A group of volunteers, mostly men wearing white t-shirts and gloves, are working on a grassy area. They are carrying large, curved pieces of debris, likely roof shingles or siding, away from a row of small, single-story houses. The houses have light-colored siding and some have red shutters. The scene is outdoors on a sunny day with palm trees in the background.

HHRP for Hurricane Ian and Nicole Recovery September 7, 2023

**Florida Housing**
Finance Corporation

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Florida Housing
Finance Corporation's
Catalyst Program

Presenters



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Our Thanks to the Florida Housing Catalyst Program



AFFORDABLE HOUSING CATALYST PROGRAM

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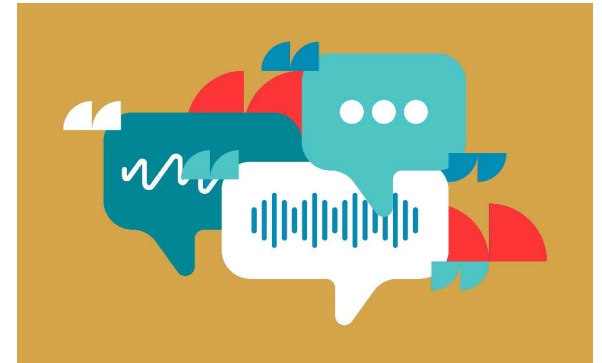
we make housing affordable™

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Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- If non typing capability, click raise your hand button
- Handouts are available for your review.
- This webinar is being recorded and will be available at www.flhousing.org
- Use headphones for best audio
- A survey will immediately follow the webinar;
please complete it! Thanks!



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Introduction by Robert Dearduff, State SHIP Administrator

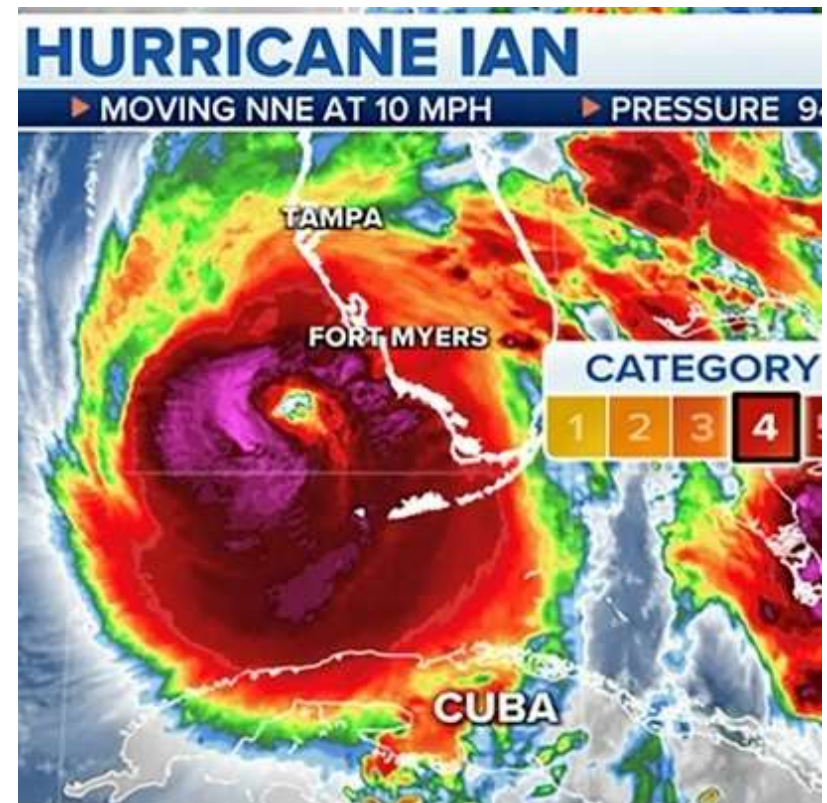


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Overview

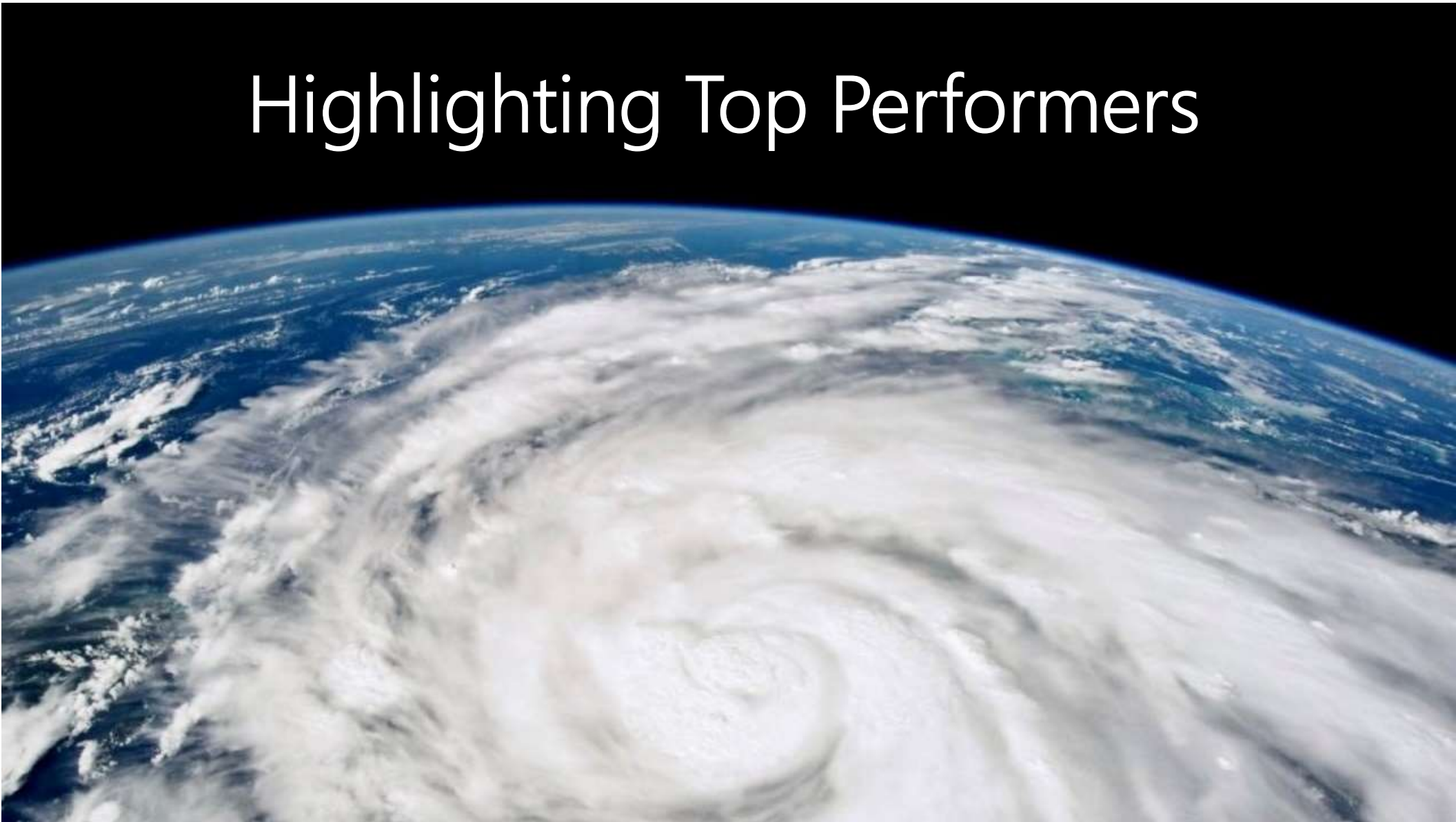
- Update from Top Performing Communities
- Jump Starting HHRP Assistance
- Investigating a New HHRP Strategy
- HHRP Lessons Learned from Hurricane Michael



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Highlighting Top Performers





The Focus of HHRP is Unchanged

Assistance to Directly-Impacted Applicants

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

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Characteristics of a 'Directly-Impacted Applicant'

- Homeowner or Renter
- Damage to the property
- Might have been displaced, or not
- Might have receive other housing-related disaster benefits
- Document they were financially impacted



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Hurricane Housing Recovery Program

Hardee County
Community Development
Lorie Ayers, Director



Hardee County HHRP Allocation

- \$667,980 has been received to date; anticipate another \$572,070 to be received
- Expended \$52,799.10
- Encumbered \$570,000
- Rental Program \$40,000
- Admin \$50,891
- Currently have five (5) Demo/reconstruction projects on a waiting list for the next round of HHRP disbursement

Best Practices

- Local Building Official conducts all inspections on Hurricane damaged homes
- Replacing wood frame homes with concrete block to current building code standards improves the resiliency of the home
- Added an option to our disaster strategy that provided mobile homeowner/occupied properties with \$50,000 towards the purchase of a new mobile
- Ensuring roof replacements include additional wind mitigation measures
- Utilizing rental funds to assist with relocation costs for these demo/reconstruction homeowners that have no other options.



Getting the Work Done

- Lack of contractors
- Used administrative funds to advertise in local as well as the surrounding county newspapers
- Posted the need on social media platforms
- Word of mouth



- Local Long Term Recovery Group
- Identify volunteer groups that help with recovery efforts
- Determine the skill set of the volunteer groups
- Mennonite Disaster Services
- Habitat for Humanity

Volunteer Projects

Mennonite Disaster Services

- Worked with them after the 2004 Hurricanes
- Teams committed to rebuild three (3) homes in the fall
- Coordinate housing for the volunteer groups
(Coordinate with your Long-Term Recovery Group)
- We provide the house plans, they obtain the materials

Ensure your LHAP has a volunteer strategy

- Self-Help strategy provides the use of volunteer labor
- All work is still permitted and inspected by the local building official
- The volunteer group provides the materials and then invoice us for their cost of materials
- Volunteer Labor is FREE...enabling us to stretch our HHRP dollars and help more survivors.

Questions?

Thank you to FHFC for providing these dollars that are essential for the long-term recovery of our County!



➤ Osceola County Board of
Commissioners

**Housing and Community Services
Department**

**Mireya Vasquez, Affordable Housing
Specialist**



Disaster Strategy

- \$437,299 – allocation received from FHFC
- SHIP disaster funds may be used for items such as, but not limited to:
 - a) purchase of emergency supplies for eligible households to weatherproof damaged homes
 - b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable
 - c) construction of wells or repair of existing wells where public water is not available
 - d) payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies





Disaster Strategy-continued



- \$437,299 – allocation received from FHFC
- SHIP disaster funds may be used for items such as, but not limited to:
 - e) security deposit for eligible recipients that have been displaced from their homes due to disaster
 - f) rental assistance for eligible recipients that have been displaced from their homes due to disaster
 - g) temporary rent and utility payments for up to 18 months for tenants financially impacted by a health pandemic such as COVID-19
 - h) temporary mortgage and utility payments for up to 18 months for homeowners financially impacted by a health pandemic such as COVID-19
 - i) strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster





Best Practices

- Self Certification
- Client providing all documents
- Proof of Hardship – using FEMA letters, insurance estimates, etc.
- Document Dropbox for clients
- DocuSign for expediting signatures





Intake/Marketing

- Paper applications to avoid technical issues
- Walk-ins and referrals from other agencies accepted
- 3rd party verification in cases where there is a document validity in question
- QR Codes on flyers for the community to have quick access to qualifications and programs guidelines
- Program informational table with information at FEMA sites in the community
- Program informational table at community resource fairs
- Utilized social service agency network to distribute flyers
- County/Commissioner websites and social media



Funding Update

- \$202,655 expended
- \$600,000 remains encumbered for 20 families
(maximum assistance is \$30,000 per client)
- 27 families approved with award letters
- 7 families have been 100% completed
- 24 families have received at least one payment



Questions?



Jump Starting HHRP Assistance



Re-evaluate a current approach

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Re-evaluate current strategies

- Review disaster strategies and identify if still needed
- Consider a roof replacement strategy or less complex strategy
- Spend funds another way to include rental rehabilitation



Common Rehabilitation Assistance

Correcting structural defects/damages

Mitigation type improvements

Roof repair or replacement

Electrical repairs/upgrades

Plumbing repairs/upgrades

Air Conditioning repair/replacement

Replacing damaged/inefficient windows and doors

More Rehabilitation Training

Emergency Repair, Rehabilitation, and Reconstruction September webinars:

Part 1 recording: <https://vimeo.com/751896326>

Part 2 recording: <https://vimeo.com/752690784>

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Working with Procurement

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Recommendations

- Ask for flexibility in the event of a disaster
- Review insurance requirements to be less restrictive for smaller projects
- Explain challenges that contractors have with local government

Marketing of Developers

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- Solicit developers for rehabilitation programs
- Solicit developers for new construction (homeownership and multi-family)
- Solicit developers for in-fill lot program

- Provide annual and/or semi-annual meetings
- Advertise requirements to participate
- Post in Builders Associations
- Network with building division (inspectors)

Return unused funds

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Steps to return funds

- Notify Robert Dearduff with your intent to return funds
- Wire instructions on how to return unused funds attached

FEMA Helps Identify Unmet Housing Needs

- FEMA shares its disaster assistance data with trusted partners
- Submit an Information Sharing Access Agreement (ISAA)
- Must be prepared for each declared disaster
- Assistance with preparing ISAA to most fully supply unmet housing needs data:
CJ Reynolds, Director of Resilience and Disaster Recovery
reynolds@flhousing.org



Investigating a New Strategy



Insurance Assistance



- Palm Beach County staff see many SHIP eligible homeowners experiencing increased housing costs.
- Insurance premiums are on the rise, connected to recent disaster damage
- Therefore, the County is considering a HHRP-Funded Insurance Assistance Strategy

Details of Proposed Insurance Assistance Strategy

NOTE: There is currently no FHFC approved Insurance Strategy

Status: Palm Beach County's strategy goes to LHAP Review Committee

Provide one-time non-recurring assistance to help cost burdened SHIP-eligible homeowners afford significant property insurance increases

Homeowners are eligible if:

- Their insurance costs have increased in the past year by at least __%
- Their Principle, Interest, Taxes, and Insurance payments are more than 30% of their monthly gross income

Strategy Elements to Consider



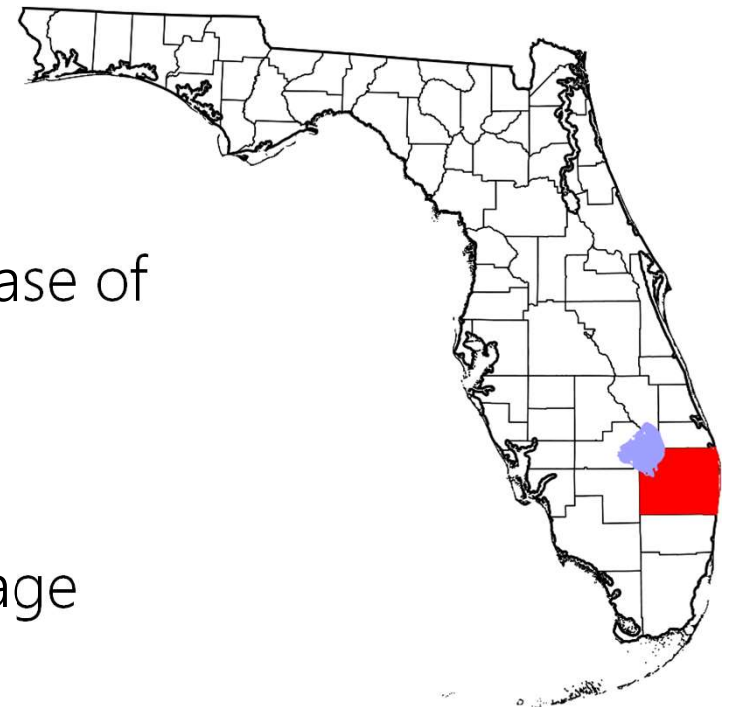
- Before receiving assistance, receive counseling from an assigned HUD approved agency trained in foreclosure prevention counseling
- Assistance available with or without a Mortgage
 - For homeowners with a mortgage, the assistance will be paid to the first mortgage lender for the taxes and insurance escrow account
 - For homeowners without a mortgage, the assistance will be paid to the property insurance company
- Initiate a Flood Insurance Policy even if this was not paid before

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Recipient Selection Considerations

- Default Option: Assisted in the order of complete applications received
- Possible Priorities:
 - Applicants with an annual premium increase of 25% or more (or other threshold)
 - Applicants with severe cost burden
 - Elderly/special needs applicants
 - Applicants with proof of an escrow shortage



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HHRP Lessons Learned from Hurricane Michael

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Quick Response in Franklin County

2019 HHRP: \$1.2 million

- 7 Home Repairs
- 5 Manufactured Home Repairs
- 10 Manufactured Home Replacements

2020 HHRP: \$380,000

- 2 Manufactured Home Repairs
- 3 Manufactured Home Replacements



Franklin County Home Repair



Franklin County Home Replacement





APALACHEE REGIONAL PLANNING COUNCIL

Local Partnerships, Regional Impact.



- SHIP and HHRP work in
- Jackson County
 - Calhoun County

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Apalachee RPC Home Repairs



APALACHEE REGIONAL PLANNING COUNCIL
Local Partnerships, Regional Impact.



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Home Replacement with Manufactured Housing



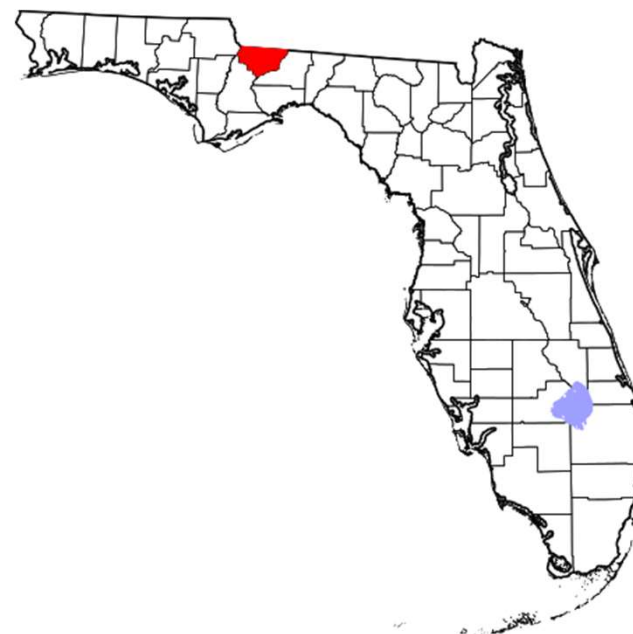
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Gadsden County

Code	Strategy	Expended Amount	Units
1	Purchase Assistance	\$25,000.00	3
3	Rehab	\$844,906.53	20
4	Demo/Replacement	\$1,930,832.19	15
6	ER Rehab	\$83,930.00	7
Homeownership Totals:		\$2,884,668.72	45



2020 HHRP: \$940,000

- 2 Manufactured Home Repairs
- 3 Manufactured Home Replacements

Gadsden County Home Repairs



Gadsden County Home Replacement



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Gadsden County Home Replacement BEFORE



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AFTER



Emerald Coast Regional Council in Holmes, Washington, and Jackson Counties



Jackson County 2019 HHRP: \$7.2 million

- 26 Home Replacements

Holmes County 2019 HHRP: \$585,000

- 5 Home Replacements

Washington County 2019 HHRP: \$1.8 million

- 8 Home Replacements

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Best Practices for Demolition & Reconstruction

- HHRP may provide replacement housing for eligible single-family owner occupied residences impacted by a hurricane
- The home is destroyed or found to be unfit for human habitation
- Consider: Can the home be repaired to be livable? Consider the cost to repair versus replace



Reconstruction-Specific Activities



- Initial inspection: Determine repairs needed
- Prepare work write-up and specifications
- Consider options for proceeding: rehab or reconstruction
- Determine grant or lien amount, considering other benefits
- Complete demolition after first mortgage provider consent
- May involve temporary relocation assistance for household

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More Reconstruction-Specific Activities

- Pay for drawings, floor plans for home with 2, 3, or more bedrooms
- Obtain survey and appraisal of property
- Advertise and solicit Builders to participate in the program
- Obtain Certificate of Occupancy
- Obtain Home Warranty from Builder

Photo: After Hurricane Michael, Jackson County dedicated \$4.4 million to 26 home reconstructions



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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 for:

- ❖ Workshops
- ❖ Webinars

Please Complete the Evaluation!



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