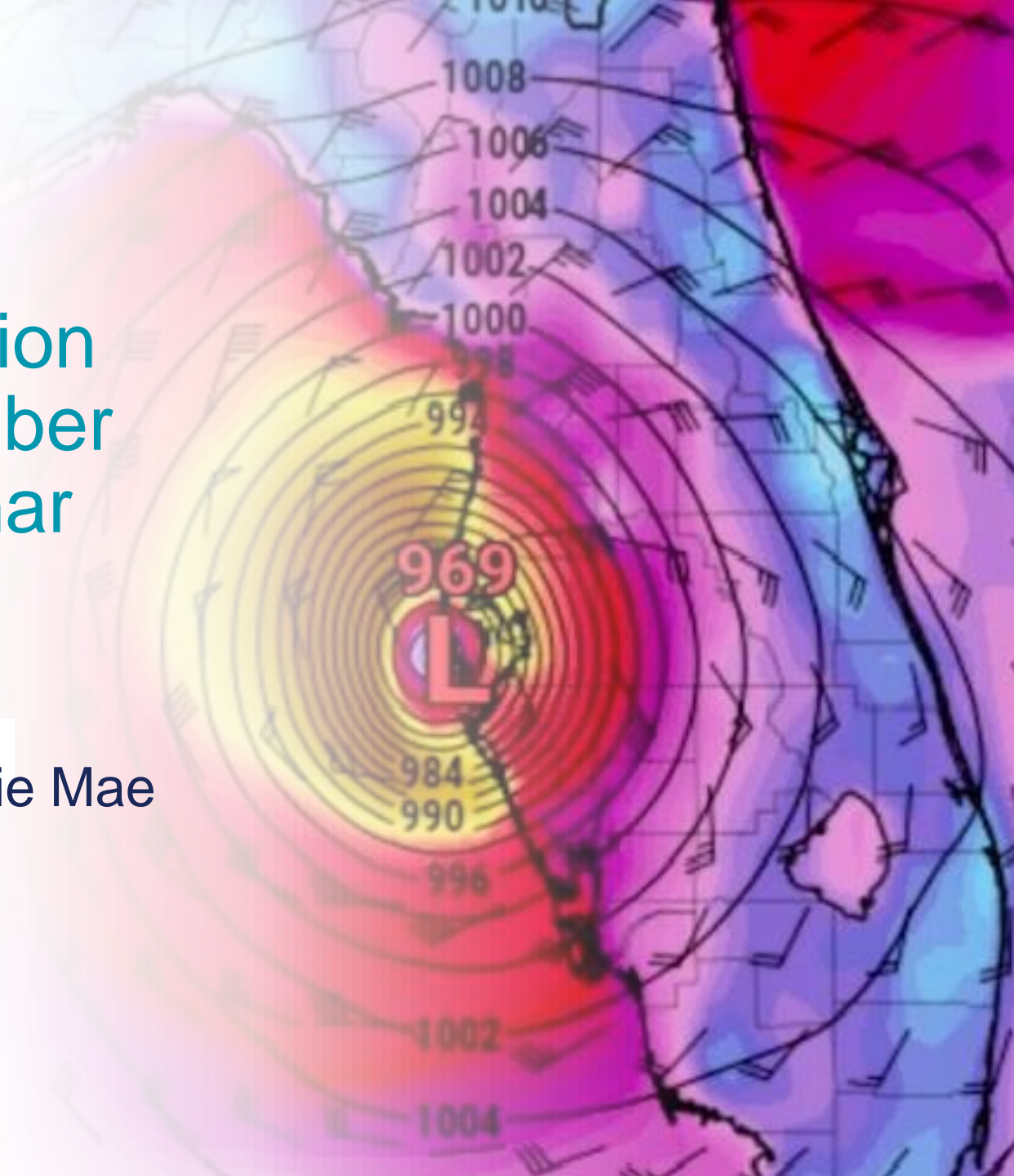
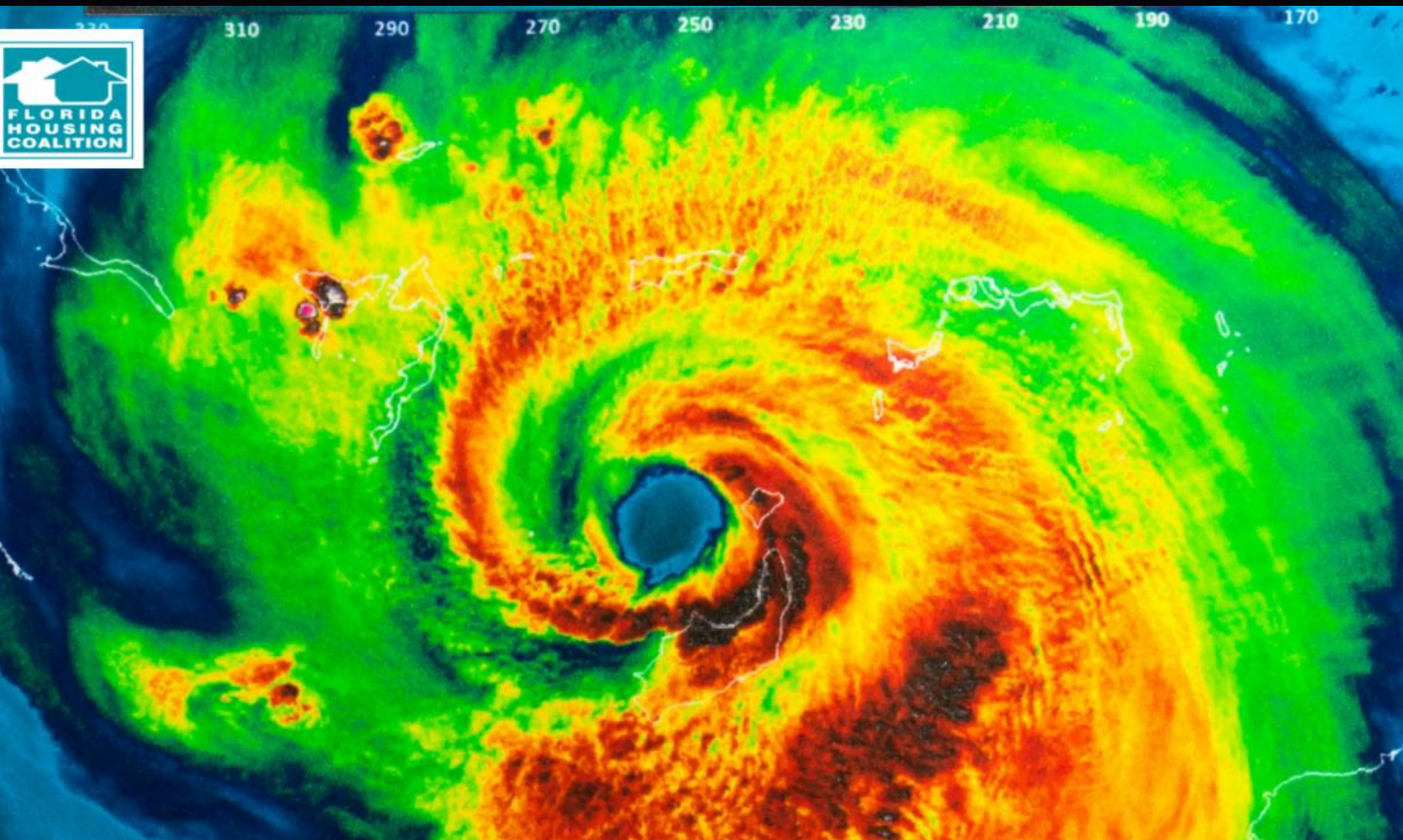


Florida Housing Coalition Hurricane Member Update Webinar

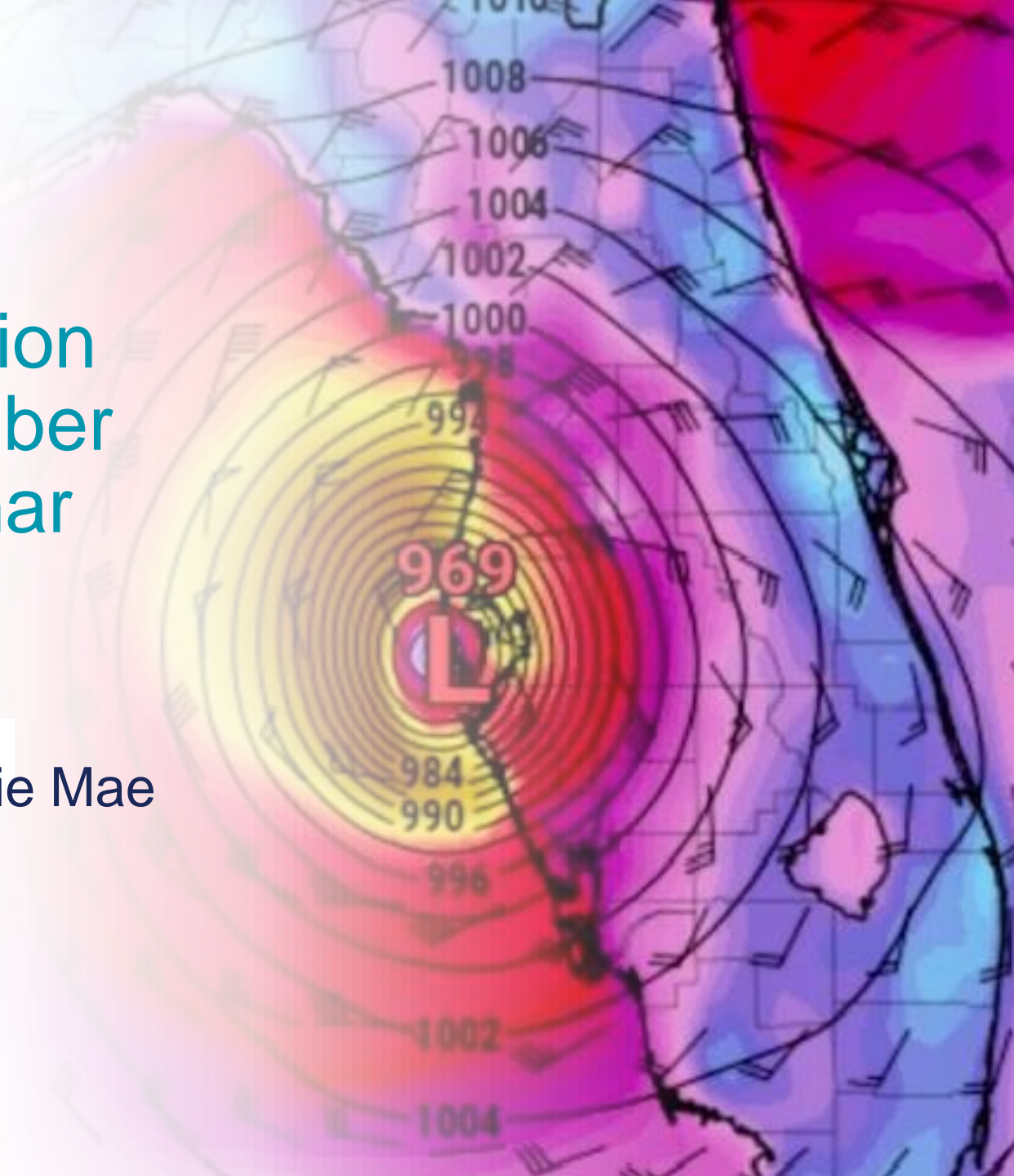
October 28, 2022
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Florida Housing Coalition Hurricane Member Update Webinar

October 28, 2022
Sponsored by Fannie Mae



AGENDA

- Hurricane Ian Response
- Announcements
- Disaster Recovery Resources from SELF

Update on Hurricane Ian Response

Mary Williams
Disaster Housing Coordinator
Florida Division of Emergency
Management

Mary.Williams@em.myflorida.com

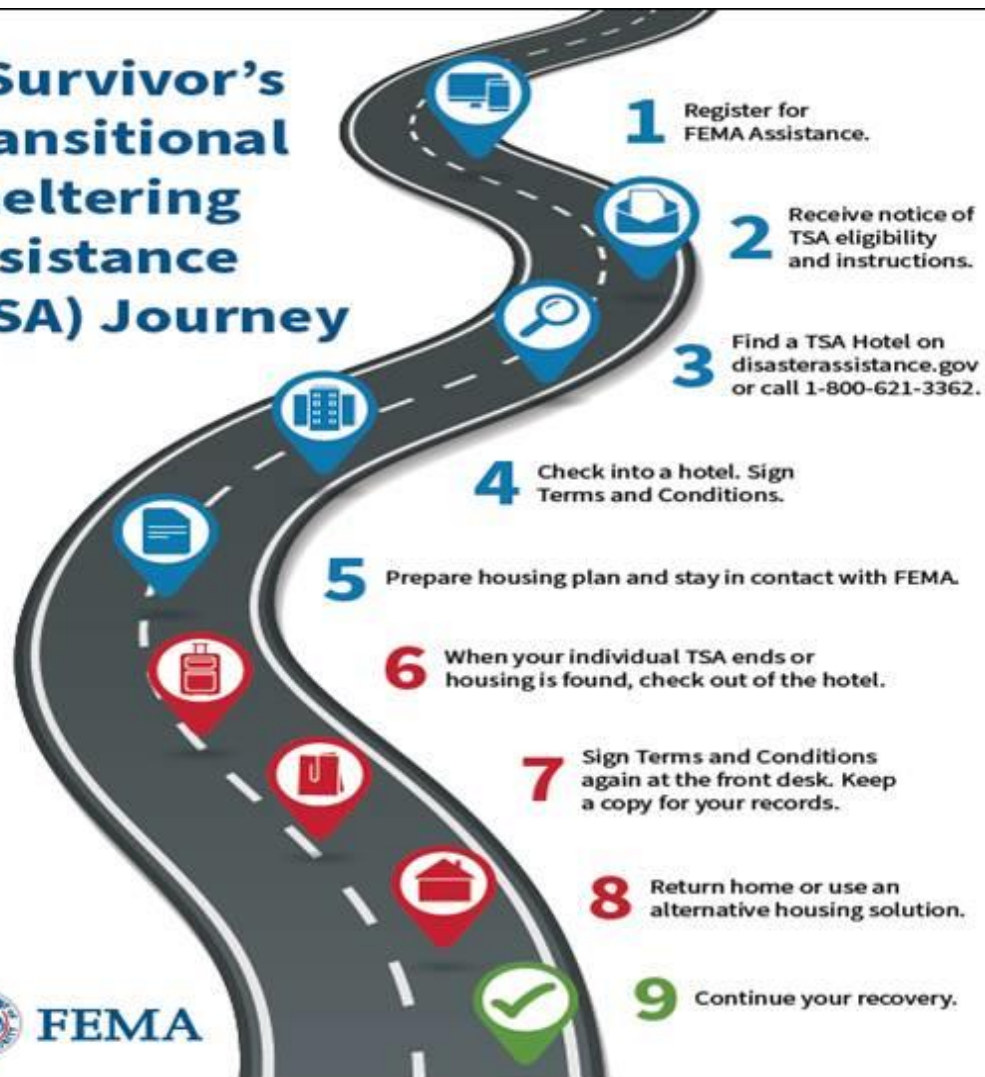


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A Survivor's Transitional Sheltering Assistance (TSA) Journey



FEMA



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Apply for FEMA Individual Assistance

Apply for Disaster Assistance

Internet or Smartphone Application: Disaster survivors may apply for the Individuals and Households Program or check their application status at www.DisasterAssistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.

By Phone: Disaster survivors may call FEMA toll-free at 800-621-3362 to register for assistance or check their application status. Disaster survivors who are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY) may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362.

In Person: Visit a Disaster Recovery Center.

- For locations, check FEMA's mobile app www.fema.gov/mobile-app or call 1-800-621-3362, or visit www.DisasterAssistance.gov.
- Disaster Survivor Assistance team members may visit door-to-door in your area. They will have official FEMA photo identification.



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Direct Housing Assistance

As of October 27, 2022

Approved Counties For Direct Housing

- Charlotte
- Collier
- DeSoto
- Lee

County	FEMA Verified Loss >\$12/Sq Ft
Brevard	29
*Charlotte	1,845
*Collier	746
*DeSoto	398
Flagler	8
Glades	5
Hardee	141
Hendry	11
Highlands	71
Hillsborough	86
Lake	15
*Lee	10,746

County	FEMA Verified Loss >\$12/Sq Ft
Manatee	143
Monroe	15
Okeechobee	15
Orange	220
Osceola	95
Palm Beach	4
Pasco	12
Pinellas	25
Polk	189
Putnam	6
Sarasota	1,322
Seminole	86

Verified by a FEMA rep
who went out to the field.

County	FEMA Verified Loss >\$12/Sq Ft
St. Johns	18
Volusia	906
Total	17,157

Update on Florida Disaster Housing Task Force

Gladys Cook
Disaster Resilience and
Recovery Director
cook@flhousing.org



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And Now...

The Posting of the PowerPoint

- PowerPoint is available in Chat



Using Publicly Owned Lands for Affordable Housing



November 1 at 2:00 pm

<https://attendee.gotowebinar.com/register/8695645363055554059>



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Hurricane Ian SHIP Response



November 2 at 10:00 am

<https://attendee.gotowebinar.com/register/5944448469623550224>



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Governor Announces Deductible Assistance

Communities receiving SHIP Disaster Recovery (SHIP-DR):

- Charlotte County
- Collier County
- DeSoto County
- Hardee County
- Lee County
 - Ft. Myers
 - Cape Coral
- Sarasota County

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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WORKSHOP: The Credit Underwriting Process for Affordable Housing



November 3 from 9:00 am to 5:00 pm
LOCATION: Hilton Tampa Westshore

<https://fhc.wildapricot.org/event-4917205>



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Preparing for the SHIP Monitor

Part 1:
November 8 at 2:00 pm

<https://attendee.gotowebinar.com/register/8052178173132246541>

Part 2:
November 10 at 2:00 pm

<https://attendee.gotowebinar.com/register/4929340849876663820>



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Proficiency in Income Qualification

Part 1: November 15 at 2:00 pm

<https://attendee.gotowebinar.com/register/2444307132149471501>

Part 2: November 17 at 2:00 pm

<https://attendee.gotowebinar.com/register/5478113700369582093>

THE FLORIDA HOUSING COALITION



Disaster Recovery Resources from SELF



Ann Vanek-Dasovich
Chief Operating Officer
SELF
annied@solarenergyloanfund.org



America's 1st Local Green Bank

Serving FL, GA, SC, AL & TN

- Founded in 2009 in partnership with St. Lucie County through a grant from the U.S. Department of Energy
- Partnering with cities and counties to implement sustainability, resilience, and financing options for vulnerable communities, including Miami-Dade, Orange, Hillsborough, Martin, and St. Lucie counties and the City of Orlando and St. Pete



Ann Vanek-Dasovich, COO



Innovative + Inclusive Financing for LMI Homeowners

Nonprofit CDFI serving LMI (low-and-moderate-income) communities with low-interest, unsecured financing

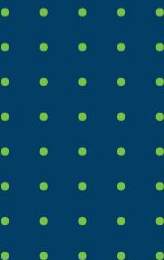
2900+

Homes Renovated

\$30m+

Projects Financed

NOT
CREDIT
SCORE
DRIVEN!



Hurricane Ian Emergency Loans

**0% INTEREST AND NO PAYMENTS
FOR THE 1ST 12 MONTHS**

RECOVER \$2,500-
Cash Loan \$10,000

**GENERAL CLEAN UP, HIRING
HANDYMEN, TRANSPORTATION,
INSURANCE DEDUCTIBLE ETC.**

- 5% Fee (rolled into loan)
- 3 or 5 year terms
- 5-7.5% Interest (after 12 months)

**REPAIR &
REBUILD** \$3,000-
Project Loan \$18,000

✓✓ Includes SELF Project Management
HOME REPAIR OR RENOVATION INCLUDING
WINDOWS, DOORS, AC, WEATHERIZATION,
WATER & MOLD REMEDIATION, INSURANCE
DEDUCTIBLE, ETC.

- 3.5% Fee (rolled into loan)
- 5 to 8 year terms
- 5-8.5% Interest (after 12 months)

Landlord Loans

Unsecured Loans help make landlords make improvements that lower energy costs for tenants and improve health and safety.

Up to
\$25,000
single-family
\$50,000
multi-family

INTEREST RATE

Starting at 7% fixed

TERMS

Up to 72 months

SAGE Homes Loan

For small- mid sized affordable housing developments

\$25,000 - \$2,000,000

ELIGIBILITY

For-profit and non-profit multifamily residential properties
5-25 residential units

Properties must be inclusive and affordable with a minimum of 30% for LMI residents low-to-moderate income (LMI) residents, defined as households earning 30-140% of Average Median Income



SOAR Loan

Flexible & Affordable



For businesses or non-profits with:

- 50 or fewer full-time employees
- Gross revenues of less than \$5 million per year
- Must have experienced a direct economic disruption as a result of COVID-19
- Minority and women-owned businesses are encouraged to apply.

Up to
\$100,000
at 4% Fixed



Become a SELF Ambassador in your community

Sign up and receive regular updates, new information on loan products, and materials to help connect your community to fair financing options





Next Week's Training

**An Update from Habitat
for Humanity of Florida**

November 4 at 1:30 pm

Register at

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



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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:

Webinars and Other Events



Thank You!

Gladys Cook
cook@flhousing.org

Dayna Lazarus
lazarus@flhousing.org

Michael Chaney
chaney@flhousing.org

THE FLORIDA HOUSING COALITION





TOGETHER

