEVEN COMMUNITY LIFELINES IN THE NATIONAL RESPONSE FRAMEWORK



Emergency Support Functions

- ESF #6: Mass Care, Emergency Assistance, Temporary Housing, and Human Services
- ESF #8: Public Health and Medical Services
- ESF #14: Long Term Community Recovery

EMERGENCY SUPPORT FUNCTION #6- MASS CARE, EMERGENCY ASSISTANCE, HOUSING AND HUMAN SERVICES



- Repairs
- Rental Assistance
- **Non-Congregate Shelter**
- Transportation
- Volunteer Agency Coordination
- Individual Assistance (IA)
- Disaster Case Management



Crosswalk of HCD and EOC Structure, Collaborating Agencies and Housing Activities

TOPIC	HCD	EOC
Governmental Jurisdiction	Local: County and Municipal Government Community Redevelopment Areas Public Housing Authority Housing Finance Agency Homeless Continuum of Care Social Service Agencies	Local: County Emergency Operations and Hazard Management Other Public safety departments
	State: FHFC Finance Corporation Florida DEO Florida DCF	State: Florida Division of Emergency Management
	Federal: U.S. HUD U.S. Dept. of Agriculture	Federal: FEMA SBA

Crosswalk of HCD and EOC Structure, Collaborating Agencies and Housing Activities

TOPIC	HCD	EOC
Regulations and Authorities Laws, regulations and executive orders that impact housing assistance. *Note: Public meetings must abide by Florida's Sunshine Law. Meetings should also be accessible.	Local: Comprehensive Plan Zoning and Land Use Building Code Health Codes	State: Governors Declaration of Emergency Florida Comprehensive Emergency Management Plan
	State: Governors Declaration of Emergency State Housing Initiatives Partnership	
	Federal: Housing and Community Development Act Fair Housing Act USDA	Federal: Robert T. Stafford Disaster Relief and Emergency Assistance Act Post Katrina Emergency Management Reform Act

Crosswalk of HCD and EOC Structure, Collaborating Agencies and Housing Activities

TOPIC	HCD	EOC
Citizen and Stakeholder Engagement	Local: Long Term Recovery Groups Housing Assistance Committee (AHAC) Homeless Continuum of Care	Local: Emergency Operations Plan task force Mitigation Task Force
		State: Disaster Housing Task Force (DEM)
Disaster Related Housing Activities	Rental assistance Rapid rehousing Single family home repair Single family home construction Multifamily repair Multifamily construction Housing Counseling	Mass care shelter Disaster housing mission is to provide temporary housing assistance for disaster survivors Establish sites for temporary housing

FORM TEAM

Name, role, contact info, *meeting schedule*

- EOC- Mitigation, planning, response, recovery phases
- LTRO- Case management and assistance
- CoC AND MEMBERS
- HOUSING PROVIDERS
- HOUSING COUNSELORS
- REALTORS
- APARTMENT ASSOCIATION
- UNDERSTAND SPECIAL NEEDS EVACUATION PLANS



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Preparation for People with Special Needs

1. Preparation

- Medications and other equipment
- Pre-Registration in Special Needs Shelter Program (SpNS)

2. Notification & Evacuation

- Established Evacuation Plan
- Training for Emergency Response and Public Safety Personnel

3. Sheltering & Interim Services

- Accessibility in shelter
- Power for medical devices and medication storage

4. Recovery

- Displacement prevention
- Continuity of care and on-going post-disaster services



PARTNER GRID



DISASTER SERVICES AGENCIES

- Red Cross
- Salvation Army
- Habitats
- Churches
- National Organizations-
Mennonite,
Samaritans Purse



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



SHIP Administrator Disaster Preparedness Checklist Handout

- LHAP- Check Strategies
- MITIGATION- Ongoing
- PARTNER GRID
- CHECK ZONING & SITES FOR TEMPORARY HOUSING
- PLAN DAMAGE ASSESSMENT
- PREPARE MARKETING
- UNDERSTAND NFIP PROHIBITIONS
- UNDERSTAND FEDERAL PROCUREMENT
- UNDERSTAND SUBSTANTIAL DAMAGE AND FLOODPLAIN REGULATIONS
- BE AWARE OF WIND AND FLOOD INSURANCE PROGRAMS AND NFIP LINES

SHIP ADMINISTRATOR CHECKLIST

LOCAL HOUSING ASSISTANCE PLAN:

Check Strategies

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



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CHECK ZONING AND BUILDING CODES-

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



LOCATE SITES FOR RVS and MOBILE HOMES

- STAGING AREAS
- TEMPORARY HOUSING
- CHECK FEMA RV POLICY



CONSIDER:

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



CONSIDER:

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



CONSIDER:

BE AWARE OF WIND AND FLOOD INSURANCE PROGRAMS AND NFIP LINES

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



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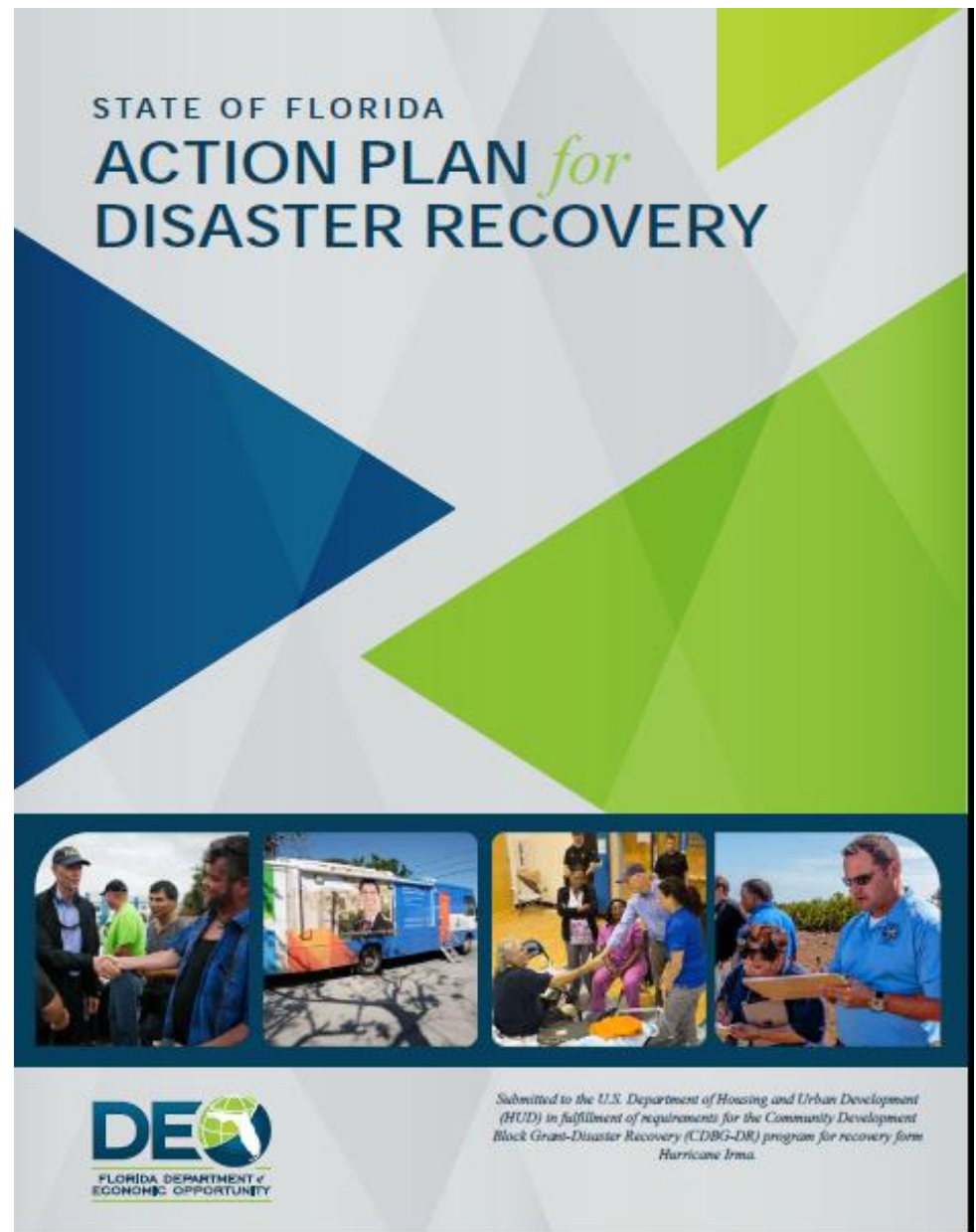
CDBG-DR ACTION PLANS

➔ Irma

➔ Michael

➔ Mitigation

➔ CDBG-CV?



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SHIP Provides Mitigation during Blue Sky Times



Disaster Mitigation Programs

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



What are the Mitigation Features of Your Housing Assistance Programs?



Wind Mitigation Features



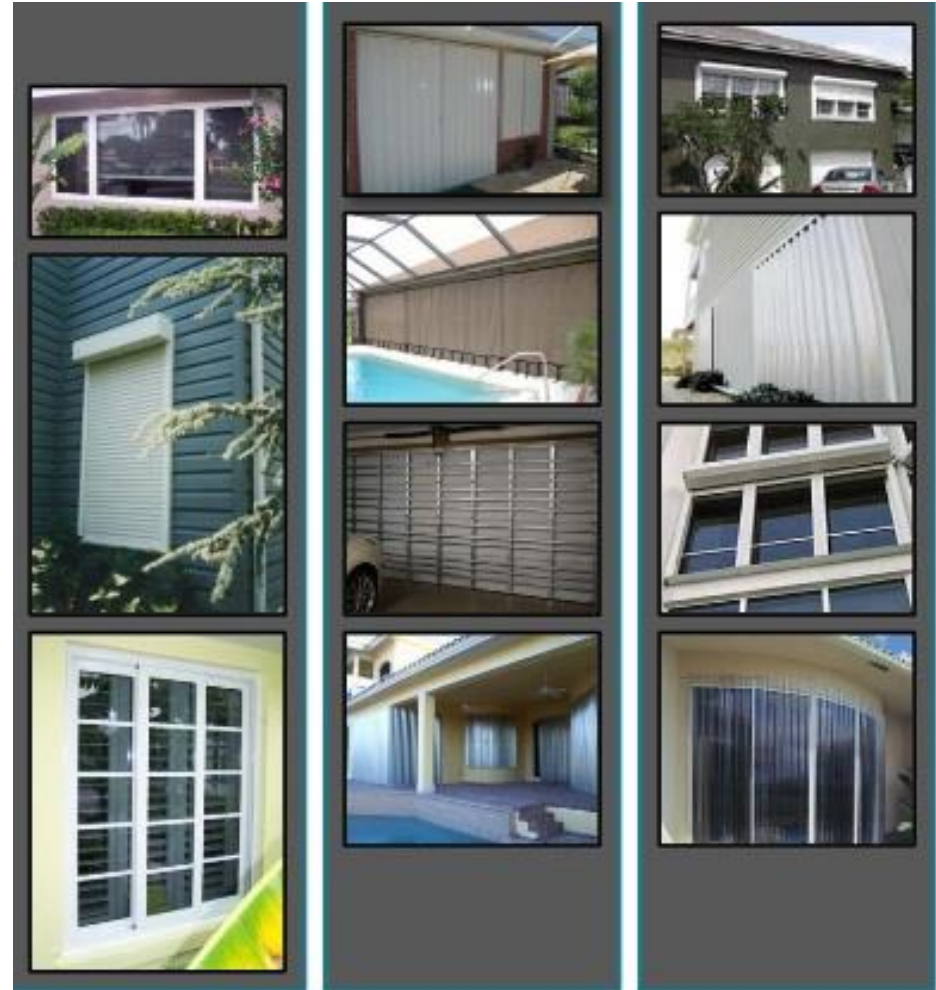
Key components of protecting structural integrity:

- Roofing protections
- Protect Openings
- A continuous load path



Examples of Mitigation Features

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



Example of Mitigation Features

Brace Bottom
Chord of the
Gable End



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Generator



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When a garage door fails, it provides not only an entry point for water, but also allows for the wind to get under the roof and lift it off the structure.

water intrusion if shingles blow away. Secure all boards with an 8d ring shank nail, which includes grooves in the nail that provide a more secure grip. Use shingles with a high standard. The highest standard is currently for over 130 miles per hour winds and should be installed using the number of fasteners recommended by the manufacturer for high-wind areas.

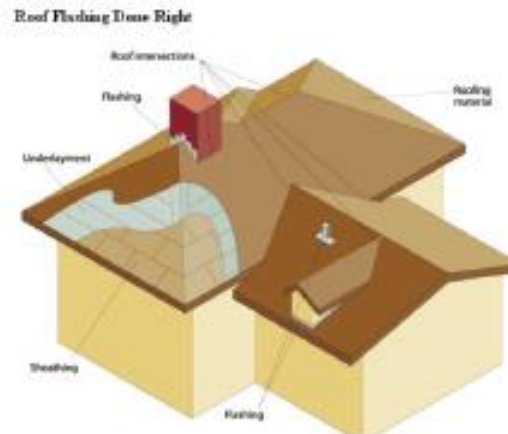
Roofing Repairs. A roof of a home that does not require roof replacement or any major roofing repairs may also be strengthened by re-nailing the sheathing using 8d ringed shank nails and providing a water barrier on the underside of the roof deck.

Exterior Doors. When completing the rehabilitation

with a bolt lock that should be 1" long to extend far into the frame and hold the door closed. French doors or double doors should be shuttered.

Flashing. The purpose of flashing on pitched roofs is to direct the flow of water that leaks into the intersection down and away from the structure's interior. Contractors must always lap flashing and other moisture barriers properly. Do not rely on sealant as a substitute for proper lapping. In addition, the following steps are recommended:

- Use fasteners that are compatible with the flashing material.
- Use flashing cement at joints to help secure flashing.
- At roof-to-wall intersections,



Mitigation

Disaster Mitigation for a Group Home

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



Provided Generator for Each Group Home



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Florida Residential Retrofit Guide

A resource from FDEM related to:

- Roofs
- Roofs and water intrusion
- Window, doors and shutters
- Walls
- Porches and attached structures
- Equipment and loose objects

<http://www.floridadisaster.org/hrg/>

What are the Mitigation Features of Your Housing Assistance Programs?



Hurricane Loss Mitigation Program

Program Overview

Created after the devastation brought by Hurricane Andrew. Annual appropriation of \$10 million

- \$3 million to retrofit existing facilities/hurricane shelters

- \$2.8 million for Mobile Home Tie Down Program

- \$700,000 to the Florida International University center dedicated to hurricane research

- \$3.5 million to be used to improve the resiliency of residences through wind and flood mitigation grants.**



RFP and Contact

The Request for Proposal is usually published in March. The performance period runs from July 1st (or upon contract execution) through June 30th of the following year.

For more information or to be notified when the RFP is posted, please email HLMP@em.myflorida.com



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• Sandbagging.

- Protecting mechanical and electrical systems.

Wet Floodproofing: This approach allows unoccupied portions of a building to be flooded during a storm. It is available for older buildings that may not be designed to withstand the hydrostatic pressure that occurs with dry floodproofing (blocking water from entering the building). This method allows water to flow through a building in a controlled way. The space can then be dried after flood water has receded. Electrical panels, mechanical equipment, gas and electric meters and shut-offs should be relocated from flood-prone areas to locations above the DFE. If that is not possible, they should be protected in place.

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

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

Backwater Valves: Sewage backflow occurs when storm water backs up into a building basement or unoccupied area because of sewer line blockage or storm drain overflow due to flooding. A backwater valve is a relatively inexpensive retrofit that can prevent significant problems from sewer line failure by blocking reverse flow from entering the building through wastewater pipes.

Sump Pumps: These remove water which accumulates in the low points in a building. They are an effective and affordable way to reduce costly flood damages. Design sump pumps to handle moderate flooding but not catastrophic flooding such as a coastal storm surge.



1. Wet Floodproofing example
2. Sandbags used for perimeter floodproofing
3. Inflatable barrier, an example of a water-inflated tube system to reduce flooding
4. Backstop valve that prevents sewage backflow due to flooding
5. Sump pump drains water from buildings

Rental Housing Mitigation

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

Preparation for Multi-family Affordable Housing

- **Disaster Staffing Toolkit** from Enterprise Community Partners- Develop staffing plans to protect buildings, engage residents and continue operations after a disaster
- **Multifamily Retrofit Guide** - 19 practical strategies to make properties more resilient
- <http://www.enterprisecommunity.org/solutions-and-innovation/green-communities/tools-and-services/ready-to-respond>



Another Type of Mitigation- Relocation

SECTION SIX

Best Mitigation Practices

Best Practice Mitigation: Pasco County. One major disaster mitigation initiative in Pasco County was the relocation of an affordable housing development to avoid future disaster damage. Dade Oaks Apartments was built in 1977 on top of the low spot of a 160-acre drainage basin, which caused the apartments to suffer from chronic flooding. Under new leadership, the Pasco County Housing Authority relocated

the property to higher ground and fittingly re-named it Hilltop Landings. Maintaining the affordability of the units required several layers of financing, including state HOME funds and \$500,000 in SHIP funds. The housing authority not only relocated these units, they constructed them to have energy efficient features and appliances, front porches, and an old-time Southern feel.



This photo was taken during the beginning of Hilltop Landing's construction and includes the SHIP logo in recognition of the involvement of state funds





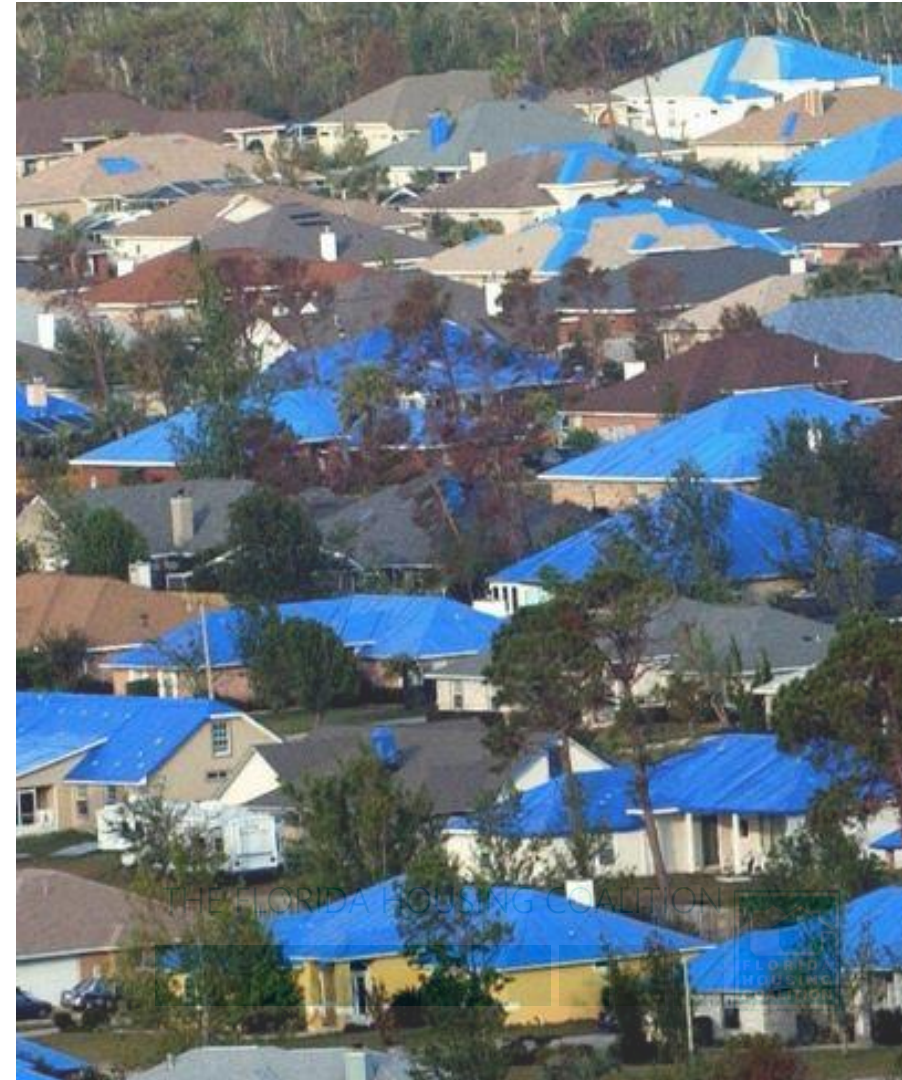
SHIP Assistance After Hurricane Ian

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SHIP offers Temporary Measures and Long-Term Repairs

- Temporary: Blue Tarps, Repairs to prevent further damage
- Long Term: Home Repair, Relocation or Replacement
- Ideally: First temporary assistance, later follow up with long term repairs



Statutory Language about SHIP Disaster Recovery



420.9075 (5) (n) 4 Each county and each eligible municipality may award funds as a grant for construction, rehabilitation, or repair as part of disaster recovery... to remedy accessibility or health and safety deficiencies.


Specifics of the Hurricane Ian Executive Order

“Suspend the effect of any statute, rule, or order that would in any way prevent, hinder, or delay any response or recovery action.”



FHFC and FL Housing Coalition Contact SHIP

- Contact the SHIP Network
- Situation Report from each community
- Identify unencumbered SHIP funds
- Discuss options for SHIP assistance
- Help SHIP Staff request waivers

COUNTY/CITY	SHIP 22/23 Allocation	
<i>Charlotte County</i>	\$ 1,636,291	Coll
<i>DeSoto County</i>	\$ 355,981	Lau
<i>Hardee County</i>	\$ 350,000	Lori
<i>Lee County</i>	\$ 4,689,680	Mikl
.....Cape Coral	\$ 1,696,000	Am
.....Fort Myers	\$ 877,347	Bev
<i>Orange County</i>	\$ 10,946,938	Sha
.....Orlando	\$ 4,817,302	Kas
<i>Osceola County</i>	\$ 2,537,112	
.....Kissimmee	\$ 777,320	Frar
<i>Sarasota County</i>	\$ 3,705,900	Cinc
<i>Seminole County</i>	\$ 4,580,233	Stac
<i>Flagler County</i>	\$ 258,890	Dev Par
<i>Highlands County</i>	\$ 987,773	Luc
<i>Putnam County</i>		Cinc

THE I



Waiver Requests

- Waiver of the regular income qualification process, instead using Self-Certification of Income
- Waiver of the advertising requirement when funding the SHIP Disaster Strategy
- Request authorization to pay for temporary rehousing outside of SHIP community's boundary or out of the state
- Waiver of the Homeownership Set-Aside



Disaster Strategy funded from:

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



Governor Announces Deductible Assistance

SHIP Disaster Recovery (SHIP-DR):

• Charlotte County	\$513,084
• Punta Gorda	\$58,916
• Collier County	\$317,932
• Naples	\$16,768
• DeSoto County	\$250,000
• Hardee County	\$250,000
• Lee County	\$1,990,648
• Cape Coral	\$819,941
• Ft. Myers	\$372,411
• Sarasota County	\$358,848

For Immediate Release: October 22, 2022

Contact: Governor's Press Office,

Governor Ron DeSantis Announces Support for Ian-Impacted Homeowners Insurance Deductibles

Funding will Close the Financial Gap to Recovery for Families, Seniors

FORT MYERS, Fla. — Today, Governor Ron DeSantis announced that Florida Housing Finance Corporation (Florida Housing) is awarding \$5 million to local housing partners to help Floridians impacted by Hurricane Ian pay their home insurance deductibles in the six hardest hit counties. Funding assistance is available to individuals, families, and seniors living in Charlotte, Collier, DeSoto, Hardee, Lee, and Sarasota counties who apply and qualify through Florida Housing's local housing partners. Homeowners are encouraged to contact their local SHIP office directly for more information: [Local Government Information \(floridahousing.org\)](https://www.floridahousing.org).

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SHIP-DR Assistance

- For Hurricane Ian, SHIP-DR may only pay the deductible
 - Consider whether to pay the full amount or only a portion
 - Possible approach: pay 100% for VLI, 75% for Low Income, and 50% for Moderate Income
- Must be paid to the contractor, not the owner or the insurance company
- Your LHAP Disaster Strategy must identify the payment of deductibles as eligible



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SHIP-DR Pays Last for Repairs

SHIP pays only after claim check money is exhausted.

Consider these two scenarios:

- **SHIP might pay LESS than the deductible:** Some repairs cost less than the insurance company's estimate. Some claims checks might entirely pay repairs so that no SHIP is needed.
- **Final repairs cost MORE than the deductible:** Insurance companies may reduce the claims check for depreciation and other reasons.
 - First, SHIP-DR pays up to the amount of the deductible
 - Next, regular SHIP funds may pay for more repair costs



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Disaster Assistance with Unencumbered SHIP funds



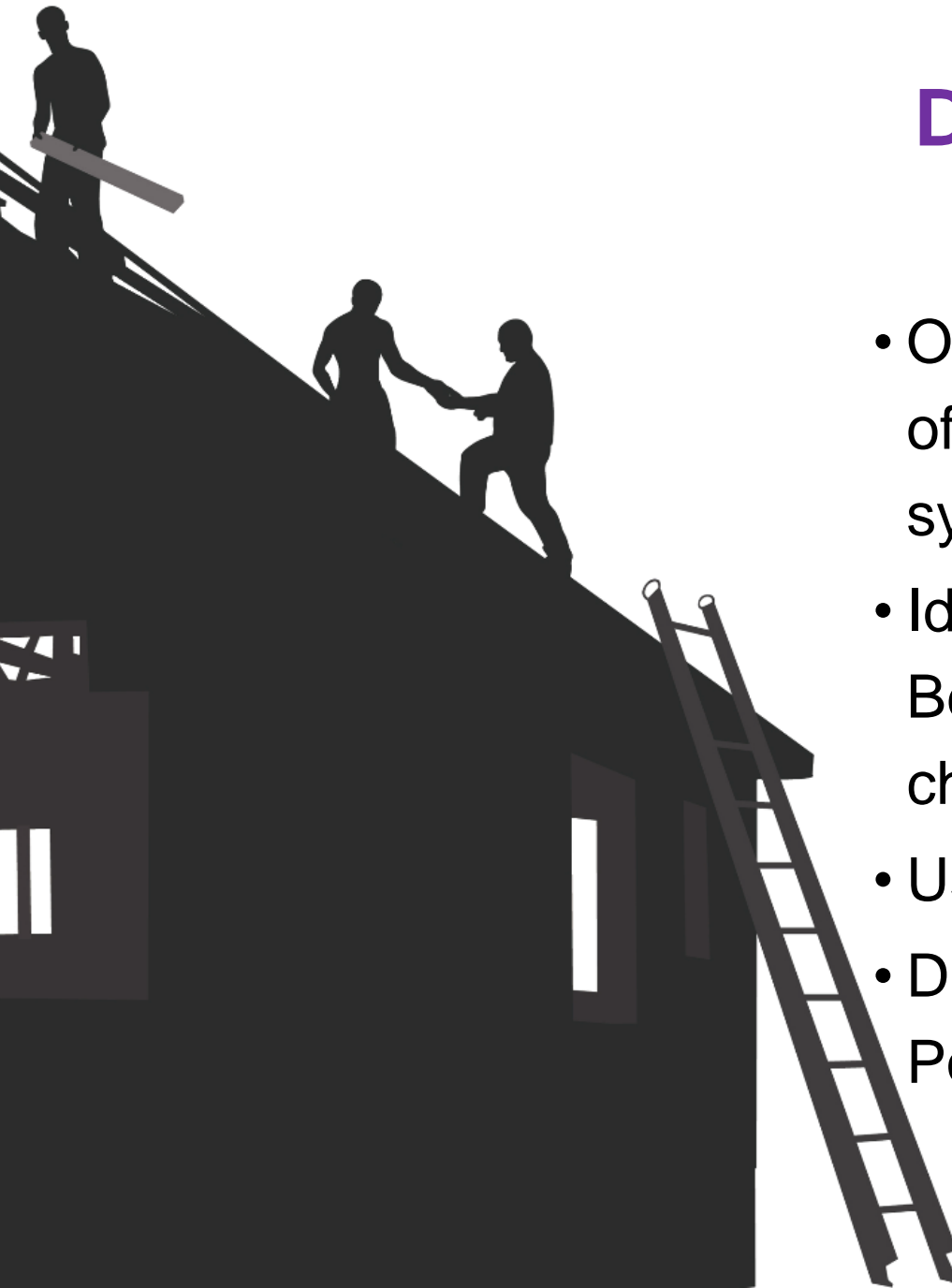
Types of SHIP Disaster Assistance

Home Repair

- Owner-Occupied Rehabilitation of roof, windows, electrical system, fences and more
- Identify Potential Duplication of Benefits: insurance, FEMA, charitable donations
- Use Licensed Contractors
- Disaster Contractors Network

Portal: <http://www.dcnonline.org/>

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SHIP Disaster Assistance

Reimburse Applicant for Eligible Expenses



- Reimbursement is not normal SHIP practice—only for disaster response
- Before reimbursing, collect valid receipt, invoice, and checks or statement showing payment
- Work requiring inspection or permits must be done to code before reimbursing

EXAMPLES

Permanent repairs of damage

Temporary repairs to avoid additional damage

Cost of a Blue Tarp or other temporary measures

Removal of a fallen tree on a house, fence or yard

Temporary Rent Assistance

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SHIP Disaster Assistance

Temporary Rent Assistance

- Inspect damaged property to confirm applicant is disaster affected
- Pay rent for a month-to-month rental, or
- Shelter in a hotel, \$100 or more daily with no discounts. Find pet friendly hotels
- SHIP rent limits do not apply
- SHIP offices can request authorization to pay for housing outside of their boundaries



SHIP Disaster Assistance

Purchase Assistance

SHIP helps
displaced households
with home
purchase assistance



Demolition and Home Replacement



Role of SHIP Sub Recipients

- Bay County is contracting rehabilitation to disaster recovery nonprofit SBP
- Lee County has rehab contracts with Habitat, CIL, and Housing Development Corporation



Questions and Answers

Please complete Evaluation

Technical Assistance is Available

Available Daily: 1 (800) 677-4548

Options for Further Assistance Include:

Phone and Email consultation

Site Visits

Register at www.flhousing.org for:

Workshops

Webinars



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