

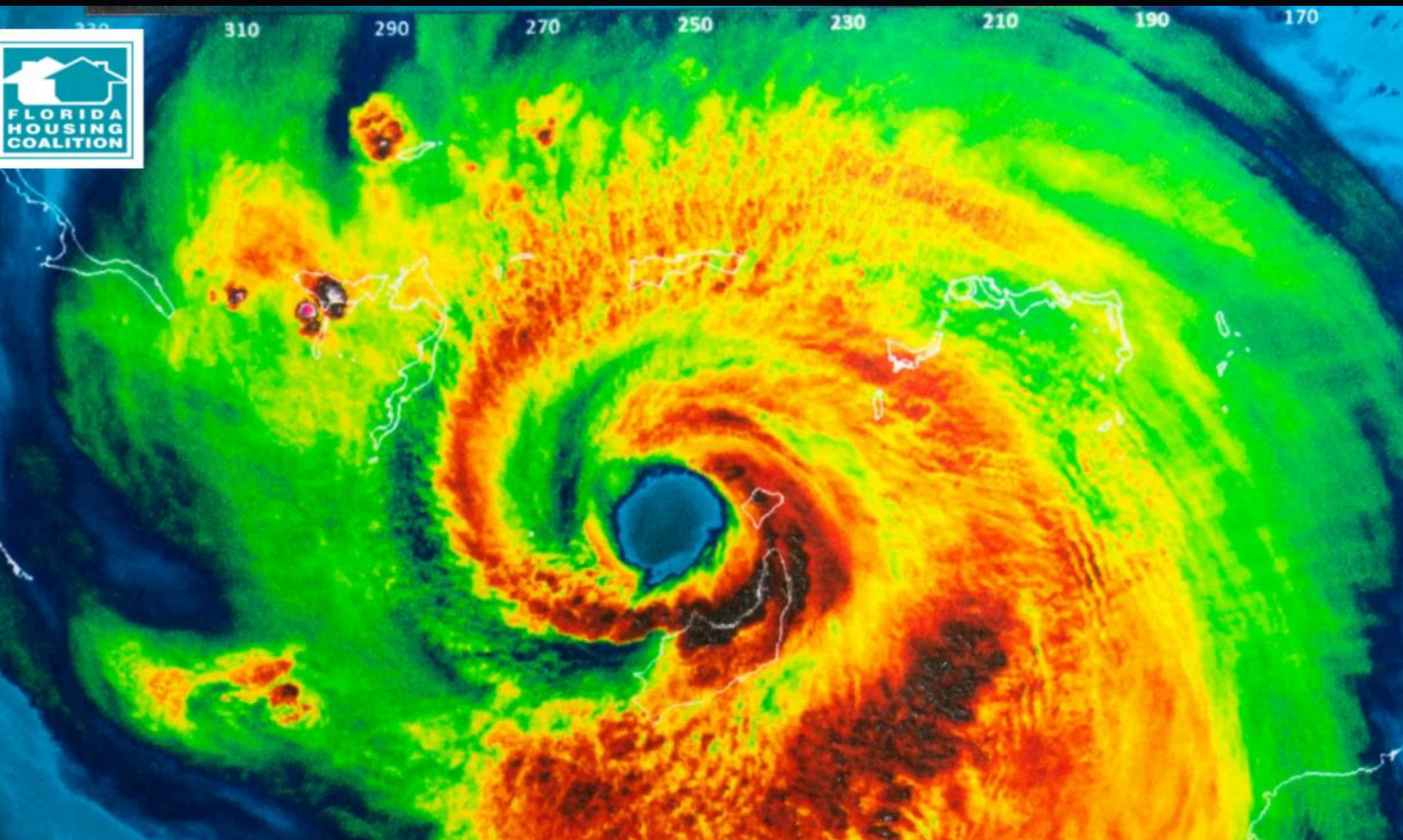
A satellite image of a hurricane, likely Hurricane Ian, over the Gulf of Mexico. The hurricane's eye is visible as a dark purple circle in the center, surrounded by a red and orange ring of intense clouds. The surrounding clouds are depicted in shades of green and blue. The coastline of the United States is visible in the upper left, and the Gulf of Mexico is in the lower right.

# Florida Housing Coalition Hurricane Member Update Webinar

September 9, 2022

Sponsored by Fannie Mae







A satellite image of a hurricane, likely Hurricane Ian, over the Gulf of Mexico. The hurricane's eye is visible as a dark purple circle in the center, surrounded by a red and orange ring of intense clouds. The surrounding area shows green and blue clouds over the ocean and parts of the Gulf Coast of the United States. The text is overlaid on the bottom left of the image.

# Florida Housing Coalition Hurricane Member Update Webinar

September 9, 2022  
Sponsored by Fannie Mae

# AGENDA

- Announcements
- Disaster Report from the FHC Conference

**September 13**  
**2:00 - 3:30pm**



PRESENTED BY



**KODY GLAZER**

Legal Director for the  
Florida Housing Coalition

# Housing Best Practices with COVID Relief Funds

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

<https://attendee.gotowebinar.com/register/8465851830895761677>



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**September 14**  
**2:00 - 3:30pm**

PRESENTED BY



**GLADYS COOK**



**ASHON NESBITT**

## **Development Webinar: (Part 2)**

"Local Government  
Areas of Opportunity and  
Local Government  
Contributions"

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

<https://attendee.gotowebinar.com/register/2250844762705947919>



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# AHAC Orientation Part 2



September 16 at 10 am

[https://us02web.zoom.us/webinar/register/WN\\_2\\_mfjvxdRNqiludbuJiU4w](https://us02web.zoom.us/webinar/register/WN_2_mfjvxdRNqiludbuJiU4w)



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# The Rehabilitation/ Emergency Repair Process

Part 1 on September 20 at  
2:00 pm

Registration:

<https://attendee.gotowebinar.com/register/9098685643867051275>

Part 2 on September 22 at  
2:00 pm

Registration:

<https://attendee.gotowebinar.com/register/118495892262469900>



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T





# And Now...

## The Posting of the PowerPoint

- PowerPoint is available in Chat



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HOME **MATTERS**  
IN FLORIDA

# Disaster Report from the Florida Housing Coalition Conference

Carol Miller  
Jacksonville Area Legal Aid  
[Carol.Miller@jaxlegalaid.org](mailto:Carol.Miller@jaxlegalaid.org)

Elvin Louren-Torres  
Fannie Mae  
[elvin\\_louren-torres@fanniemae.com](mailto:elvin_louren-torres@fanniemae.com)

Patricia Neal  
Fannie Mae  
[patricia\\_g\\_neal@fanniemae.com](mailto:patricia_g_neal@fanniemae.com)



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# Resilience and Disaster Recovery Forum





# Resilience and Disaster Recovery Forum

- CJ Reynolds – TBRPC, REACH project and housing as a critical asset
- Jenifer Rupert – ECFRPC, HARP project
- Patricia Neal – Fannie Mae, Business Continuity
- Dayna Lazarus on behalf of Sara Haas – Enterprise Community Partners' Keep Safe Florida



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# Housing Counselors' Forum



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# NEIGHBORHOOD RESILIENCE

**Preserve Home Ownership  
Clear title to apply for homestead  
and FEMA claims**

**Florida Community Development Law Project**

Carol Miller  
Jacksonville Area Legal Aid  
[Carol.Miller@jaxlegalaid.org](mailto:Carol.Miller@jaxlegalaid.org)



# Introduction

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- Learn about real estate title
- Find out about transferring title through probate
- Become eligible to claim homestead and apply for FEMA



# RESILIENT COMMUNITIES

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- NONPROFITS
- SMALL BUSINESS OWNERS
- HOME OWNERS BUILD WEALTH IN POOR NEIGHBORHOODS
- SOCIAL CAPITAL

# LEGAL TITLE TO REAL ESTATE

- LAND CONVEYANCE
  - PROBATE
  - DEED
  - QUIET TITLE
  - ADVERSE POSSESSION







# LAND CONVEYANCE

---

## DEEDS

- Warranty
- Quit Claim
- Life Estate
- Tax Deed



# QUIET TITLE

---

- JUDGMENTS



- NO MARTIAL STATUS or NEEDED JOINDER of SPOUSE



- LIENS
- MISTAKES BY CLERK IF TAX SALE



# Adverse Possession

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Notorious

Adverse

Continuous & exclusive

Hostile

Open

NACHO for a period exceeding 7 years.



# PROBATE

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**If the owner has died and an heir needs to file for probate:**

- Is there a will or do the Florida Statutes determine the heirs?
- Was the property the homestead of the deceased owner?





# The 2018 FLORIDA STATUTES

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## CHAPTER 732

### Intestate Succession and Wills

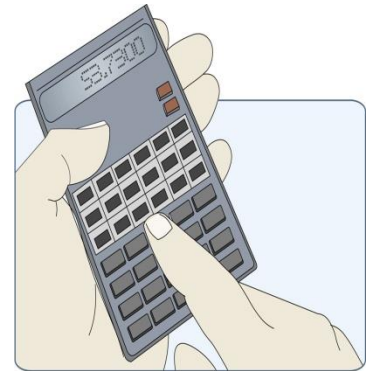
732.102 Spouse's share of intestate estate

732.401 Descent of homestead

# PROPERTY TAX EXEMPTION

**Use Form DR 5 to apply for homestead exemption**

- No waiver of solid waste fee
- Stormwater waiver on an annual basis





# Qualifications for tax exemption

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- Living in the home as of January 1
- Has title to the property
- Applies for the homestead exemption





# **PENALTIES**

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## **196.075 (9) Tax Liens**

**Amount owed plus 50% penalty and 15% interest (going back up to ten years)**

## **197.263 Change in Ownership or Use of Property**

**If not eligible, deferred taxes due on November 1 and delinquent on April 1**





# Questions and Answers

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# Road to Resilience Workshop

- Elissa Plancher – Housing Mitigation Strategic Plan
- Mary Williams, FDEM – Temporary Housing
- Donna Pilson, Rebuild Bay County
- Gladys Cook – Funding sources

## Disaster Preparation Through Policy and Planning

Presented by: Elissa Plancher  
Florida Housing Coalition Technical Advisor  
August 30, 2022



### Purpose of a Stand-Alone Housing Resilience Strategic Plan

- Develop consistent policy language to integrate across a jurisdiction's planning framework
- Interconnect plans and policies from high-level master plans to spending and implementation plans
- Incorporates the four essential components
  - Vulnerability Analysis
  - Hazard Analysis
  - Interdisciplinary Coordination
  - Plans, Policies, Programs



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## WHY RESILIENCE MATTERS

Rebuild Bay County, Inc. has served as Bay County's long term recovery organization, assisting residents with a range of recovery services following Hurricane Michael

- Volunteer and donation management
- Case management
- Non-profit/faith-based organization connections

Rebuild Bay has responded to multiple disasters

- COVID-19
- Hurricane Sally
- Local flooding
- Chipola Wildfires
- Tornadoes (2)



We seek to build resilience because:

- In the midst of a disaster is not the best time to 'figure it out'
- There are not enough resources to accomplish a quick recovery for everyone
- Resilience (or lack of) can have generational impacts

## CONTACT INFORMATION

Donna Pilson, Executive Director: (850) 215-8832

Rebuild Bay County Main Line: (850) 215-8702

[Information@rebuildbaycounty.org](mailto:Information@rebuildbaycounty.org)

Website: [rebuildbaycounty.org](http://rebuildbaycounty.org)

Facebook: [rebuildbaycounty](https://www.facebook.com/rebuildbaycounty)



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# Temporary Disaster Housing

*Presented by Mary Williams*

*Bureau of Recovery*

Rebuilding Together

THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT



## TSA LIMITS

### Limitations to the Transitional Sheltering Assistance Program



- TSA is not always approved and must be requested by a state's Governor. Therefore, availability of this program for a community's survivors is not guaranteed.
- Survivors who participate in TSA are still responsible for any additional costs beyond their room charge. Examples include room service, phone bills, and incidentals. FEMA will make all payments for the survivor's stay directly to the hotel or motel.
- The *initial* period for assistance is 5 - 14 days. However, extensions of up to 30 days may be made if necessary.
- FEMA and the state may work together to extend the TSA period of assistance for up to 6 months. There is historic precedent of a severe disaster (Hurricane Harvey) in which TSA was used for a full year.

THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT



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Mitigation or Resilience Activity	State or Federal Program	Locally Administered Programs	Private Sector Funding/Participants
<b>Home Hardening, Elevation, and Rebuilding</b>	<ul style="list-style-type: none"> <li>● CDBG Small Cities-DEO</li> <li>● HOME- FHFC</li> <li>● CDBG-DR- DEO</li> <li>● FEMA-HMGP</li> <li>● FEMA BRIC</li> <li>● FEMA IA and PA</li> </ul>	<ul style="list-style-type: none"> <li>● SHIP</li> <li>● CDBG by entitlement</li> <li>● Small Cities Grants</li> <li>● HHRP</li> <li>● HOME PJs</li> <li>● FDEM HMGP- EOC</li> <li>● FDEM- HLMP- EOC</li> <li>● FEMA BRIC</li> </ul>	<ul style="list-style-type: none"> <li>● FHLB Atlanta Rebuild Restore</li> <li>● Habitat for Humanity</li> <li>● Fannie/ Freddie products</li> <li>● FHFC Preservation RFA</li> <li>● Solar Energy Loan Fund</li> <li>● Legal Services for Heir Title</li> </ul>
<b>Buyout and Relocation</b>	<ul style="list-style-type: none"> <li>● FEMA- FDEM</li> <li>● FEMA BRIC</li> <li>● CDBG-DR- DEO</li> </ul>	<ul style="list-style-type: none"> <li>● CDBG</li> <li>● CDBG-DR</li> <li>● SHIP</li> <li>● FEMA BRIC</li> <li>● EOC</li> <li>● Surplus Land</li> </ul>	<ul style="list-style-type: none"> <li>● Legal Services</li> <li>● Realtors</li> <li>● Title Agents</li> </ul>
<b>Mobile Homes Replacement, Tie-Down, Enhanced Treatments</b>	<ul style="list-style-type: none"> <li>● FEMA IA or PA</li> <li>● HLMP FDEM</li> <li>● CDBG</li> </ul>	<ul style="list-style-type: none"> <li>● SHIP</li> <li>● CDBG</li> <li>● EOC</li> </ul>	<ul style="list-style-type: none"> <li>● Solar Energy Loan Fund</li> <li>● USDA direct grants</li> </ul>



<b>LMI, Persons with Disabilities, Homeless Priority</b>	<ul style="list-style-type: none"> <li>● CDBG- DEO</li> <li>● HOME- FHFC</li> <li>● ESG- DCF, COC's</li> </ul>	<ul style="list-style-type: none"> <li>● SHIP</li> <li>● HHRP</li> <li>● CDBG</li> <li>● HOME</li> <li>● CoC's</li> </ul>	<ul style="list-style-type: none"> <li>● CHDO's</li> <li>● CLT</li> <li>● Permanent Supportive Housing Providers</li> <li>● Legal Services</li> <li>● Solar Energy Loan Fund</li> </ul>
<b>Incentives and Regulations</b>	<ul style="list-style-type: none"> <li>● NFIP</li> <li>● CRS</li> <li>● NEPA</li> <li>● Other Fed Regs</li> </ul>	<ul style="list-style-type: none"> <li>● AHAC</li> <li>● Comp Plan</li> <li>● LMS</li> <li>● Neighborhood Planning</li> </ul>	<ul style="list-style-type: none"> <li>● Insurance premium discounts</li> <li>● Energy grants</li> </ul>
<b>Insurance</b>	<ul style="list-style-type: none"> <li>● Florida Office of Insurance Regulation (F.S. 627.711)</li> <li>● Insurance Premium Discounts</li> </ul>	<ul style="list-style-type: none"> <li>● SHIP</li> <li>● HHRP</li> </ul>	<ul style="list-style-type: none"> <li>● Insurance premium discounts</li> <li>● Energy grants</li> </ul>
<b>Community Engagement and Competence</b>	<ul style="list-style-type: none"> <li>● Consolidated Plan Citizen Participation</li> <li>● Local Mitigation Work Group</li> </ul>	<ul style="list-style-type: none"> <li>● AHAC</li> <li>● Comp plan</li> <li>● LMS</li> </ul>	<ul style="list-style-type: none"> <li>● Civic Organizations</li> <li>● Professional associations</li> <li>● Faith Based Organizations</li> <li>● Financial Sector</li> </ul>



# My Safe Florida Home

- 2022 Fl Legislature F.S/ 215.5586
- \$150 million
- \$10,000 Matching grants to homeowners
- Florida's Wind-Borne Debris Region – Florida Building Code
- Home Value < \$500K Built pre-2008
- Low Income homeowners \$5K no match
- Mitigation treatments
- Free Inspectors



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# SHIP Administrators Roundtable

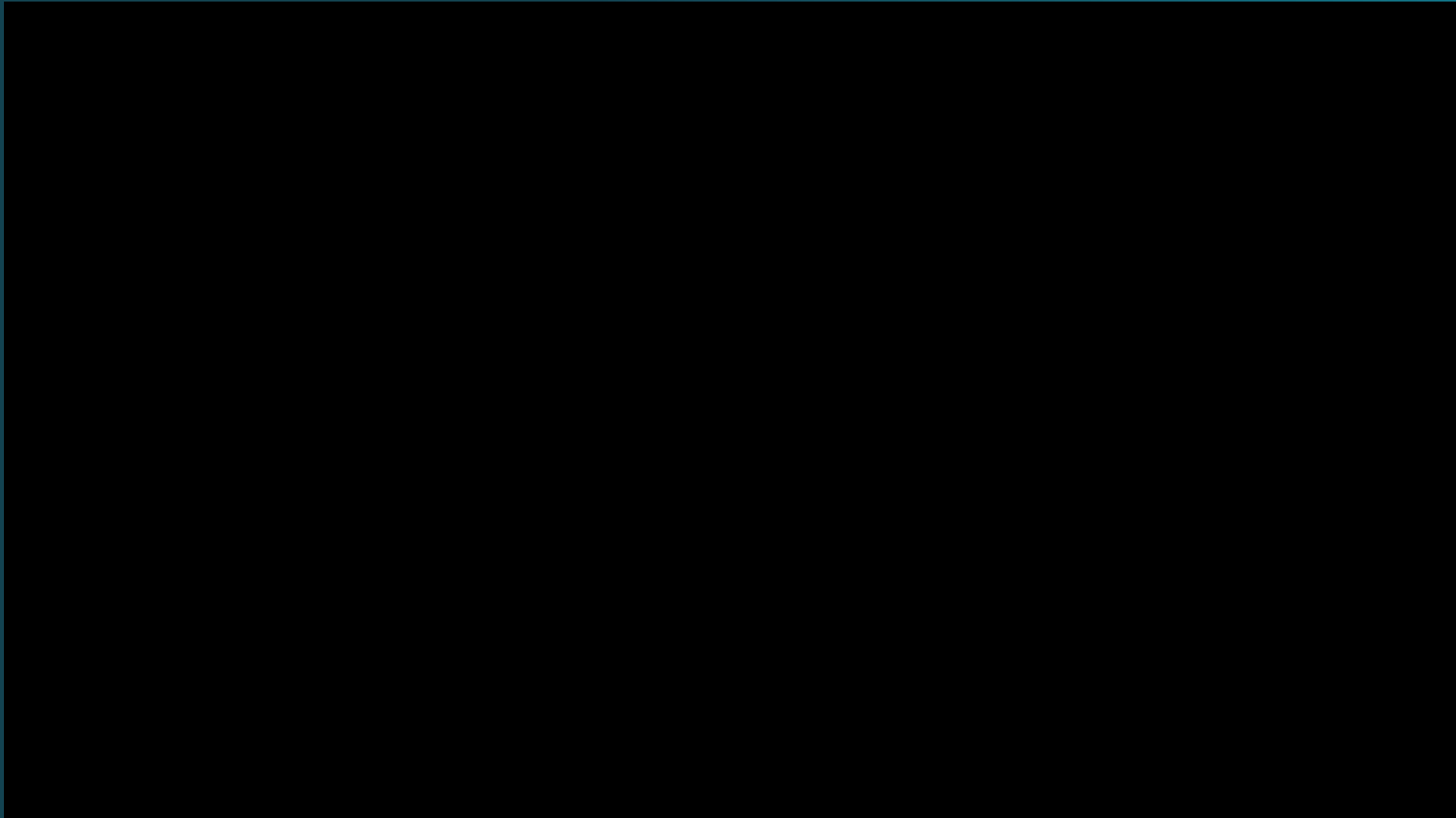


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# **Outstanding Disaster Recovery Assistance: Bay County**

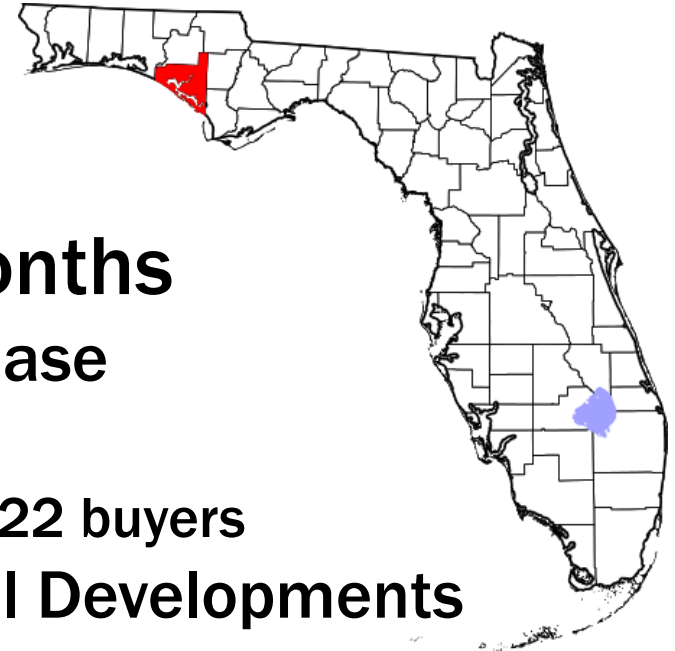


# **HHRP Community in the Spotlight**

## **Bay County Progress on 19/20 HHRP**

**\$13 million Expended and Encumbered in the last 12 Months**

- **\$3.9 million expended on 70 Purchase Assistance Clients**
  - **\$1.4 million encumbered for another 22 buyers**
- **\$6 million encumbered for 3 Rental Developments producing 60 HHRP assisted units**
- **More expenditures for Impact Fees, Rental Assistance, and Foreclosure Prevention**





# Next Week's Training



## Crisis Track Emergency Management Software

**September 16 at 1:30 pm**

Register at

[https://us02web.zoom.us/webinar/register/WN\\_28xAkLXASICvgP7v3oVJzQ](https://us02web.zoom.us/webinar/register/WN_28xAkLXASICvgP7v3oVJzQ)



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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](http://www.flhousing.org) for:**

**Webinars and Other Events**

# Thank You!



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Michael Chaney  
[chaney@flhousing.org](mailto:chaney@flhousing.org)