

A satellite image of a hurricane over the Gulf of Mexico. The hurricane's eye is a dark purple circle in the center, surrounded by a red ring, then green, and finally blue at the outer edges. The Gulf of Mexico is outlined in white, and the surrounding landmasses are visible in shades of green and brown. The text is overlaid on the bottom left of the image.

Florida Housing Coalition Hurricane Member Update Webinar

September 23, 2022
Sponsored by Fannie Mae

AGENDA

- Announcements
- Antoine Williams from the nonprofit Build Change



Fannie Mae®

THE FLORIDA HOUSING COALITION



Handout: FEMA's Hurricane Fiona Response

FEMA 's RESPONSE IN PUERTO RICO



Fannie Mae®

THE FLORIDA HOUSING COALITION





HOME Funding for Affordable Housing Part 1

September 27 at 10 am

<https://attendee.gotowebinar.com/register/9127591804561432845>



Fannie Mae®

THE FLORIDA HOUSING COALITION



Affordable Housing Law



October 4 at 2:00 pm

<https://attendee.gotowebinar.com/register/4396256930799749646>



Fannie Mae®

THE FLORIDA HOUSING COALITION





October 6
10:00 - 11:30am

PRESENTED BY



ASHON NESBITT



GLADYS COOK

**Development
Webinar (Part 3)
"Credit
Underwriting for
LIHTC"**

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

Registration:
[https://register.
gotowebinar.c
om/register/23
394851911146
17102](https://register.gotowebinar.com/register/2339485191114617102)



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>



Fannie Mae®

THE FLORIDA HOUSING COALITION



And Now...

The Posting of the PowerPoint

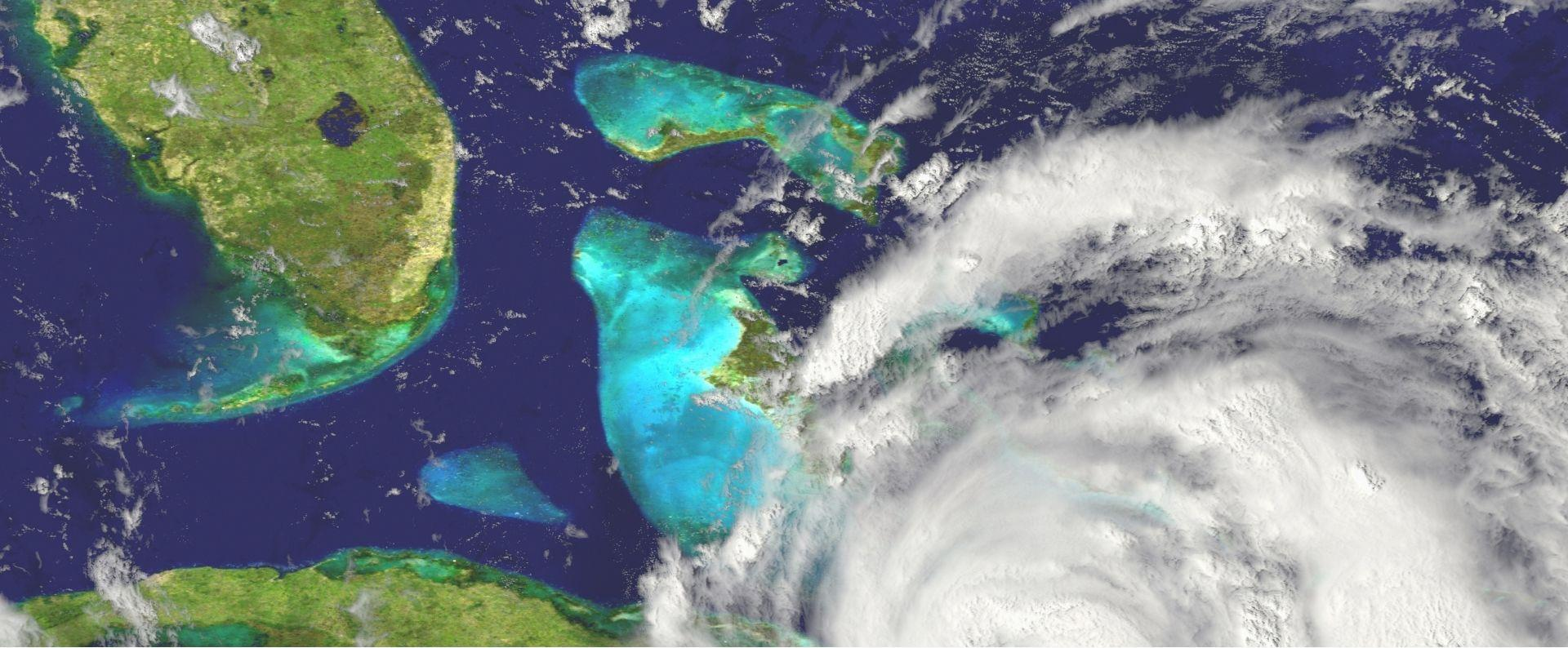
- PowerPoint is available in Chat





Lizzie Collins
VP, Engineering
lizzie@buildchange.org

Antoine Williams
Director of US Programs, South
antoine@buildchange.org



Resilient Housing Programs: Integrating disaster prevention and resilience into the housing ecosystem at the household level for Florida's frontline communities

Presented by: Lizzie Blaisdell Collins, P.E., S.E., LEED AP
Vice President of Engineering

Antoine M. Williams
Director of US Programs, South



Since 2004 the global leader for systems change in climate- and disaster-resilient housing

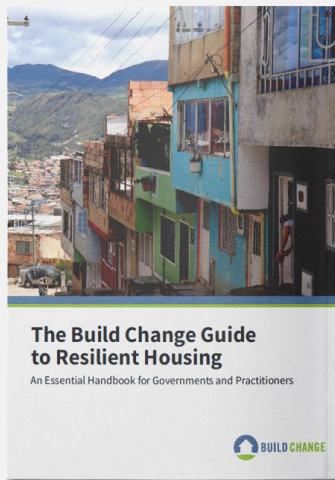
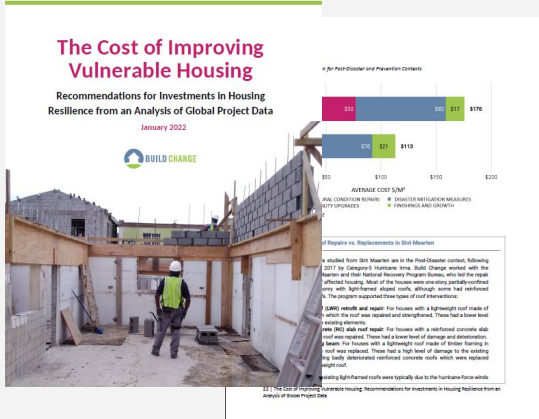
With equity frameworks and by intertwining disaster prevention and climate resilience into housing programs and services, Build Change works with homeowners, governments, and financial institutions to strengthen unsafe housing and ultimately transform the systems for regulating, financing, building, and improving houses.



Recent publications

The Cost of Improving Vulnerable Housing (Build Change, 2022) draws on data from 1500 retrofits to show why improving existing housing is an all-round smarter, more cost-effective investment.

↓ **Download the Study**



The Build Change Guide to Resilient Housing (Build Change, 2021) is a freely-available handbook that provides governments, funders, and practitioners with the tools they need to carry out and support resilient housing programs at scale around the world.

↓ **Download the Guide**





OUR GLOBAL IMPACT IN 24 COUNTRIES SINCE 2004



140+
PARTNERS



200,000+
SAFER BUILDINGS



1 MILLION
SAFER PEOPLE



\$2 BILLION
HOUSING ASSETS PROTECTED



34,000+
JOBS CREATED



85,000+
PEOPLE TRAINED

WHAT WE DO

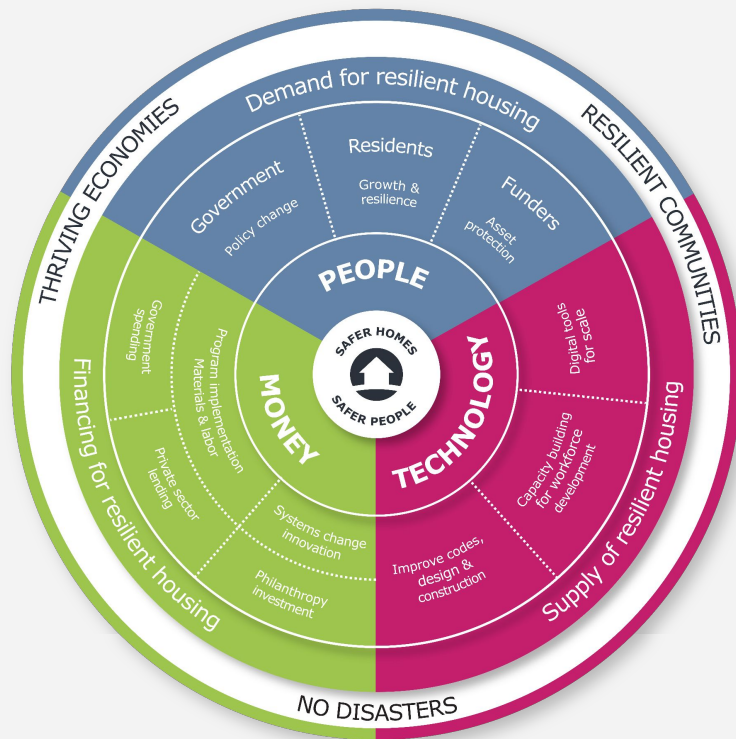
- Advocacy and awareness raising
- Reform of the policy environment
- Increasing access to affordable finance
- Enhancing the availability of information
- Strengthening local capacities

OUR APPROACH






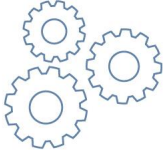

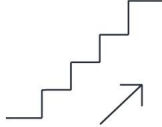
- Homeowner-driven implementation
- Gender and racial equity-focused
- A holistic approach to home improvements
- Smarter risk management



Theory of Change



The Build Change Theory of Change

<p>DISASTER RESISTANT able to protect people and assets in the face of multiple hazards</p> 	<p>HEALTHY AND SECURE with adequate water, sanitation, ventilation, light, access, space, and security</p> 
<p>AFFORDABLE financially accessible for low- to middle-income households</p> 	<p>A FINANCIAL ASSET and/or a place of business that stimulates economic opportunity by being adaptable to multiple uses, and protecting a family's property investment</p> 
<p>SUSTAINABLE built and/or strengthened through processes that can be scaled and replicated, with minimal environmental footprint</p> 	<p>ADAPTABLE can be expanded and adapted to growing populations, shifting demographics, and emerging technology</p> 
<p>LOCALLY APPROPRIATE built using materials, skills, and tools that are appropriate for the culture and the climate</p> 	<p>SCALABLE able to meet the needs of millions of families through a combination of policy change, and access to finance and technology</p> 



Changing Housing Systems: The Build Change Way

» **Homeowner/occupant led**
Cash + technical assistance, homeowner leads

» **Gender Equity**
Position women as active agents of strategies that increase long-term resilience

» **Don't just save lives—Improve lives**
Combine structural and habitability improvements

» **Smarter Risk Management**
Too many studies and not enough action will not save lives



Source: Dr. Elizabeth Hausler, Build Change
House destroyed in the 2021 Marshall Fire, Colorado



Mitigation with the Public Sector: Colombia

People

- National and city government partners implementing new mitigation programming

Money

- Increases in subsidies and allowances for combining subsidies

Technology

- A national consensus standard for reducing the vulnerability of housing in final stages of adoption



*Photo source: Build Change Colombia
Build Change staff working in Bogotá*



Safer Buildings
111,805



Safer People
559,025



People Trained
2,132



Jobs Created
967



Orgs Changed
56



Mitigation with the Private Sector: The Philippines

People

- Awareness-building about typhoon and earthquake risk and resilience measures for housing to large MFI client base

Money

- Incremental mitigation options provided so that homeowners can select an affordable loan option

Technology

- Streamlined technical assistance tools to simplify the requirements and process



Safer Buildings
4,025



Safer People
43,935



People Trained
13,522



Jobs Created
1,745



Orgs Changed
20



*Source: Build Change Philippines
Homeowner with retrofit and expanded home*



Resilient Recovery from Disasters: Caribbean

Bahamas - 2019 Hurricane Dorian

- *Housing needs assessment*

Sint Maarten - 2017 Hurricane Irma

- *Technical assistance to government for housing repair and retrofit*

Dominica - 2017 Hurricane Maria

- *Development and roll out of a management information system (MIS) for government post-hurricane housing reconstruction program (<http://hrp.gov.dm/>)*

Haiti - 2010 & 2021 Earthquakes, 2016 Hurricane

- *Disaster-resistant housing reconstruction and retrofitting technical assistance programs for government, NGOs, and multilaterals*



Source: Build Change, Sint Maarten



Florida | Taking ideas from concept to implementation

1. Northwest Florida
2. North Central Florida
3. Northeast Florida
4. Central West Florida
5. Central Florida
6. Central East Florida
7. Southwest Florida
8. Southeast Florida

Southwest/ east Florida

Program evaluation and conceptualization underway in
Lee, West Palm Beach and Martin Counties





1. IDENTIFY/PRIORITIZE LOCATIONS

» CLIMATE AND DISASTER RISK ASSESSMENT

Can you describe the hazards in your area and how they affect the housing?

How many houses and households are exposed the hazards? And **where**?

What are the levels and types of **housing and household vulnerability** in the location?

2. DEVELOP AN INVESTMENT STRATEGY

» BASED ON APPLICABLE HAZARDS

RISKS REDUCTION

REDUCE VULNERABILITY

high winds, biological threats, extreme heat and earthquakes; build or improve the house to meet standards

REDUCE EXPOSURE

flood, landslide, extreme heat and volcanoes; relocation and/or protective infrastructure



MANAGE RESIDUAL RISK

extreme heat, tsunami; planning and preparedness, early warnings systems

3. DEFINE INVESTMENT GOALS AND METHODOLOGIES

» DEVELOP RESPONSIVE SOLUTIONS

Follow strategy with solutions to address:

- Exposure to risks (e.g., the currency information + micro funding availability adds capacity to mitigate risks)
 - Housing vulnerability (e.g., think beyond the CDBG and building code boxes)
 - Household needs and preferences
- Gaps in the construction value chain



THE CONSTRUCTION VALUE CHAIN (SOURCE: THE BUILD CHANGE GUIDE TO RESILIENT HOUSING)

4. IDENTIFY INVESTMENT LEVELS

» TO ACHIEVE TARGETED IMPACTS

Housing spending typically falls into three categories:

- Construction/improvement costs
 - Program implementation
- Systems change for sustainability

Identify corresponding required community infrastructure investments



BUILD CHANGE



EXAMINE SYSTEMIC AND SYSTEMATIC IMPROVEMENT OPPORTUNITIES

People/Policies

- Build demand for resilient housing across all stakeholders
- Improve awareness of risk and solutions
- Policies and enforcement

Money

- Better access to finance for resilient housing from multiple sources at all levels

Technology

- Improve the supply of more resilient housing
- Improve understanding of risk
- Develop and disseminate building and housing standards
- Workforce development for housing design and construction



DESIGN A PROGRAM FRAMEWORK & FUNDING STRATEGY THAT MEETS THE NEEDS OF YOUR COMMUNITY



“The entire retrofitting experience has been wonderful. I didn’t realize that you would put so much love into what you do ... it’s so much more than just adding columns... It’s clear that you do what you do with love, and that you really know what you’re doing.”

Nohelia Rosa, a homeowner from Medellín, Colombia



“Build Change has provided us with training to improve our bricks’ quality, and show us how to test them. I understand now that good building materials have an impact on the strength of the building ... The shops are now willing to pay more for our bricks, which has been very beneficial to us.”

Sudirman, a brickmaker and quality controller of Bata Jaya Cooperative, Indonesia



AWARDS RECEIVED IN RECENT YEARS





Next Week's Training

**Florida Alliance for Assistive
Services & Technology, Inc. (FAAST)
September 30 at 1:30 pm**

Register at

https://us02web.zoom.us/webinar/register/WN_28xAkLXASICvqP7v3oVJzQ



Fannie Mae®

THE FLORIDA HOUSING COALITION



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

Michael Chaney
chaney@flhousing.org

Dayna Lazarus
lazarus@flhousing.org



Fannie Mae®

THE FLORIDA HOUSING COALITION





TOGETHER

