

# Introduction to the Hurricane Housing Recovery Program (HHRP)

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Florida Housing  
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Catalyst Program

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# Our Thanks to the Florida Housing Catalyst Program



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# Introduction by Robert Dearduff, State SHIP Administrator



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# Overview

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## Part 1:

- Introduction to HHRP

## Part 2:

- Update on SHIP  
Disaster Assistance



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# Introduction to HHRP



# Two Types of State Housing Disaster Recovery Funding

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- House Bill 3A/Senate Bill 4A for Disaster Relief during December Special Legislative Session:
- \$150 million for housing recovery for Hurricanes Ian and Nicole
  - \$60 million: Hurricane Housing Recovery Program
  - \$90 million: Rental Recovery Loan Program

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# Legislature used General Revenue not Sadowski Housing Trust Funds

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- Recognizes that SHIP and SAIL are the ways to deploy disaster housing resources
- HHRP is deployed through SHIP-eligible cities and counties
- Rental Recovery Loan Program is like State Apartment Incentive Loan Program (SAIL)



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# First HHRP Funds Provided January 26

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- First installment for \$20 million of the \$60 million is called HHRP Allocation 1
- More funds may arrive before June or in the 23/24 state fiscal year
- The remaining \$40 million will be allocated once the FHFC has evaluated more FEMA data
- Options for HHRP Funds
  - Deposit in SHIP account
  - Separate HHRP account

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# First Disbursement of HHRP 2023



## Hurricane Housing Recovery Program FY 2022-2023 Allocation 1

State Total	\$	20,000,000
Lee	\$	5,403,406
Cape Coral	\$	2,225,643
Fort Myers	\$	1,010,871
Charlotte	\$	2,039,114
Punta Gorda	\$	234,146
Sarasota	\$	1,355,123
Sarasota	\$	194,297
Volusia	\$	1,073,478
Daytona Beach	\$	201,843
Deltona	\$	258,439
Collier	\$	909,833
Naples	\$	47,987
Orange	\$	673,431
Orlando	\$	185,209
DeSoto	\$	677,680
Polk	\$	411,162
Lakeland	\$	82,434
Winter Haven	\$	36,184
Osceola	\$	258,599
Kissimmee	\$	79,230
St. Cloud	\$	59,711
Hardee	\$	381,880
Seminole	\$	315,760

Hillsborough	\$	208,378
Tampa	\$	74,322
Manatee	\$	186,844
Bradenton	\$	29,736
Highlands	\$	167,860
Brevard	\$	64,606
Cocoa	\$	3,745
Melbourne	\$	16,330
Palm Bay	\$	23,374
Titusville	\$	9,345
Monroe	\$	100,000
Flagler	\$	22,390
Palm Coast	\$	77,610
Lake	\$	100,000
Okeechobee	\$	100,000
Pinellas	\$	52,140
Clearwater	\$	12,210
Largo	\$	8,610
St. Petersburg	\$	27,040
Putnam	\$	100,000
Glades	\$	100,000
Hendry	\$	100,000
St. Johns	\$	100,000
Palm Beach	\$	71,570
Boca Raton	\$	6,530
Boynton Beach	\$	5,390
Delray Beach	\$	4,460
Wellington	\$	4,110
West Palm Beach	\$	7,940
Pasco	\$	100,000

# SHIP and HHRP Similarities

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- Both use the statewide infrastructure of local housing administrators
- Mostly same types of housing assistance
- Target the same income categories
- Use the same income qualification process
- Primarily focus on homeownership assistance



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# Differences between SHIP and HHRP

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- Sources of Assistance: After Disaster, SHIP may not be the only resource available. Avoid Duplication of Benefits
- Timeline: Some HHRP allocations might take longer than 3 years to expend
- HHRP Focus: applicants directly impacted by Hurricane Ian and/or Nicole



# First HHRP Tasks

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- Decide on HHRP assistance to provide
- Update LHAP strategies
- Announce Funding Availability
- Take Applications
- Decide on selection process
- Address staffing needs



# Deadlines for Expending Funds

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All HHRP allocated in the 23/24 state fiscal year

- Encumbered by June 30, 2024
- Expended by June 30, 2025

“Since we know that many recovery activities take time, we will accept requests for expenditure extensions using the same process as SHIP.”

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# Reporting Requirements

HHRP is part of the SHIP Report

- This is the same as SHIP-DR reporting

The first installment of HHRP (Allocation #1) is reported alongside 22/23 SHIP funds.

Future HHRP installments will be reported with 23/24 SHIP funds.

## Additional Use of Funds

Use	Expended
Administrative	\$35,000.00
Homeownership Counseling	
Admin From Program Income	\$1,709.03
Admin From Disaster Funds	\$76,487.50

<b>Totals:</b>	<b>\$1,037,193.62</b>	<b>22</b>
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## Total Revenue (Actual and/or Anticipated)

Source of Funds	Amount
State Annual Distribution	\$350,000.00
Program Income (Interest)	\$582.74
Program Income (Payments)	\$17,090.33
Recaptured Funds	\$ .00
Disaster Funds	\$764,875.00
Other Funds	
Carryover funds from previous year	-\$47,085.74
<b>Total:</b>	<b>\$1,085,462.33</b>

# Uses for and Restrictions on HHRP

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- HHRP is guided by the LHAP that covers 22/23
- Not just the Disaster Strategy- use any appropriate LHAP Strategy
- To update a strategy requires a technical revision
- To add a strategy requires a plan amendment and advertising for 30 days



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# Types of HHRP Assistance

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## Assistance to Directly-Impacted Applicants

### Short-Term:

- Relocation: Temporary Rental Assistance for displaced households
- Emergency Repairs
- Foreclosure or Eviction Prevention

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# HHRP Long-Term Assistance

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- Home Rehabilitation
- Insurance Deductibles
- Replacement Housing
- Foreclosure/Eviction Prevention
- Relocation: Rent Deposit or Purchase Assistance when displaced households are permanently moving



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# HHRP Examples from Past Allocations

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2005:

\$208M from Florida General Revenue

2019:

\$65M from Sadowski Housing Trust Fund

2020:

\$20M for Hurricane Michael Counties



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# Home Rehabilitation

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## Gadsden County

\$3 million for: 29 Rehabilitations  
and 15 Demo/Reconstructions



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# Manufactured Home Repair

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## Franklin County

- HHRP Manufactured Home Repair: 5 cases
- Also Manufactured Home Replacement
- Quickly encumbering and expending funds

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# Replacement Housing

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## Jackson County

Dedicated \$4.4 million expended or encumbered for 26 projects involving the reconstruction of a home



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# New Manufactured Housing

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## Calhoun County

Provided Replacement Housing with new Manufactured Housing Units



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# HHRP Implementation Examples

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## Contract Out Implementation:

- Holmes County & Washington County contracted out HHRP
- HHRP implemented by Emerald Coast Regional Planning Council



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# Involving Volunteers in Home Rehabilitation

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## Example from 2005 HHRP

- Hardee County and Mennonite Disaster Resource
- Volunteers complete SHIP-Funded home repair
- Mennonite Disaster Service completed SHIP-funded home repairs in Hardee County
- Permits pulled by Homeowner or Contractor overseeing volunteers

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# Other HHRP Topics:

## Pay Attention to the Administrative Budget

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- The 10% Admin Budget must pay for the full implementation of HHRP funds received
- Some communities will receive large amounts
  - No more admin is available even if it takes more than 3 years to expend HHRP funds
- Internal Practice: Separately track SHIP and HHRP Admin

# The Role of Project Delivery Costs

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- In addition to the 10% administrative budget, account for Project Delivery Costs (PDC)
- PDCs are paid from program funds, not the admin budget
- PDCs must be “reasonable” and not overlapping with admin
- Best practice: staff tracks PDC work on timesheet detailing work per rehab project



# Project Delivery Costs

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## Rehabilitation:

- Initial Inspection
- Work Write Up/Cost Estimate
- Construction inspections/oversight

## Outsource to 3<sup>rd</sup> Party:

- Service Delivery Fee

## Purchase Assistance:

- Housing Counseling
- Inspection



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# Administrative Costs

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- Advertising
- Outreach and Pre-screening
- Applications and Eligibility Determination
- LHAP Work
- Prep for the Monitor
- Office space, Utilities, Copier, Computers
- Tracking and Reporting



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# Communities with Smaller Allocations

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What if our city is getting a smaller allocation that is not adequate to assist at least one applicant?

Options in the January 23 FHFC email:

- "Notify us that you wish not to receive the funds... (they) will flow back to the county."
- "Work within an interlocal agreement... please notify us."
- "If you decline the first allocation, it does not make you ineligible for the second allocation."



A collection of several old, rusty hammers with wooden handles and metal heads, arranged in a circular pattern around a central teal circle. The hammers show signs of age and wear, with some having red paint on the handles. The central teal circle contains the word "Questions?" in white text.

Questions?

# Update on SHIP Disaster Assistance





# Other SHIP Disaster Assistance

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- Purchase of emergency supplies
- Interim repairs and tree & debris removal
- Construction of wells or repair of existing wells
- Payment of insurance deductibles for rehabilitation
- Rental assistance and security deposit of displaced recipients
- Temporary rent, mortgage and utility payments
- Relocation and moving expense

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# SHIP Disaster Updates

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9 counties reserved \$10.54 million SHIP funds for Disaster-Lee County with largest allocation of \$4.68 million

Examples allocation and activities:

- Collier County - \$1 million for owner-occupied rehab
- Hardee County - \$690,000 for rental, repairs and deductibles
- Osceola County - \$500,000 for rental, repairs and deductibles
- Seminole County - \$500,000 for repairs and deductibles
- Charlotte County - \$400,000 for repairs and rapid re-housing
- Volusia County - \$400,000 for repairs, deductibles, and relocation
- Desoto County - \$250,000 for rental, repairs and deductibles

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# SHIP Updates

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- As of 01/24/23, 2,487 applications have been received
- \$2 million has been encumbered or expended
- Most are still accepting paper and online applications



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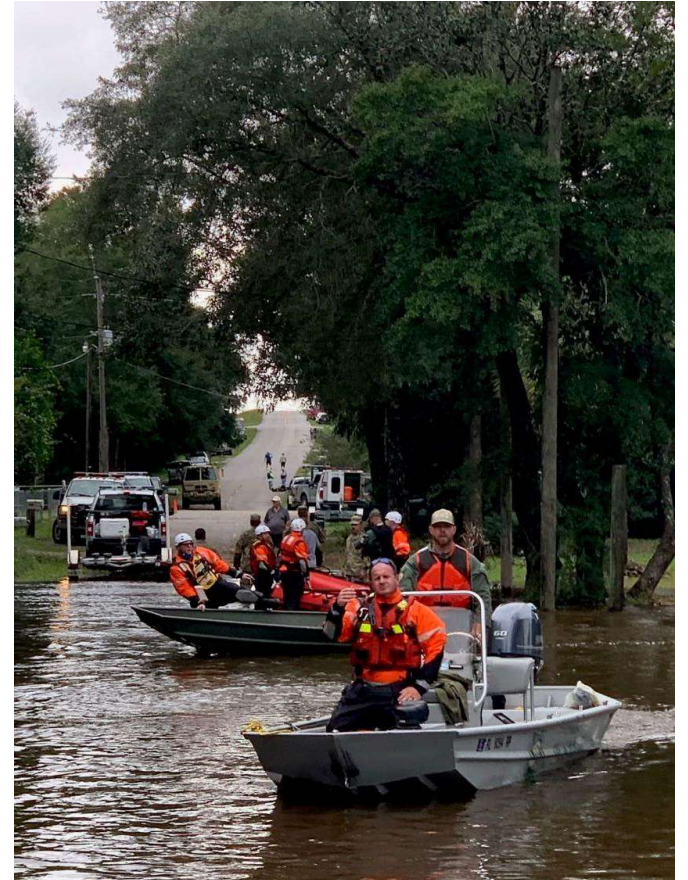


# SHIP Disaster Updates

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Issues and concerns reported:

- Incomplete or not enough applications
- Available contractors to complete work
- Awaiting completion of SHIP-DR
- No flood insurance or uninsured
- Delay in scheduling repairs
- Staffing limitation



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# Clear Communication

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## Among staff

- Understand the program
- Duties and responsibilities
- Roles

## Among contractors

- What is the process
- What the program limits are
- What the repercussions are for non-compliance

## Among homeowners

- How the program works
- What the program limits are
- What they can expect
- What the program does not do or allow

# Questions?

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Q. What happens when an applicant has already paid for all the expenses and is requesting reimbursement for the insurance deductible amount? Is this allowable?

Reimburse such a homeowner after you:

- Inspect work and document full payment to the contractor
- Confirm permits were obtained and related liens released.

SHIP-DR cannot reimburse an amount that exceeds the deductible

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# Questions?

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Q. If the homeowner states they are in litigation with the insurance company, should we continue processing their application?



- Do not continue to process such an application.
- Applicants may inform your office when litigation is over, and they have received an insurance claim check.
- It is not that litigation makes an applicant ineligible.
- Limited funds focus on cases that are ready to proceed.

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# Questions?

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Q. A client is asking for our deductible assistance specifically to purchase new furniture. Is this allowable?

- Cannot receive deductible assistance for anything except funding to pay a contractor to repair her home.
- SHIP rehab strategy would not pay for furniture.
- Have applicant review insurance policy to see if there was coverage for personal belongings, valuables, and furnishings.

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# Questions?

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Q. A couple of people do not want to file any claims with their insurance, and one reason given is that it could raise their premium in the future. Can applicants still apply for funding if they choose not to work with their insurance company?

They must file a claim to get assistance. This falls under the topic of duplication of benefits. SHIP staff have identified insurance as a source to pay for most repairs.

Q. Is Florida Housing implementing a particular Resident Income Certification (RIC) for the hurricane disaster relief funding or do we use our current RIC?

Local governments should use the regular RIC for disaster assistance files.

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# All FEMA Registrants Should Apply at Unite Florida Portal

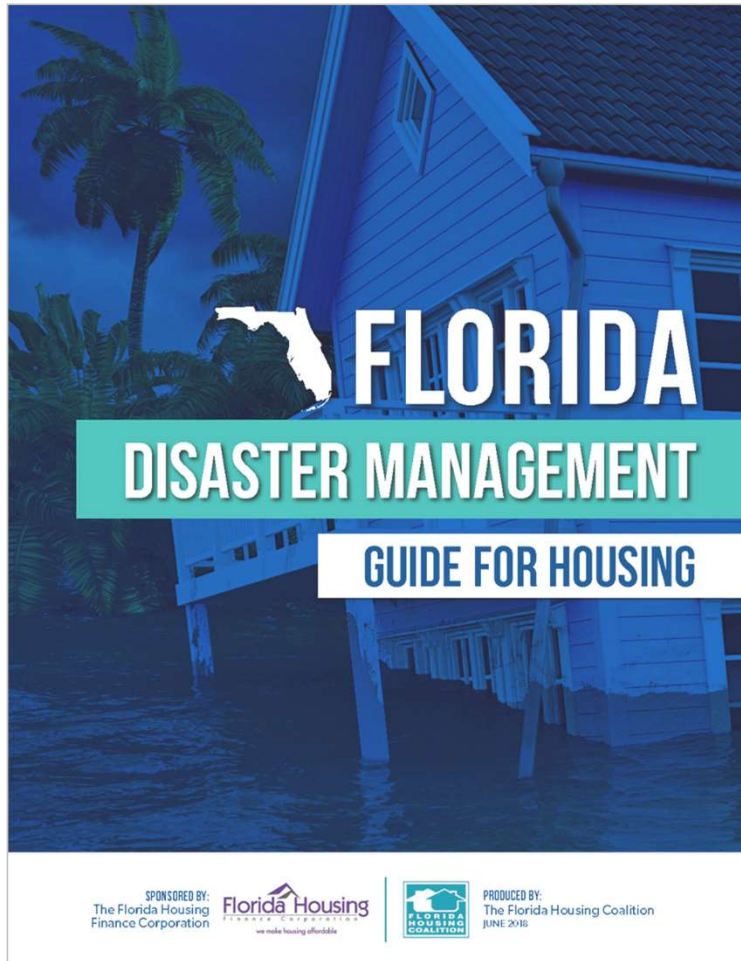
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- Florida's first-ever state-led sheltering/housing program
- Encourage households to register at [ianRecovery.fl.gov](https://ianrecovery.fl.gov)
- Provides temporary sheltering options, temporary or permanent repairs.
- Also report unmet needs such as transportation, household items and social services.



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[www.flhousing.org](http://www.flhousing.org)

In Publications Section of  
Florida Housing Coalition website





# Questions & Answers and 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](http://www.flhousing.org) for:

- ❖ Workshops
- ❖ Webinars

# Please Complete the Evaluation!

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