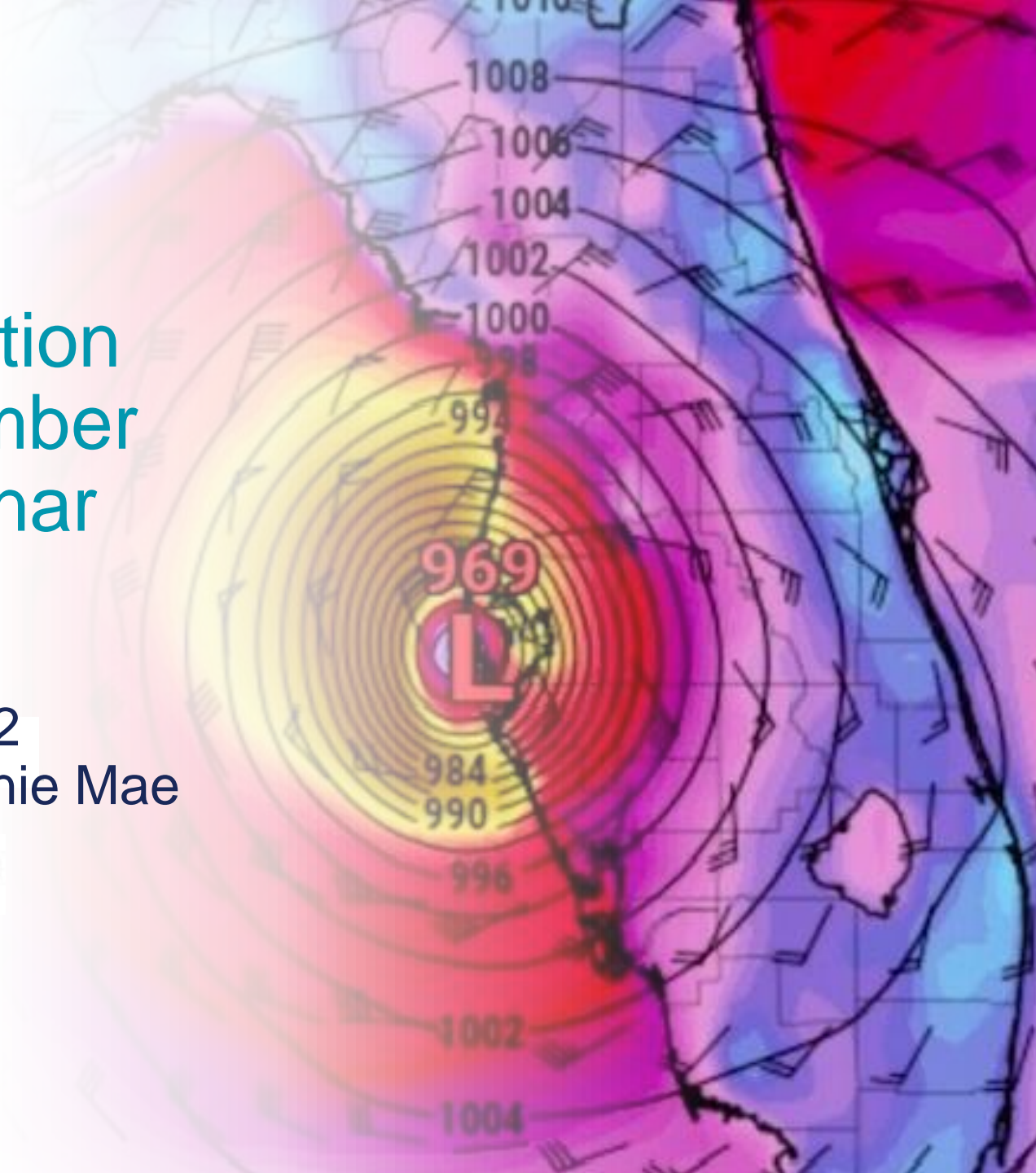
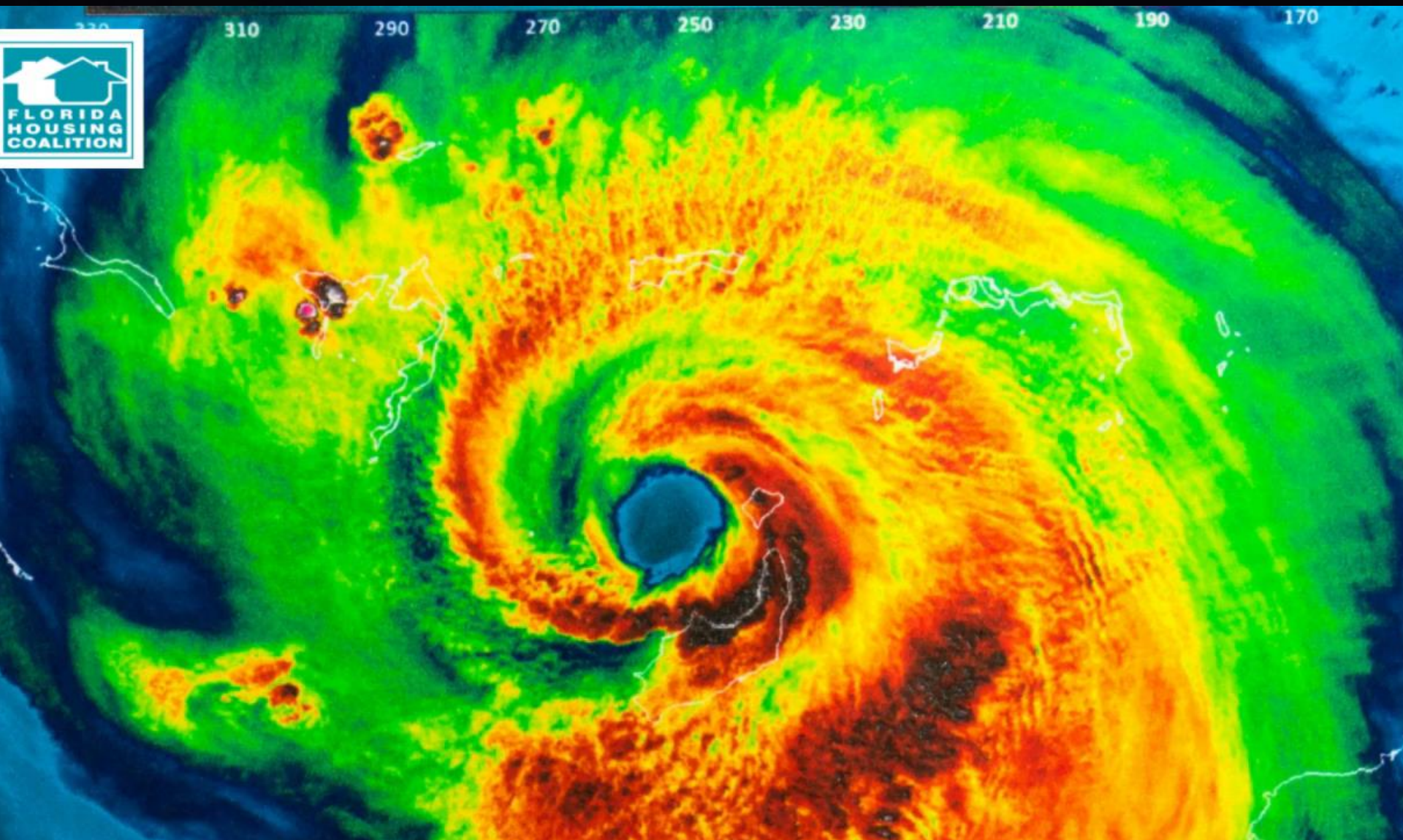


Florida Housing Coalition Hurricane Member Update Webinar

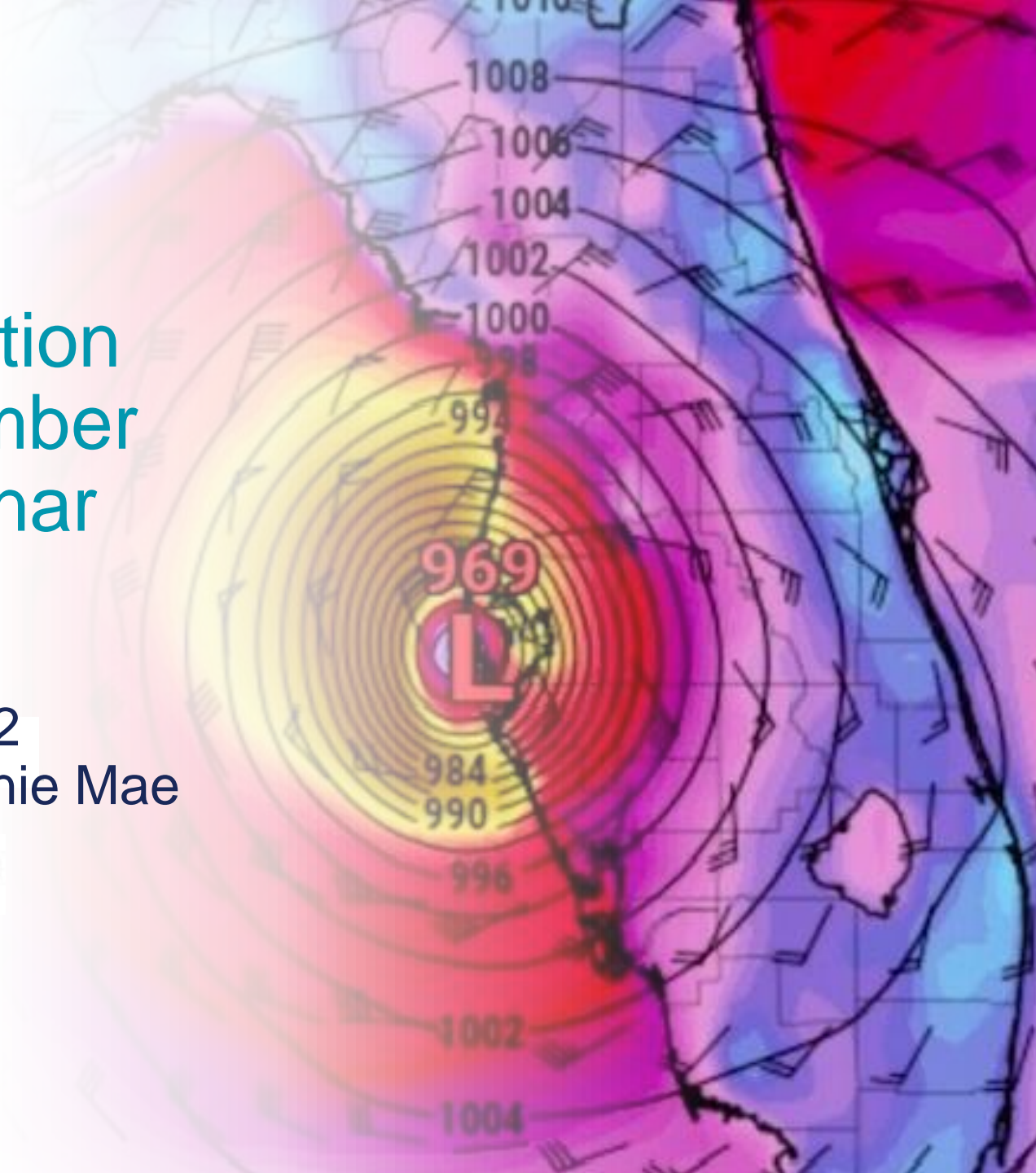
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Florida Housing Coalition Hurricane Member Update Webinar

December 16, 2022
Sponsored by Fannie Mae



AGENDA

- Hurricane Ian Response
- The Possibility of HHRP & RRLP Funding
- Announcements
- Presentation from SBPUSA

Update on Hurricane Ian Response

Mary Williams
Disaster Housing Coordinator
Florida Division of Emergency
Management

Mary.Williams@em.myflorida.com



Disaster-related Legislative Update

Kody Glazer
glazer@flhousing.org



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Legislative Update

- The Legislature met this week in a Special Session to address property insurance reforms, disaster assistance for Hurricanes Ian and Nicole, and toll relief
- Three individual bills:
 - House Bill 1A/Senate Bill 2A: Property Insurance
 - House Bill 3A/Senate Bill 4A: Disaster Relief
 - House Bill 5A/Senate Bill 6A: Toll Relief
- All three bills have been passed by both the House and Senate and await Governor signature as of this writing



House Bill 3A/Senate Bill 4A: Disaster Relief

- Huge victory for housing advocates!
- \$150 million from General Revenue for hurricane housing recovery for Hurricanes Ian and Nicole
 - \$60 million for the Hurricane Housing Recovery Program (HHRP)
 - \$90 million for the Rental Recovery Loan Program (RRLP)
- HHRP: deployed through SHIP-eligible cities and counties
 - \$\$\$ per jurisdiction to be set by Florida Housing Finance Corporation (FHFC) based on FEMA damage assessment data and population
 - Eligible costs include: repair, replacement of housing, relocation assistance for manufactured homes, acquisition of building materials, housing reentry assistance
- RRLP: operates similar to the State Apartment Incentive Loan Program (SAIL)



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Why HB 3A/SB 4A is a big deal

- 1) \$150 million is going to be appropriated specifically for hurricane housing recovery
- 2) This affirms the Legislature's recognition that SHIP and SAIL are the ways to deploy disaster housing resources
- 3) The Legislature used General Revenue and did not touch the Sadowski Housing Trust Funds



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Other funding programs in HB 3A/SB 4A

- Hurricane Restoration Reimbursement Grant Program (\$50 million)
 - New program within DEP
 - Reimburses coastal homeowners in eligible counties with costs associated with the mitigation of coastal beach erosion incurred in preparation or response to Hurricanes Ian or Nicole
 - \$1 for \$1 state match; priority to low-income and moderate-income persons
 - Eligible housing types: single-family, site-built, residential units, condos, or cooperatives
 - Must be homesteaded
- Hurricane Stormwater and Wastewater Assistance Grant Program (\$100 million)
 - New program within DEP
 - Provides grants to eligible local governments to remediate damage to stormwater and wastewater systems resulting from Hurricanes Ian or Nicole



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Other funding programs in HB 3A/SB 4A

- Property tax refunds for properties made uninhabitable due to Hurricanes Ian or Nicole
- \$350 million to DEM to provide full match requirement for FEMA Public Assistance grants to local governments affected by the two hurricanes
- Creates a new direct-support, non-profit organization called the “Florida Emergency Management Assistance Foundation” to support DEM in its disaster response, recovery, and relief efforts
- \$100 million to DEP for beach erosion projects under s. 161.101(22)

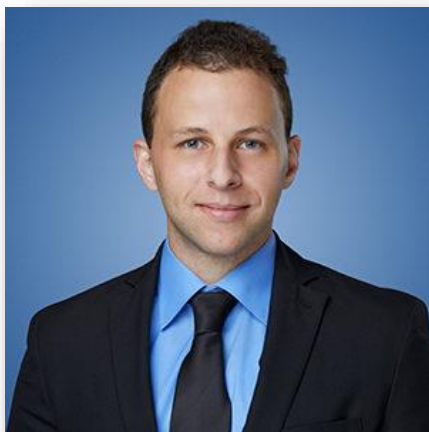


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Contact Information



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And Now...

The Posting of the PowerPoint

- PowerPoint is available in Chat





Financing and Monitoring Rental Housing with SHIP

January 5, 2023 at 10:00 am

<https://attendee.gotowebinar.com/register/4732468894877493260>

THE FLORIDA HOUSING COALITION



January 17
10:00 - 11:30am

Webinars made
possible thanks to
the Catalyst Program

PRESENTED BY



ASHON NESBITT



ELISSA PLANCHER

Affordable Housing Development Using SAIL Funds Part I

<https://register.gotowebinar.com/register/4403382865660934669>



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January 19
2:00 - 3:30pm

**Webinars made
possible thanks to
the Catalyst Program**

PRESENTED BY



KODY GLAZER

Accessory Dwelling Units for Affordable Housing

<https://register.gotowebinar.com/register/4282702668419540752>



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Presentation from SBPUSA

Reese May
Chief Strategy & Innovation Officer
SBPUSA

Reese@sbpusa.org



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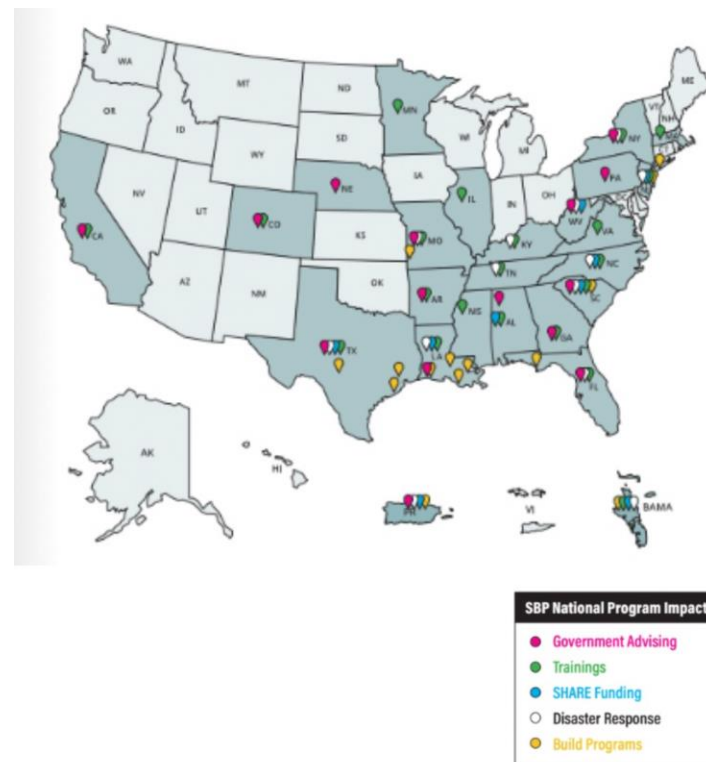
Ensuring Equitable Disaster Assistance for the Most Vulnerable



*SBP is a social impact organization
focused on disaster resilience and
recovery.*

*We solve challenges by bringing the rigor
of business and innovation to drive
social impact, create resilient
communities, and streamline recovery.*

*SBP's mission is to shrink the time
between disaster and recovery.*





Team & Experience

- ▶ Col. JR Sanderson was appointed by Governor Haley to lead statewide housing recovery following Hurricane Joaquin in 2015, Hurricane Matthew in 2016 and Hurricane Florence in 2016. He is now SBP's Senior Government Advisor and well-known in the disaster recovery field for the success of his program
- ▶ SBP helped reverse a failing CDBG-DR program for the State of West Virginia in 2020
- ▶ Awarded HUD Secretary's Award for Public-Philanthropic Partnerships during the Trump Administration

Awards & Accolades

2020, HUD Secretary's Award for Public-Philanthropic Partnerships
2018, The Times-Picayune, 300 for 300 New Orleans Tricentennial
2018 Social Entrepreneurs of the Year, Schwab Foundation for Social Entrepreneurship
2017, Henry C. Turner Prize for Innovation and Excellence in Construction
2016, Nominee for CNN SuperHero of the Decade
2014 GLG Social Impact Fellow
2013, White House Champion of Change
2013, Citizen Co-Chair, Inauguration of President Obama
2011-12, Tulane University, Urban Innovation Fellowship
2010, US News and World Report, Top Ten Socially Innovative Organization
2008, CNN Hero of the Year
2008, The Advocate, New Orleanian of the Year
2008, Manhattan Institute for Policy Research, Social Entrepreneurship Award



FARMERS
INSURANCE



AT&T



TOYOTA

MUSK
FOUNDATION



Every disaster survivor has a breaking point which is determined by:

- ▶ The amount of **time** recovery takes
- ▶ The **predictability** of the recovery
- ▶ The **resilience** of each survivor

Our mission is to **shrink the time between disaster and recovery**





The New York Times

Why Does Disaster Aid Often Favor White People?

The higher the percentage of Black residents living in a specific ZIP code, the less likely applicants are to get a FEMA inspection.

In African-American neighborhoods that do get an inspection, 11% had requests denied for no reason versus just 4% in white neighborhoods.

When FEMA did make awards, Black applicants received between 5-10% less in funding than whites.

Rice University Study

doi: 10.1093/socpro/spy016
Advance Access Publication Date: 14 August 2018
Article

OXFORD

Damages Done: The Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States

Junia Howell¹ and James R. Elliott²

Study Findings: At any given level of local damage, the more aid an area receives from the FEMA or CDBG-DR funding, the more inequality grows.

"...whites accumulate more wealth after natural disasters while residents of color accumulate less," Elliott said. "What this means is **wealth inequality is increasing in counties that are hit by more disasters.**"

In Harris County, the disaster-related increase in the **Black-white wealth gap averaged \$87,000.**

↔
\$87,000
Wealth Gap



Goal: FEMA + SBP develop a pilot for analysis that will help FEMA and State offices of Emergency Management achieve the shared objective of delivering more equitable assistance to vulnerable communities after disasters.

Approach: SBP and its partners will use insurance industry technology to perform simple analyses that help identify potentially low Real Property FEMA Verified Loss amounts (RPFVL) and/or FEMA individual assistance awards that might require revision.



Total Award: \$28,286.96
190% increase

Appeal Amount:
Personal Property - \$4,352.26
Home Repairs - \$14,305.18

Initial Award: \$9,629.52



Less than \$6,000 Total Award



Max Grant Awarded



Distance between
properties: Less
than 200 feet

2018
Hurricane Michael
Data Analysis

2019-2022
SBP Requests, FEMA
Declines to Provide Data

2021-2022
SBP Deploys Team, Helps Hundreds
of Individual Survivors Appeal



Imagine this process at scale:

- Fewer than 4% of FEMA applicants appeal (according to national reporting)
- In SBP's case, over 63% of those who appeal DO receive additional assistance
- The additional hurdle of appeal prevents survivors access to resources they are eligible for and wastes precious time early in their recovery
- Regional FEMA VALs highly supportive of SBP's approach

TOTAL IMPACT NUMBERS
SBP has assisted 229 survivors to appeal their FEMA decisions.
SBP has filed a total of 307 FEMA Appeals.
So far, 229 appeals decisions have been reached.
For decisions reached, 63% have been approved for additional awards.
SBP has helped survivors access a total of \$1,118,543.47 in additional FEMA IA awards.
On average, SBP clients see a 57.1% increase in their total FEMA award.
On average, SBP clients are awarded \$7,714.09 in additional FEMA funds.



SBP + Florida Division of Emergency Management + FEMA partner to review and revise low FEMA Verified Loss Amounts

SBP + FDEM will perform human and technological analysis in the affected areas in order to identify properties with FEMA verified loss amounts that incorrectly omit more severe, visible damage. The partnership will provide:

- Human inspections + insurance technology assessments of properties with low FVLs, in vulnerable communities compared to aerial imagery/visible damage
- Recommendations for properties that should be reinspected/where FVLs appear low/inaccurate
- A final report on the findings of our analyses along with recommendations that could resolve/relieve issues

Note: The vocal support of Governor DeSantis is essential for getting FEMA to the table



- Improves the benefits of IA for survivors without need for formal appeal
- Assist in the Administration's efforts to provide more equitable assistance to Americans after disasters
 - SBP analyses will focus on low income communities and communities of color where recovery is the least predictable for survivors
- Improves the benefits of IA without additional strain on FEMA's workforce
- Helps to supplement and verify FEMA's traditional inspection model



If you're interested in FEMA Appeals training for your organization contact us to learn more -

Reese May, Chief Strategy & Innovation Officer

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601-310-6744

Hannah Trautwein, Disaster Preparedness & Recovery Analyst

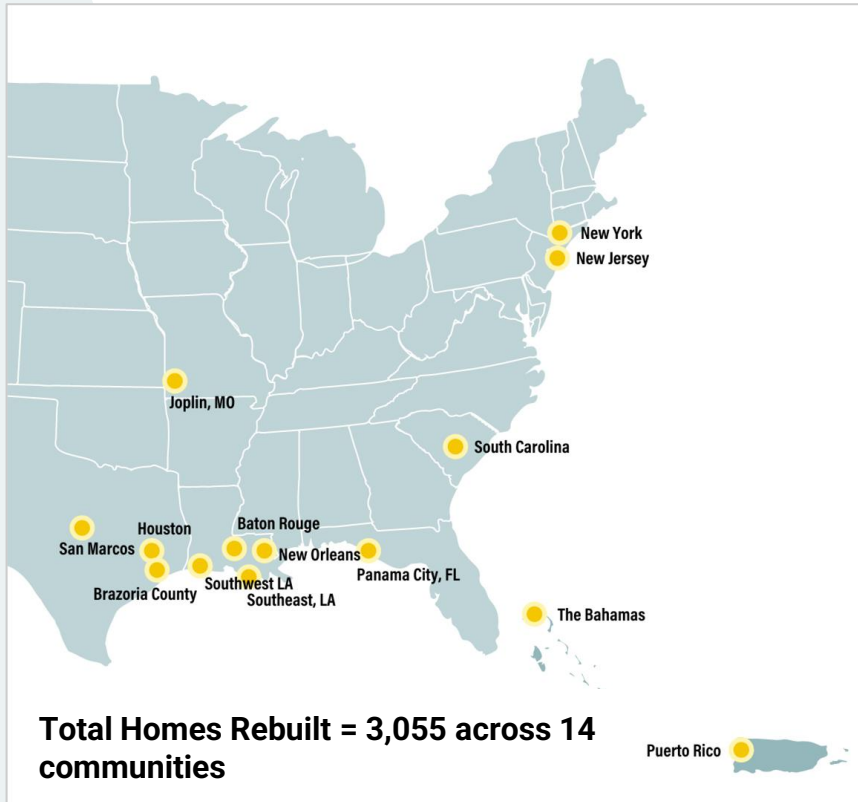
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912-658-9088

Florida 2022



Recovery Acceleration Fund



Location	Homes Repaired (as of 1/28/22)	Years Active
New Orleans, LA	684	2006 - present
Joplin, MO	181	2011 - 2014
San Marcos, TX	39	2015 - 2017
New Jersey	253	2012 - 2020
New York	459	2012 - 2020
Baton Rouge (SOLA)	73	2015 - 2020
South Carolina	206	2015 - 2021
Houston, TX	318	2017 - present
Brazoria County, TX	50	2017 - 2020
Puerto Rico	205	2018 - present
Florida	141	2018 - present
Bahamas	373	2019 - present
Southwest, LA	70	2020 - present
Southeast, LA	3	2021 - present



Problem: Congressionally appropriated disaster recovery assistance can take more than 2 years to begin serving the first eligible survivors - even while survivor eligibility and home repair standards are known today. Across the country, tens of thousands of vulnerable, low-income families are disproportionately impacted by these delays each year.

Reimbursement of eligible construction repair expenses is a HUD-approved method of distribution. However, the traditional 'reimbursement' model has only been utilized to reimburse survivors who had the means to self-finance repairs. Low income survivors without savings or insurance are unable to benefit.

Solution: SBP's Recovery Acceleration Fund

The RAF is a collection of short term loans to fund immediate construction repairs for qualified survivors. The loans will be repaid by State agencies using federal funds when those funds arrive from HUD.

RAF ensures that the reimbursement pathway works for everyone - especially those without resources.



Accelerating recovery for the most vulnerable clients -

Mrs. Mann is a widow, teacher and mother of four adolescent children. Her Lake Charles, LA home was severely damaged in 2020's Hurricane Laura. She relocated 75 miles away to Lafayette, LA so her kids could be in school, and commute each day to and from Lafayette to work as a grade school teacher. The cost of gas and paying rent on an apartment for 18 months while the home she owned outright sat in disrepair was financially devastating to Mrs. Mann.

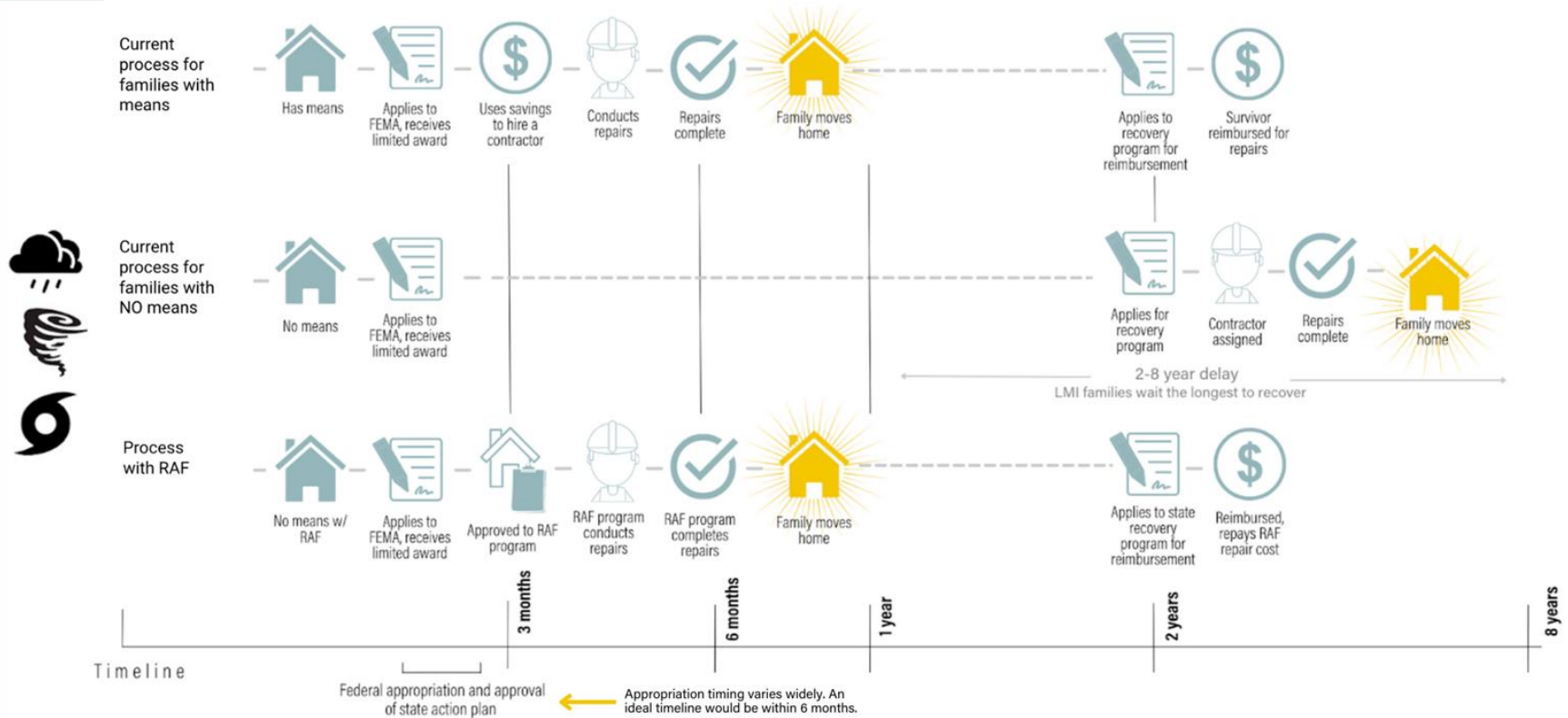
SBP was able to rebuild her home via philanthropic donations, but the RAF could have brought her home much faster.

RAF could help hundreds of homeowners like Mrs. Mann recover 24-36 months faster.





- ▶ Allows the most vulnerable survivors to return home sooner (months vs 2+ years of uncertainty)
- ▶ Preserves affordable housing by safely and quickly returning families to (and restoring equity in) the homes survivors already own
- ▶ Provides investors a low-risk opportunity to generate modest returns and accelerate recovery in devastated communities
- ▶ Reimbursement will drastically reduce typical administrative and project delivery costs of state and local housing recovery programs
- ▶ Will reduce average repair costs by repairing homes sooner which helps avoid further damage from disrepair
- ▶ Will change the lives of disaster survivors who access it and, at scale, RAF has the potential to transform our Nation's approach to disaster recovery by incenting a marketplace to prioritize the recovery of the most vulnerable communities





Specific actions are needed for RAF to exist

Before the Action Plan:

- Your Governor and/or state recovery agency can declare intent to include a reimbursement pathway in the CDBG-DR action plans currently being prepared to signal interest and attract RAF operators/investors
- HUD is highly supportive of this approach

In the Action Plan:

- The CDBG-DR action plan should note that the state will use federal funds to reimburse eligible repair expenses for qualified survivors - including recovery related loans tied to specific construction repair standards that comply with all state and federal regulations
- Reimbursement must be included as a method of distribution in your state's action plan
 - State agencies should also request a waiver of HUD's one year limitation on the reimbursement of eligible repair expenses (given how long it often takes to obtain an congressional allocation, the one year requirement could be an impediment to the operation of RAF)

After Submitting your Action Plan:

- State governments should quickly publish program policies and procedures (client eligibility, construction standards, and estimation platforms) for the state program since these will be used in RAF underwriting criteria

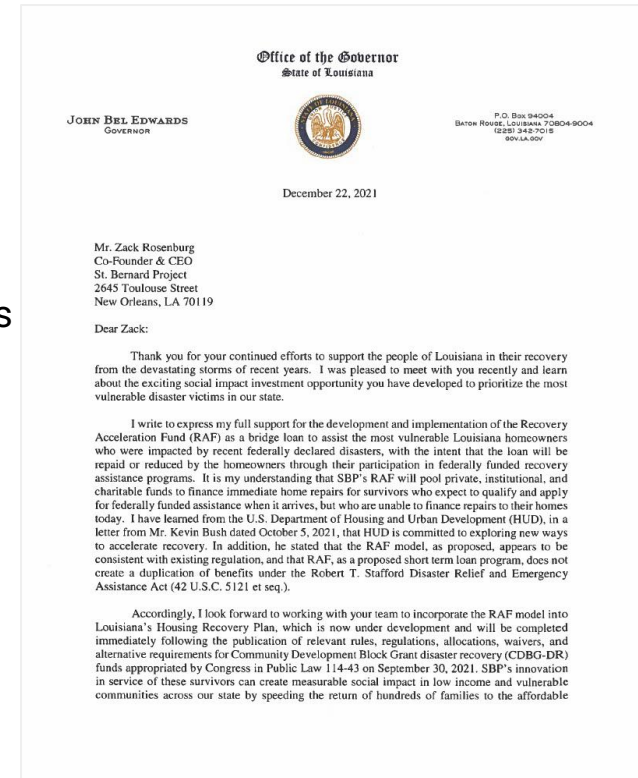
With these conditions in place, NGOs and/or others (like SBP) can raise a Recovery Acceleration Fund comprised of charitable funds and social impact investment, while using the state's plans and priorities to identify and serve the most vulnerable qualified survivors.



“I write to express my full support for the development and implementation of the Recovery Acceleration Fund.”

SBP’s innovation in service of [vulnerable] communities can create measurable social impact in low income and vulnerable communities across our state...”

- John Bel Edwards, Governor of Louisiana





- ▶ Pro-business administration can tap new sources of recovery investment and reshape disaster financing for the most vulnerable Floridians
- ▶ Florida's strong knowledge of risks, social vulnerabilities and disaster impacts will quickly highlight communities where RAF should focus
- ▶ High concentration of major corporations headquartered and with operations in Florida that can provide significant ESG and social impact investment for RAF



If you're interested in potentially operating a RAF in your community please contact us.

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Hannah Trautwein, Disaster Preparedness & Recovery Analyst

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912-658-9088



Shrinking time between disaster and recovery.

Next Webinar is in 2023



My Safe Florida Home Program
January 6 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:

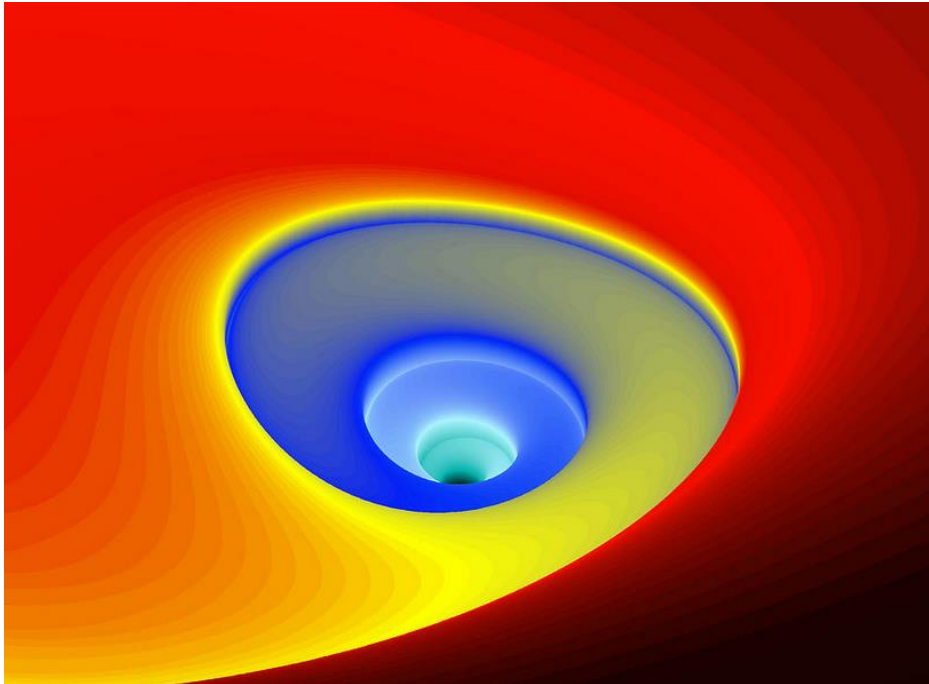
Phone and Email consultation

Site Visits

Register at www.flhousing.org for:

Webinars and Other Events

Thank You!



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TOGETHER

