



FLORIDA

DISASTER MANAGEMENT

GUIDE FOR HOUSING

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SHIP ADMINISTRATORS GUIDE

INTRODUCTION



Introduction

This guide is designed to prepare staff working with the State Housing Initiatives Partnership (SHIP) program for their roles and responsibilities before and after a disaster. The guide is also written for Florida's public and private sector housing providers to prepare for, respond to, and recover from disasters. The guide provides a framework that illustrates the interconnectedness of federal, state and local emergency response and mitigation support operations.

Housing providers should be aware of the external disaster planning process and understand their role in supporting the process by participating and providing information necessary to prevent the loss of life and property in the event of a natural disaster. This guide assumes a leadership or coordinator role and responsibility for public-sector housing providers as they interact with external emergency operations and planning functions that take place at the county and municipal levels.

Housing providers hold an important position in the disaster planning process as they possess knowledge of the housing delivery system serving more vulnerable populations and have access to financial resources that are essential to assisting in the temporary and permanent housing solutions that may include a wide variety of activities. Housing providers understand the mechanisms of state and federal funding that may be directed at relief and recovery such as temporary rental assistance, home repairs, reconstruction and new development of single or multifamily housing. For the most part, housing providers do not have an active role in the emergency response or short-term recovery following the disaster event. While housing providers are prepared to assist displaced survivors and coordinate short-term repairs, their role in long term recovery and mitigation is the most important component of their involvement.

This guide is designed for housing providers which may include local government staff who administer SHIP, HOME, or other state or federal housing programs. This guide is also designed for private sector partners including staff from housing development organizations, staff from agencies that participate in the local Continuum of Care, and others who represent legal aid services, housing counseling agencies, and service providers for vulnerable populations such as the elderly, low and very low income,

or persons with disabilities. This may include one or more local offices, departments or individuals, across more than one municipal jurisdiction. This guide may also be used by disaster management coordinators, elected officials, and community development staff.

Who Should Use the Guide

This guide is intentionally written for SHIP Administrators whose office and staff are considered to be leaders in the disaster management infrastructure of any given community. Given that the SHIP program encourages partnerships in order to secure the benefits of cooperation by the public and private sectors and reduce the cost of housing for the target group by effectively combining all available resources and cost-saving measures and encouraging active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons, and community groups to produce affordable housing and provide related services. Housing providers form a very wide community network of affordable housing and each should play an involved role in a community's disaster housing recovery activities. Disasters are unpredictable, so disaster management often falls to task forces with a special purpose.

How to Use the Guide

The guide is organized around the four phases of the typical disaster management sequence of Preparedness, Response, Recovery, and Mitigation. Suggested policies and best practice examples are included for each phase to illustrate how Florida housing providers interact within the federal, state and local disaster management framework. The guide includes direction in the preparation and implementation of a SHIP Disaster Strategy and the Appendix contains important tools and templates to ensure consistency and compliance with SHIP regulations.

The guide includes a review of funding sources that are specific to mitigation and recovery activities. The Appendix contains case studies from two counties that describe the full disaster management process and how housing plays an essential role. The Appendix also includes a stand-alone Disaster Resource Guide, sample SHIP procedures, forms and a glossary of terms.

The four phases of disaster management include:

- **Preparedness** — within county framework and internally within the housing delivery system
- **Response** — volunteer roles and temporary housing needs for displaced
- **Recovery** — short and long term permanent and equitable redevelopment
- **Mitigation** — ongoing and post-disaster strengthening of housing and neighborhoods with a focus on resiliency

This guide updates and overhauls previous housing disaster recovery guides as emergency management has significantly advanced in response time, mass communication, housing damage assessments, and the availability of data on households that need assistance. Only by looking back and learning from our mistakes and accomplishments can we build an even better plan to meet the dreaded but inevitable disasters that will visit our tropical state.

The guide will be provided in both print and digital format. The digital edition may be updated periodically as new programs and strategies become available. The Florida Housing Coalition welcomes users' comments, questions and input to the guide which can be submitted by email to info@flhousing.org.





**THE DISASTER MANAGEMENT
FRAMEWORK**

AND HOUSING CONTEXT



SECTION ONE

SECTION ONE:

The Disaster Management Framework & Housing Context

This section of the Florida Disaster Management Housing Guide is devoted to establishing the role of the housing provider, either public or private sector, for or nonprofit, in the context of the federal, state and local framework of disaster response and recovery. Following a description of the types of disasters which may impact Florida, the four phases of disaster management will be described along with the statutory authorization for the federal and state disaster management agencies and the programs, policies and procedures that derive from that system. The role of the SHIP program is described in this section to demonstrate its placement in the disaster management framework.

Types of Disasters in Florida

This guide is designed to help SHIP staff prepare for a variety of possible hazards to residential housing, several of which are included in the following list. The planning and recovery activities included in this guide address recovery from this broad array of possible disasters.

Disaster planning encompasses many elements. Each disaster featured below is accompanied by considerations related to recovery:

Floods: Floods affect more homes than any other type of disaster. Mold is the most prominent damage following a flood and worsens over time. Mold is a hazard to both people and property.

HOW DOES FEMA DEFINE “DISASTER”?

Disaster is a natural or human-caused incident that disrupts normal life, causing physical and/or emotional trauma and/or damage to property and/or community infrastructure. Disasters may include hurricane, tornado, wind storm, flood, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snow or ice storm, wild fire, explosion, acts of public violence or terrorism, or other human caused or technological events involving toxic and / or radiological materials.



Hurricanes and Tropical Storms: The Florida Hurricane Season is June 1 until November 30. Hurricanes and tropical storms can produce extreme rainfall, storm surges, sustained high winds, and may include tornadoes. Damage may be widespread across hundreds of miles, affect thousands of buildings, and cause material and labor shortages. Roof damage is common, along with water damage.

Tornadoes: Tornadoes occur with little or no warning. Since wind speeds can reach up to 300 mph, the focus of warnings is providing life safety via an exceptionally strong shelter that meets the Federal Emergency Management Agency (FEMA) standard for a tornado safe room. Damage can occur a mile wide and up to 50 miles long. Damage is greatest at the core of the funnel and less severe toward the edges of the path.

Wildfires: Fire is the most prevalent type of disaster in the nation, and Florida is highest in the nation in the number of lightning strikes annually. Houses are susceptible to wildfires by exposure to embers, direct flame contact, intense radiant heat, or firebrands (burning materials lifted by air currents). As the heat of a fire increases, soot becomes

pressurized and forced into small cracks, crevices and into surface finishes. Smoke, soot and ash stain materials and can become trapped in window tracks, gutters, insulation, air conditioner equipment, vents, ducts and exterior drains.

Extreme Heat/Droughts: Drought can cause soil shrinkage, resulting in uneven settling and foundation cracks. This can lead to structural damage of walls, floors and roofs. It can also cause separation from porches, garages and decks. In some areas, drought can cause sinkholes. Extreme heat poses a serious health threat to vulnerable residents, especially from dehydration.

Sinkholes: Sinkholes usually happen after a long period of rain or an intense storm. They may coincide with floods. Home damages range from modest damage to foundations, roofs and chimneys to complete destruction.

Human-Caused Disasters: Not all disasters in Florida are caused by natural hazards. Human-caused events may include acts of terrorism, explosions or malfunctions at a chemical factory or nuclear power plant.



Disaster Management Framework

Disaster management occurs within a hierarchy from the federal government to the state government to the county and municipal levels in four general phases at each level of government.

At the top of the framework is the Federal Emergency Management Agency (FEMA). FEMA operates under the National Disaster Recovery Framework. The National Disaster Mitigation Strategy is also administered by FEMA. While FEMA provides housing repair and temporary lodging, it is the U.S. Department of Housing and Urban Development (HUD) that administers Congressional allocations of funding under the Community Development Block Grant: Disaster Recovery program (CDBG-DR). Other HUD assistance may include Housing Choice Vouchers and HOME funds. Other federal sources of housing disaster recovery assistance include SBA and USDA.

At the state level, the Florida Division of Emergency Management (FDEM) administers the State Comprehensive Emergency Management Plan (CEMP). FDEM is joined by the State Emergency Response Team (SERT). The State Disaster Mitigation program is administered by FDEM. County emergency management partners work in close collaboration with FDEM and SERT. These programs and partners operate under the website www.FloridaDisaster.org.

At the local level, County Emergency Managers oversee Emergency Operations Centers (EOC) that are activated to respond to pending or sudden disaster events. The EOC typically facilitates the long-term recovery planning where housing is most likely to be an integral element. Housing is also a component of the local disaster planning process which result in the Local Comprehensive Emergency Management Plan.

Housing is locally administered and therefore is included in the County emergency management operations. Not only should housing be an integral component of the EOC planning and response operations but should also include its own disaster planning that is much more specific to the housing delivery system.

While disaster relief comes from the federal level, the declaration of a disaster and request for assistance is made at the state level. When a disaster is approaching or has occurred, the Governor is informed by both state and local agencies of the impending disaster or the immediate consequences. The Governor makes disaster declarations which may include emergency evacuations and the opening of shelters. The Governor requests that the President affirm the declaration that opens the pathways to federal assistance. FEMA is generally in charge after the President confirms the declaration. Once the impacts are understood, Congress can enact legislation to approve funding through federal agencies including but not limited to FEMA, SBA HUD, and USDA.

The goals of disaster management, along with protection of life and property, includes the protection and restoration of public infrastructure and facilities, economic revitalization which includes business operations and employment, and the environment which includes mitigation and green infrastructure.

The National Preparedness Goal defines what it means for the whole community to be prepared for all types of disasters and emergencies. The goal itself is succinct: “A secure and resilient nation with the capabilities required across the whole community to prevent, protect against, mitigate, respond to, and recover from the threats and hazards that pose the greatest risk.”

Four Phases of Disaster Management. The four phases are briefly described below and more comprehensively in the body of this guide:

Preparedness: Another description of preparedness is “pre-disaster recovery planning.” Preparedness includes activities that seek to prevent casualties, expedite response activities and minimize property damage in the event of a disaster. It is a continuous process for communities as they constantly strive to improve their readiness.

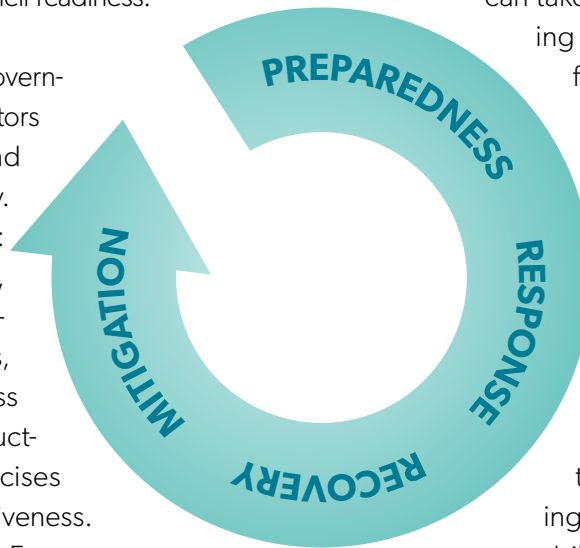
Preparedness activities ensure governments and their residents and visitors are ready to react promptly and effectively during an emergency. Preparedness activities include: obtaining information on threats, planning to prepare an organized response to emergencies, providing disaster preparedness training for emergencies, conducting emergency drills and exercises to test plans and training effectiveness. (CEMP- Florida’s Comprehensive Emergency Management Plan)

Response: Response includes those actions that must be carried out when an emergency exists or is imminent. Activities include: notifying key officials and warning the public of emergency situations, activating emergency facilities, mobilizing, deploying, and employing personnel, equipment, and supplies to resolve the emergency situation, and providing emergency assistance to the affected local population. (CEMP)

Recovery: The goal of recovery is to bring a community back to a new normal after it has been devastated by a disaster. Short and long-term recovery begins once infrastructure is restored, shelters have closed, and survivors return home. Schools and businesses re-open the community begins to rebuild. Short-term recovery may include the period when survivors whose homes were severely damaged must reside in temporary homes such as hotels, trailers, or with friends or family. Long-term recovery can take years and it is important that housing providers be prepared to start and finish the repairs and reconstruction of housing.

Mitigation: A disaster provides a setting for a community to reassess its risk and vulnerability to future hazards and implement mitigation plans to reduce future vulnerability. Mitigation includes the capabilities necessary to reduce the loss of life and property by lessening the impact of disasters. Mitigation capabilities include, but are not limited to, community wide risk reduction projects, efforts to improve the resilience of critical infrastructure key resources lifelines, and risk reduction. (CEMP)

It is completely logical for housing providers to combine mitigation with preparedness because of the importance of ensuring that Florida’s housing stock is developed and retrofitted for maximum resilience in the face of natural disasters.





KEY CONCEPTS

**FOR DISASTER MANAGEMENT
AND HOUSING**



SECTION TWO

SECTION TWO:

Key Concepts

There are key concepts within the disaster management process that are shared and linked among the federal, state and local organizers. Key concepts that relate to housing are described in this section.

All Hazards Approach. The State CEMP establishes that state and local emergency planning follows an “all hazards” approach. “All-hazards planning is based on the premise that the consequences of disasters are the same regardless of the hazard, and most of the functions performed during emergency situations are not hazard-specific.” In this guide, natural disasters may include hurricanes, tornadoes, flooding, sinkholes, wildfires, drought as well as man-made disasters. The sheer scale and frequency of hurricanes that have impacted Florida’s residents and environment has given rise to most of the content of the disaster planning framework, so this experience establishes the way Florida responds to other types of disasters.

All Community Resources Approach. The State CEMP also states that disaster management is based upon a comprehensive resource planning approach. This acknowledges that “both public sector and private sector resources that can be made readily available, either voluntary or paid, are included in the planning and eventual response scenarios. This comprehensive planning approach does not exclude the services of volunteer organizations, quasi-public resources, and donations. Indeed, in the housing recovery phase, it is the volunteer organizations that have the most impact in the short-term response and this is sustained throughout the long-term recovery process. Housing providers must be aware of these resources and continuously maintain awareness, communication and collaboration with all available resources.” In other words, in the event of a disaster in Florida, “all hands are on deck.”

Housing is Local. Since housing assistance, rehabilitation and development is a local activity, it is important for SHIP, HOME, and CDBG program administrators and their staff and nonprofit housing providers and their representatives actively participate in the disaster preparation and recovery planning process. Every community is different,

but housing is one of the most important elements in this process for both short term housing assistance and the repair and redevelopment of the housing stock following a disaster. The disaster planning process must also address the protection and restoration of infrastructure, transportation, the environment, and economic development.

The Value of Volunteers. Working alongside and often interchangeably, national, state and local volunteer organizations provide paid and volunteer labor, tools, equipment, funding, sustenance and compassion in the wake of a disaster. Volunteer groups are often the first on scene following the first responders, national guard, and FEMA. The national Volunteer Organizations Assisting in Disasters (VOAD) works through the Florida VOAD, which coordinates activities on the local level.

Role of Housing in the Disaster Management Cycle: A Quick Outline

Housing providers in the private and nonprofit sectors are not typically involved in emergency response functions but are critically needed in disaster preparedness, mitigation and long-term recovery. Housing providers bring experience, skills and resources for finance, advocacy for low income and vulnerable populations and long-term recovery planning and implementation.

Role of Housing in Disaster Preparedness

- Lead the preparation of a Housing Disaster Strategy
- Participate in County Disaster Preparedness planning
- Prepare or update housing disaster tools including application forms and templates for intake, verification of benefits forms, special rules and requirements for rehabilitation, reconstruction, elevation, and house relocation
- Prepare and adopt SHIP Disaster Strategy that includes emergency rental assistance and rehabilitation provisions

- Prepare TBRA strategy in Consolidated Plan for HOME participating jurisdictions
- Establish protocols for each housing sector: homeless and supportive housing, counseling, rehab, single family, multifamily, PHA's
- Establish protocols for volunteer agencies including contact information and identification of groups with capabilities
- Establish protocols for legal aid services including contact information, assemble flyers and outreach media

Role of Housing in Response:

- Activate assistance plan for shelters
- Activate legal services protocols
- Activate volunteer response protocol
- Identify temporary housing site criteria including the initial provision, maintenance and removal and who is responsible
- Identify how to transition residents back to permanent housing and who is responsible
- Identify how the community will rebuild affordable housing that addresses unmet needs

Role of Housing in Recovery

- Deploy SHIP for emergency housing assistance
- Prepare and conduct intake for repair and rehab assistance
- Enact emergency LHAP revisions as needed
- Enact temporary and emergency housing assistance programs
- Begin homeowner rehab process including mitigation treatments
- Anticipate CDBG-DR and State Disaster SHIP Allocations
- Restoration of infrastructure and public facilities
- Rebuild permanent housing
- Economic Revitalization to bring back employment and re-open businesses
- Coordination and delivery of social services and health care to displaced persons and households
- Environmental restoration

Other components may include:

- Land Use Redevelopment Planning impacted by



- flood zones, repetitive damage situations
- Citizen Action and Volunteers
- Resiliency and Sustainability

Role of Housing in Mitigation

- Participate in County Disaster Mitigation Task Force
- Coordinate with VOAD activities involving mitigation
- Prepare a strategy to apply for state and federal mitigation programs (Hurricane Loss Mitigation Program- HLMP and Hazard Mitigation Grant Program -HMGP)
- Provide repair and retrofit mitigation measures in housing rehab program
- Require resiliency features in construction programs
- Review housing rehab and construction policies and amend to include resiliency treatments

The Role of SHIP in the Disaster Management Cycle

SHIP is statewide. The SHIP network includes offices in 67 counties and 52 entitlement cities. SHIP staff members work with other government programs and private sector partners that include nonprofit housing organizations and social service agencies to provide housing assistance. In times of disaster, the SHIP program is a critical network that provides housing recovery assistance to low and moderate-income households.

SHIP is a permanent program. The timeline of activities before and after a disaster is a long one as recovery can stretch out for years. SHIP staff are not first responders and are often not involved in the first days following a disaster. Although SHIP may be provided for temporary assistance, SHIP is more often involved later in the timeline. It is focused on long-term recovery.

SHIP is an affordable housing program. SHIP can be combined with other housing funding sources that are also limited to assisting low and moderate-income households. SHIP is more flexible than federal housing funding with a higher maximum income level which it can serve. SHIP funding can be available for households with incomes up to 140% of the area median income (AMI), but 60% of SHIP funds must target households at or below 80% of area median income with 30% reserved for households below 50% of AMI.

This is important as data compiled after Hurricane Irma struck Florida in 2017 indicate that 75% of the damage to housing in Florida was to homes with a household income at or below 40% of the area median income. This disproportionate impact illustrates why SHIP and other housing assistance must target the most vulnerable populations in providing temporary housing, repairs, reconstruction and mitigation.

Local Housing Assistance Plan. Each SHIP jurisdiction prepares a Local Housing Assistance Plan (LHAP) that may include strategies specific to disaster response and

SHIP in Response and Short-Term Recovery. When Hurricane Irma hit in September 2017, SHIP contributed to the recovery efforts. SHIP assistance included temporary measures such as tarps and temporary rent assistance but also included long term measures and permanent repairs such as residential rehabilitation. In some communities, SHIP funds were the first dollars available for assistance. However, although it is sometimes the first money on the scene, most SHIP disaster assistance is not focused on temporary measures, but instead on long term rebuilding. Both temporary measures and permanent repairs are addressed in this guide, in addition to many other types of assistance.

recovery. The LHAP strategy descriptions determine how SHIP funds can be used for emergency rental assistance, home repairs, or reconstruction. The LHAP may include disaster specific strategies that are only deployed when disaster strikes.

SHIP administrators may play a role in each disaster management phase, but their main role is in long term recovery that takes place once the emergency situation is over and it is time for permanent rehabilitation and reconstruction to begin. To help staff jumpstart their disaster program, this guide offers a template for a SHIP Disaster Strategy and implementation guidelines, forms and contracts and features best practices from specific communities throughout Florida.

SHIP staff are disaster recovery qualified. SHIP covers the state with housing funding, which is especially important in the areas beyond the entitlement jurisdictions that receive federal housing funds. SHIP funds housing staff, even in areas where it is the only housing assistance source. Thanks to SHIP, local government housing staff throughout Florida have experience with the myriad of details involved with providing housing assistance.

SHIP staff are familiar with applicant intake, eligibility determination, and the many steps involved with providing housing assistance. They have the experience to issue an RFP to acquire services from contractors and other community partners. They routinely vet and secure home repair contractors using local procurement policies.

SHIP staff also have organized programs and established procedures for solicitation, developing a work write up, creating budgets, managing projects and monitoring for

compliance. They are proficient in client intake, eligibility determination, and customer service including housing counseling. SHIP staff continuously seek and receive training in affordable housing and are qualified participants in the disaster management cycle.

SHIP funds are important in disaster response, recovery and mitigation. SHIP staff may dedicate unencumbered funds in the SHIP local housing trust fund to disaster recovery. New funds usually arrive after July, the beginning of the state fiscal year. These funds may also be dedicated to long-term

recovery but may also provide emergency rental assistance to help displaced households. The SHIP program offers the most impacted communities additional disaster assistance from an annual reserve of \$5 million dollars that is set aside from each annual allocation.

Above and beyond local SHIP housing funds, the Florida Legislature has in the past responded to disasters with general revenue funds funneled through the SHIP network, which has helped Florida recover more quickly than other disaster-damaged states.

SHIP in Long Term Recovery. Disaster assistance was distributed through SHIP in 2004-2005 in response to damage from Hurricanes Charley, Frances, Jeanne, and Wilma. The Florida Legislature created the Hurricane Housing Recovery Program (HHRP), which supplied \$207 million of funding to 40 percent of the State affected by these storms. In 2018, the Florida Legislature set aside funding specifically for housing recovery that included \$15 million to rebuild workforce housing in the Florida Keys—this was not SHIP funding.

SHIP moves faster with early damage assessments. The deployment of SHIP funds typically begins once the emergency has passed and the damage assessments are completed. In 2017 it became apparent that FEMA's ability to rapidly conduct the damage assessments for most of the state of Florida was constrained by the disasters occurring simultaneously in Texas and the Territory of Puerto Rico and the U.S. Virgin Islands. For that reason, it is important for a community to be able to conduct its own, albeit informal, damage assessment so that intake for SHIP assistance can occur and repairs can begin as soon as possible



DISASTER PREPAREDNESS



SECTION THREE

SECTION THREE:

Disaster Preparedness

This section of the guide provides an overview of the role of housing providers in preparation and step by step instructions on the formation of a Disaster Housing Strategy.

The Role of Housing Administrators in the Preparation Phase

Prepare to Prepare. To be an effective participant in disaster preparedness and the response and recovery planning processes, housing administrators should commit to becoming knowledgeable and readily aware of disaster planning, emerging programs and the role of the overall hierarchy of disaster planning. Housing administrators should be prepared for the following:

- Increase their working knowledge of local disaster planning and response framework in the community
 - Join the work groups most relevant for resolving housing issues
 - Continuously review the plans and protocols of disaster work groups
- Commit to participating in the ongoing planning function by dedicated staff and set aside adequate time for participation
- Share plans and protocols with housing partners and stakeholders, including for example, the AHAC members, other grantees and housing counseling agencies
- Enhance staff knowledge about FEMA and HUD programs and SHIP disaster strategy rules
- Include a SHIP disaster strategy in LHAP that will serve as broad a spectrum of needs as possible, i.e. rental and emergency housing assistance, emergency repairs, temporary relocation

Preparedness is defined by DHS/FEMA as "a continuous cycle of planning, organizing, training, equipping, exercising, evaluating, and taking corrective action in an effort to ensure effective coordination during incident response." This cycle is one element of a broader National Preparedness System to prevent, respond to, and recover from natural disasters, acts of terrorism, and other disasters.



Prepare a Community Based Housing Disaster Strategy

The affordable housing sector is built upon the investment of significant public and private resources. Affordable housing is part of the local infrastructure by providing safe, decent and affordable shelter for the workforce, persons with disabilities, seniors, persons experiencing homelessness, and many other vulnerable populations. It is important that each community have in place a current and operative housing disaster strategy. Below are steps to following in forming a housing disaster strategy.

Step 1: Form a Collaborative Team & Define Activities

Activity 1: Identify Team Members

The SHIP administrator or other appointee should identify key stakeholders who should be represented on the Housing Disaster Strategy planning team. This should include representatives from SHIP partners. The Affordable Housing Advisory Committee may be an appropriate point from which to organize. Members of the team should be willing to commit time for meetings, research and ongoing plan oversight. This process can be phased with some members more active in the formative stages and others becoming more influential in the implementation of the plan. Suggested members include:

- SHIP administrator
- AHAC chair or appointee
- Housing development organizations
- Public Housing Authorities
- Supportive housing providers
- Housing Counseling Agencies
- Homeless Continuum of Care agencies or appointees
- Legal assistance agencies
- Neighborhood organization appointees
- Homebuilders
- Volunteer organizations
- Disability advocacy organizations
- Tenant organizations
- Realtors

Activity 2: Identify expectations, organizational structure, schedule

In organizing the team, a core group should establish the expectations of member in time, personnel and input. The organizational structure should be drafted to include the scope and geographical area under consideration. The structure may benefit by having smaller sub-groups to focus on specific areas of concern. Boundaries are not political. The plan should identify how often meetings will take place, how they are noticed, and how the proceedings are recorded. It is assumed that the public will be welcome and that the meetings will take place according to Florida's "Sunshine Law."

Step 2: Understand the Situation

Activity 1: Identify Risks, impacts and consequences

The general community risk will be part of the County Emergency Operations Center planning process. This information can be provided for discussion and the risks to housing and vulnerable residents can be identified by the team. The basis for this can be an inventory of assisted housing units in the planning area. Housing providers are encouraged to have a disaster plan for each property, which would include evacuation plans, ongoing mitigation efforts, and a plan to assist returning residents. In the case of a disaster, to maintain contact with residents while they reside in temporary housing.

It is important under this activity that team members employ their knowledge of the community. This includes neighborhood and geographical features, leaders of government, housing finance, and social services. The team should understand the infrastructure of the community including utilities and transportation services and agencies. It is important to form a connection with the EOC to understand their strategy for evacuation orders and sheltering.

Activity 2: Understand Local Disaster Management Framework

Identify and review current strategies and plans for disaster response, recovery, and mitigation. These might include the following:

- Local Comprehensive Emergency Management Plan
- Local hazard mitigation plans and strategies

- Tribal disaster and mitigation plans
- Floodplain management and flood insurance maps
- Local redevelopment plans
- Housing plans, policies and practices

Activity 3: Consolidate information, evaluate strengths and weaknesses

Examine areas of weakness and of strength. Consider obstacles and opportunities. Ask the question, “What housing resources are at risk,” and “What vulnerable populations are at risk?” Define steps that can be taken to enhance preparedness, response, recovery, and mitigation for the housing inventory and residents.

Consider how housing policies and procedures strengthen or weaken the ability to respond and recover from a disaster. How can programs be made more flexible or procedures more expeditious in times of a disaster? Are current programs creating more vulnerable housing and populations or are they designed to require enhanced building safety methods and to include resiliency features? How long are approval procedures and how can this be expedited to serve unmet needs more efficiently?

Consider the availability of staff resources with the increased workload for disaster planning and response. Does staff have the experience and resources to interact with disaster agencies and programs including FEMA and CDBG-DR? Does staff have administrative support to carry out disaster planning, response and recovery?

Finally, are the team leaders and external disaster responders in possession of leadership authority and qualifications? The team should seek leaders with authority to be most effective. Leaders should have accountability to the stake



holders that have empowered them to guide in planning a disaster housing strategy. An attitude of persistence and patience will be required to endure the months and years ahead for communities that have been impacted and distressed. Leaders should also possess the aptitude to understand and deploy unusual or nontraditional approaches. Leaders should have the capacity to leverage resources from a variety of programs and should value the importance of compliance.

Step 3: Plan Development, Review and Approval

Activity 1: Prepare body of disaster housing strategy

This section should be informational about the purpose, location, and scope of the plan. Identify the community’s housing resources and the risks. Identify the policies and procedures that should be updated or revised. Identify and state the role of key stakeholders during the preparedness, response, recovery and mitigation phases.

Activity 2: Draft the Goals, Issues and Solutions

The goals should address each of the areas of concern identified in the planning process. Issues should include capacity, funding, or organizational obstacles that must be overcome. Identify solutions that are measurable

and attainable. The development or revision of a SHIP Disaster Strategy should be included.

Activity 3: Plan Review and Approval

The draft Housing Disaster Strategy should be circulated for review and comment. The EOC Disaster Planning Task Force and local jurisdictions should be given the opportunity to review the plan. Once comments are received and considered, the plan can be finalized and approved by the members of the housing task force.



Step 4: Plan Implementation and Maintenance

The Housing Disaster Strategy is not a static or regulatory document. It can be amended as needed. The housing task force should continue to meet, perhaps scheduling brief meetings following the local AHAC meeting. In the event of a pending disaster, the leadership should mobilize and begin to take actions outlined in the plan. Once the disaster has passed it is important to re-visit the plan to identify sections that need to be revised or whether new information should be included.

Selection of Best Preparation Policies and Practices

The emergency management and disaster preparedness framework in Florida has produced several best practices that can illustrate how the housing sector can most effectively participate in the process. Appendix A includes detailed case studies from Hillsborough and Pinellas Counties that describe the comprehensive process at the local level and illustrates how housing is an integral role in the local preparedness phase of disaster management.

Preparedness Policy: Prepare and maintain a SHIP Disaster Response Strategy. SHIP administrators and housing staff should involve and inform the affordable housing network including the Affordable Housing Advisory Committee (AHAC), nonprofit housing developers and managers, the Continuum of Care, residential builders, and housing counseling agencies.

Preparedness Best Practice: Pasco County. In advance of the beginning of each hurricane season Pasco County's Community Development staff conduct a survey of all hotel and apartment vacancies in the region, in preparation for the possibility of disaster-displaced household.

Preparedness Best Practice: City of Miramar. This city is one of several communities where community development staff pre-approve vendors. Having an existing pool of contractors is a significant time-saving advantage during periods of disaster recovery.



DISASTER RESPONSE



SECTION FOUR

SECTION FOUR:

Response

The emergency response is characterized by activities focusing on the preservation of life and property. Disaster response includes activities that sometimes start before impact and cover the period during and immediately following the event. First responders in the emergency phase will be local fire and police departments including search and rescue teams. Evacuation plans may be implemented depending upon the type of disaster. Others who may initially respond include family, neighbors, faith-based and community-based organizations. Relief includes ensuring that basic human needs are addressed, such as medical services and the provision of food, bulk distribution, clothing and temporary shelter. (CEMP)

During the Response phase, the following can be expected to occur:

- Basic cleanup of homes, businesses and streets begins
- Work is done to minimize additional damage to property
- Utilities begin to be restored
- Applications for assistance begins
- People begin moving into temporary housing or return home
- Human, material and financial resources begin to flow into the community
- Initiation of emotional and spiritual care begins in this phase and continues throughout the entire recovery process.

The Role of Housing Administrators in the Response Phase

Initial Housing Assistance. After many disasters, households are displaced from their homes, which become uninhabitable. Many who cannot return to their homes after evacuation and are residing at a shelter have no place to go after the shelters close. SHIP administrators can provide valuable assistance during the initial response phase by allowing SHIP disaster strategy funds to pay for displaced households to stay at hotels or rental units with month to month leases. SHIP is only one of a number of resources that provide temporary relocation. Other programs include:

FEMA Temporary Sheltering Assistance (TSA). TSA pays for hotel rooms on a temporary, emergency basis.

FEMA pays participating hotels directly on behalf of survivors. Unfortunately, TSA has a limited timeframe that often expires before permanent housing can be recovered. Many survivors do not qualify for FEMA assistance or are unable to complete their applications. These displaced are at serious risk of becoming homeless.

SHIP administrators can provide valuable assistance during the initial response phase by allowing SHIP disaster strategy funds to pay for displaced households to stay at hotels or rental units with month to month leases. SHIP is only one of a number of resources that provide temporary relocation.

FEMA Rental Assistance. Eligible FEMA applicants may be provided financial assistance from FEMA that they may use to rent alternative housing. This assistance is a set amount that can be used to pay for temporary rental housing.

FEMA RV's. FEMA can provide travel trailers, although it has done so more in the past than current practices. While FEMA trailers can be fairly rapidly deployed, FEMA's policy is to have them removed prior to the start of hurricane season. In many cases this must be waived, and the trailers remain on site

for an extended period of time. Local efforts must assist to identify safe and appropriate sites for FEMA trailers.

FEMA Direct Leasing. In situations where there is a dire shortage of rental housing that survivors may lease on their own, FEMA will provide direct assistance by leasing housing units on the private market. Under this program FEMA will lease private residences often at above market rate costs. There is a 12-month limit to this program.



HOME Tenant Based Rental Assistance (TBRA).

Participating jurisdictions can include the TBRA strategy in their Consolidated Plan and can activate this assistance for disaster purposes. This program provides rental assistance for eligible tenants for up to 24 months.

Housing Choice Vouchers. If available, vouchers can be provided to displaced residents for either temporary or permanent housing.

Disaster Housing Assistance Program (DHAP). FEMA has the option to activate the DHAP program following a severe disaster. The program operates similar to Housing Choice Vouchers and has a 12-month limit. FEMA may contract with public housing agencies to administer the program.

Soon after a storm event has passed, FEMA and its state and local partners open Disaster Recovery Centers where survivors can access a variety of services. Housing providers should be present in these centers to begin identifying homes and households that will need repairs beyond that provided by FEMA.

Best Response Practices

Best Practice Response: Pasco County. In the aftermath of disasters, Pasco County staff from the Human Services Department provides transportation for residents who do not have transportation, including point to point pickup. The county's Community Development Department staff work to relocate displaced households. Before every hurricane season, they survey all hotel and apartments for

vacancies, so they are aware of what units are available. Pasco County's SHIP funds have been used to pay for temporary accommodations.


Best Practice Response: Collier County. Very soon after roads were opened after Hurricane Irma passed, Collier County housing staff performed a windshield survey of the most impacted areas. Using location and damage description information the staff prepared public service announcements and went door to door handing out a flyer with information on how to apply for housing repairs.

The County amended its SHIP LHAP immediately so that available SHIP funds could be used for emergency and permanent repairs. As SHIP funds were soon depleted, the County had a pipeline of impacted homeowners that would need help from incoming federal CDBG-DR funds for permanent recovery.

Best Practice Response: City of Miami. Less than a month after Hurricane Irma made landfall, Miami staff were focused on helping elderly homeowners with temporary measures, providing up to \$15,000 per residence. Staff also took applications for single family rehabilitation, a SHIP strategy providing up to \$50,000. During this period, the SHIP office received 10 requests per day. Applicants had to track what assistance they received from FEMA and insurance claims, and applicants were waiting in line until funding was allocated.



**DISASTER
RECOVERY**



**SECTION
FIVE**

SECTION FIVE:

Recovery

A storm event lasting just a few hours can result in years of recovery. Recovery consists of short and long-term operations. Short term recovery takes place within a 60-day period and long-term recovery can take 2 or more years. State and local government agencies and private organizations administer the provisions of federal and state funds for permanent repairs or reconstruction. Post-disaster mitigation programs may also be implemented during the recovery period.

Short-term recovery operations restore vital services, such as electrical power, water, and sewer systems, clear roads in affected areas, and provide emergency assistance to disaster survivors. Disaster relief programs to help restore the personal, social, and economic well-being of private citizens are administered by non-profit disaster relief and charitable organizations, and local, state, and federal disaster relief programs.

- Many emergency and relief programs complete their work.
- Restoration of infrastructure and vital life support systems happen in this phase.
- The community identifies local resources to form a long-term recovery group (LTRG), and initiation of plans for permanent housing begins.

Long-term recovery focuses on restoring communities to a state of normality by assisting property owners in repairing or rebuilding their homes and businesses and assisting local governments, school districts, and other public non-profit agencies in restoring or reconstructing damaged infrastructure.

- Transition occurs between the presence of national organizations and the local community.
- Implementation begins for disaster case management and recovery initiatives administered by the local community.
- Construction activities to include repairing, rebuilding and/or relocation of homes proceeds during this phase.
- Resumption of the routines of daily life characterizes this phase.

- Human, material, and financial resources come into a community after a disaster but will decrease as public awareness diminishes over time. A strong, well-organized Long-Term Recovery Group can ensure that available resources are utilized to address recovery needs.

Recovery goes beyond the restoration of infrastructure, operations and resumption of services – although these are critical. When recovery has been accomplished individuals and families have rebounded from their losses and devastation and their physical, social, and economic well-being has been restored.

The Role of Housing Administrators in Long Term Recovery

The Long-Term Recovery Organization that is usually facilitated by the EOC is the focal point for housing administrators and housing providers. This planning framework is already set up and can provide valuable elements needed to restore housing. These are described below.

Long Term Recovery

In Florida many communities have formalized their networks of community agencies into long-term recovery organizations to assist disaster-affected residents in meeting needs over the long term that cannot be met through the standard assistance process. They have also helped to coordinate and organize volunteer efforts and obtain additional donations and volunteer assistance to address long-term needs.

Long Term Recovery Milestones

- Replacement of housing stock is adequate for the post disaster population such that interim housing can be removed;
- Economic indicators show unemployment has stabilized at a rate near pre disaster levels or comparative to other similar locations;

- 70% or more of businesses have reopened and remained in business for at least 3 months or have been replaced; and
- The percent of population dependent upon disaster assistance and social assistance programs has decreased to near pre disaster levels.

Long Term Recovery Organizations are local coalitions that manage and coordinate ongoing assistance.

As part of the FEMA and Disaster Management continuum, Long Term Recovery Organizations (LTRO's) are a local coalition formed to address unmet needs. The group is made up of local government staff as well as members of the business community, social service organizations, and housing providers. The LTRO is activated following a disaster to coordinate a collaboration of funders, housing providers, and volunteers. The best way to get in touch with your local long-term recovery organization is to contact your emergency management department.

A map with contacts can be downloaded here: https://www.floridadisaster.org/contentassets/8b3873b2d2114fc48aec148ccea968c9/em_managers.pdf

Protecting the Homeless in a Disaster

Many disaster action plans do not address how to ensure that people who are homeless are notified of a disaster and provided with emergency shelter. People who are living in the streets or in places not designed for human habitation are extremely vulnerable to death or injury from a disaster. After a disaster, vulnerable populations with inadequate shelter can find themselves homeless. Often people who are homeless are affected by poor health or other conditions that are worsened due to a disaster. It is important to recognize the risk in the preparedness phase so that a plan can be deployed to notify and protect people who are homeless.

Advocates and service providers for the homeless should participate in local disaster management planning. Housing Disaster Plans should at a minimum include specific arrangements for the most vulnerable:

- Homeless individuals and families or in imminent danger of losing their housing
- Persons with extremely limited physical or mental capacities with limited or no support such as elderly who are home-bound and/or persons with disabilities, and individuals in group homes or rehabilitation centers
- Very low-income households who lack the resources to secure alternate housing. This may include people living in motels, single room occupancy units, public housing units, or housing for very low-income people.

The plan must address the steps that will be taken for homeless people regarding the following:

- Evacuation and Communication Outreach- to bring people off the streets or out of unsafe situations to a shelter
- Shelters with adequate beds and trained staff who can manage the special needs of the homeless population; particularly to ensure the homeless are not turned away from emergency shelters
- Services that will be available at the shelter to prevent the disruption of medication or other supports

During the recovery period the Continuum of Care should be closely involved to address the needs of post-sheltered individuals and families. Recovery efforts may present an opportunity to provide permanent solutions fostered by special funding allocations such as CDBG-DR and the possibility for broadened housing solutions.

THE HUD DISASTER RECOVERY HOMELESSNESS TOOLKIT IS AN EXCELLENT SOURCE OF GUIDANCE, TOOLS, AND TEMPLATES. THE TOOLKIT PROVIDES GUIDANCE FOR THE PREPAREDNESS, RESPONSE AND RECOVERY PHASES OF A DISASTER. DOWNLOAD THE TOOLKIT HERE: <https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-toolkit/>

Legal Assistance for Disaster Survivors

In the period following a disaster low income and vulnerable populations may not only be impacted by the effects of the disaster, but may face challenges in landlord tenant disputes, insurance disputes, and FEMA appeals. Florida legal services provide pro bono or low-cost assistance to survivors. Housing providers and advocates should be aware of the legal aid office in their community and be prepared to make referrals as well as work to assist staff attorneys who are aiding disaster survivors.

Types of Disaster-related Legal Assistance:

FEMA appeals. Appeal an application to FEMA for Disaster Financial Assistance, including housing assistance, personal property assistance, home repair assistance, and lodging expense reimbursement. The appeal decision can take two weeks. If the outcome is a denial, there are 60 days to submit a written appeal, then FEMA has around 90 days after that to issue a decision.

Property insurance claims. Help elderly and disabled households to process their claims for disaster damage. Legal services staff mainly works with assisting the elderly, where the clients have reverse mortgages and are in foreclosure for not having insurance. Due to lack of insurance, they do not know who they can submit claims to for hurricane damage.

Landlord/Tenant cases. Assist tenants to ensure that damaged rental units are fully repaired and habitable. Clients can withhold their rent when conditions in a unit need to be repaired by the landlord. The client must write a letter giving their landlord a notice to repair and intent to withhold rent. The client is not able to be evicted during this time.

Contractor disputes. Assist homeowners with damaged property in their dealings with contractors. On occasion, money is paid for work that is not delivered. In other cases, change orders greatly inflate the cost of repairs. Legal services do not deal with contract negotiation, however. If the client is sued by the contractor for nonpayment, then they may request legal services.

Building Code elevation requirement. Help homeowners respond to building requirements and guidance related to disaster damage. Building department staff may assess that a client's home is more than 50 percent damaged, triggering the requirement to elevate the structure as part of re-building it. Many people cannot afford to make certain repairs and may want to submit a dispute of the estimate of repairs and appraisal.

Best Practice Recovery: Collier County

Two low income areas in Collier County, Everglades City and Immokalee, were severely impacted. In Everglades City, over 800 homes were destroyed and 1,600 received major damage. In Immokalee, a very low income rural community inhabited by farmworkers, 650 homes were destroyed. Collier County housing stakeholders had already estimated that another 1,700 affordable homes were needed to meet demand each year and the devastation of Irma destroyed hundreds of units and displaced many more individuals.

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Funding: Within six months of Hurricane Irma, the County Commission dedicated over \$3 million of unencumbered SHIP funds to Hurricane Irma recovery, along with an addition \$184,926 from SHIP disaster funds.

Diversity of Assistance: \$1 million was dedicated to new construction of single family residences. \$1.5 million was for home rehabilitation. \$1 million paid for mobile home demolition and replacement. Additional funds covered unreimbursed expenses of impacted households.

Partners: The County solicited partners. LeeCorp Homes and Prestige Homes facilitated the demo and replacement program for mobile homes. Collier County's long-standing partners Rural Neighborhoods and Habitat for Humanity deliver the owner-occupied rehabilitation program.

Timing: Since SHIP funds were available and unobligated the County SHIP staff immediately took action. Sites were set up in the hardest hit areas of the County in Immokalee and Everglades City to take applications, and over 200 applications were received for disaster related activities.

Best Practice Recovery: St. Johns County

Working in partnership with others in the community is key to a successful intake process, which was demonstrated in St. Johns County. A month after Hurricane Irma, Bill Lazar, Executive Director of the nonprofit St. Johns Housing Partnership, reported on the county's disaster recovery process during a Florida Housing Coalition webinar. Mr. Lazar discussed his staff's work responding to Hurricane Matthew:

- The Housing Partnership's role is to run a nonprofit that repairs homes and addresses sub-standard housing. Staff try to avoid social service activities, but in the aftermath of Mathew they learned that they end up dealing with all issues that applicants have, not just housing.
- Fortunately, their case management efforts were bolstered by a good network of service providers in the county. The lesson: housing organizations need to know where to refer people for other types of aid, so they can focus their time on housing tasks.

- In addition, national church groups provided the valuable source of volunteer work to help with case management as well as demolition and clean up. These national volunteer groups came well trained and organized. They began their work almost immediately after the disaster, even while SHIP offices in the coastal counties were deciding how to fund and implement an assistance program.
- The nonprofit's staff worked with several homeowners who had received funding from SHIP and insurance claims but were unsure if they had enough money to complete repairs. Be aware of the amount of money that things should cost and how much building material is available.

Best Practice Recovery: Monroe County

The Long-Term Recovery Organization of Monroe County was activated soon after Hurricane Irma made landfall in the Middle Keys causing catastrophic damage to homes and businesses. Not only is the group well organized and very active, their website has ample information for stakeholders and survivors. The group was formed well in advance of federal funding allocations which should position Monroe County well to begin implementation of CDBG-DR and HMGP funding. Visit the website here: <https://www.monroecounty-fl.gov/785/Long-Term-Recovery-Group-for-Disasters>.

Recovery Policy (short term): Any temporary moratoria on repairs or construction are lifted;

- Power and water are restored to all but destroyed structures;
- Schools are reopened or temporarily relocated; and
- Most of the road network and traffic signalization is operational.

Recovery Policy (long term): Rebuild for Resilience. The disaster preparedness plan should include redevelopment policies and principles that ensure that post-disaster rebuilding will be designed to strengthen housing and make residences and their environs more resilient for future disasters. Redevelopment offers the opportunity to rebuild with energy saving technology that will make the community more sustainable but reduce energy costs for future residents. Green infrastructure should be considered

during the planning stages to protect neighborhoods and residential areas from pollution and flooding.

Recovery Policy: Rebuild for permanent affordability. The investment of public dollars for housing recovery should be contingent upon guaranteeing the permanent affordability of multifamily housing through long term requirements or the community land trust model.

Recovery Policy: Rebuild to protect the most vulnerable. Priorities should be in place to serve the most vulnerable populations including seniors, persons with disabling conditions, and low and moderate-income residents.

Recovery Policy: Rebuild for Accessibility. Provisions for installing accessibility measures such as no-step entries, visit-ability, and universal design features.

Recovery Policy: Rebuilding Minimum Standards should emphasize high quality, durable, sustainable, and energy efficient construction methods and materials. (DEO 2018 CDBG-DR Action Plan)

These include the following minimum standards:

- Construction standards will be based on the Florida Building Code and must meet or exceed applicable requirements.
- Construction will comply with the Green Building Standard for all new construction of residential buildings and for all replacement of substantially damaged residential buildings (i.e., where repair

costs exceed 50 percent of replacement cost) under the Florida Green Building Coalition.

- For rehabilitation construction, follow the Green Building Retrofit Checklist to the extent applicable for the rehabilitation work undertaken, including the use of mold resistant products when replacing surfaces such as drywall. When older or obsolete products are replaced as part of the rehabilitation work, rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal

Energy Management Program (FEMP)-designated products and appliances, or other equivalent

- **Recovery Policy:** Require contractors to establish compliant standards in their request for qualifications for housing contractors. Contractors will be required to utilize builders qualified through a request for qualifications process. To ensure full and open competition, contractors are required at a minimum to follow 24 CFR 570.489(g). Carefully monitor contractor procurement procedures

- **Recovery Policy:** Provide a mechanism for homeowners to appeal the quality of the rehabilitation work. Require a warranty period post-construction for housing with all work being performed by the contractor guaranteed for a period of one year. Information about the complainant's rights and how to file a complaint or appeal regarding the quality of work will be printed on all program applications and/or guidelines.





DISASTER MITIGATION

AND BUILDING

RESILIENCY



SECTION SIX

SECTION SIX:

Disaster Mitigation and Building Resiliency

Strategic Goal 1 of the FEMA 2018-2022 Strategic Plan is to “build a culture of preparedness.” The goal recognizes that resilience is the backbone of emergency management. For housing, the most successful way to achieve resilience is to prepare by strengthening the housing inventory so that is ready to withstand all types of disasters. The goal affirms that everyone must be ready for a disaster to prevent death and injuries, minimize the loss of property and to allow for a more rapid recovery. Housing providers must understand the risks and assume their role in building, repairing, and strengthening the affordable housing stock to protect the most vulnerable residents as well as neighborhoods and communities.

Disaster mitigation is the process of identifying potential dangers and taking steps to prevent damage or harm to individuals and property. Mitigation is supported by a variety of federal and state agencies with technical guidance and funding. At the local level, housing providers have access to this guidance along with funding for mitigation before a disaster occurs or post disaster as part of the recovery process. Because mitigation resources are often provided outside of the normal affordable housing programs, housing providers may not know they are available or may not know to advocate that these resources be directed at preventing damage to the homes of low income households.

The Role of the Local Housing Administrator in Mitigation

Upfront assistance through disaster mitigation is a good investment. Housing administrators can actively participate in the ongoing strengthening of the housing inventory by requiring mitigation treatments as part of funding agreements and by participating in the state mitigation funding programs.

The purpose of mitigation is to reduce the severity of a future disaster’s effects on a community and its inhabitants. As with preparedness, mitigation is a continuous process. Some general examples are:

Housing mitigation measures may include:

- Elevation of homes located in flood prone areas
- Relocation of homes away from flood prone areas
- Buyout of homeowners located in repetitive damage locations

- Retrofitting of homes to make them resilient to future disaster events
- Elevation or relocation of crucial utilities/appliances to safer places within the home
- Requiring advanced mitigation treatments as part of compliance requirements for housing programs
- Code Enforcement measures to correct potentially hazardous conditions and to comply with flood elevation requirements

Mitigation investments result in costs savings in disaster response and recovery. A study by FEMA’s Federal Insurance and Mitigation Administration calculated a value of \$4 saved in response and recovery for every \$1 spent on mitigation. The study estimated that this was the value of all mitigation activities funded between mid-1993 through mid-2007, including mitigation of floods, hurricanes and earthquakes.

Sources of Mitigation Assistance and Expertise

In this section of the guide information is provided to identify the sources of mitigation assistance and how to apply for the funds.

State Mitigation Plans and Programs. The State of Florida’s mitigation effort helps to ensure that the residents, visitors and businesses in Florida are safe and secure from natural, technological and man-made hazards by reducing the risk and vulnerability before a disaster occurs. In addition to hazard mitigation, the state also has a vision to make Florida a hazard resilient and resistant state. The state’s mitigation efforts are parallel to the Federal Emergency Management Agency’s (FEMA) and include:

- Enhancing and maintaining a state’s capacity to implement a comprehensive State Hazard Mitigation Plan

- Supporting the development and enhancement of local capability to practice hazard mitigation
- Increasing public and private sector awareness of and support for disaster loss education, reducing Florida’s hazard vulnerability through the application of scientific research and development
- Reducing the vulnerabilities of state-owned facilities and infrastructure to natural and man-made hazards

Hurricane Loss Mitigation Program (HLMP). This is a state funded program that is administrated by the Florida Division of Emergency Management (FDEM) to promote wind and flood mitigation and provide hazard mitigation retrofitting to residential and commercial properties. The program began as an active response to the devastation brought by Hurricane Andrew, specifically to the insurance Market in the State of Florida.

The program funds activities that improve property resiliency through retrofits made to commercial and residential properties—including mobile homes. The Fund also pays to promote public education and public information, and fund hurricane research activities.

The Hurricane Loss Mitigation Program receives an annual allocation to be used to minimize damages caused by hurricanes. FDEM partners with local public housing authorities and non-profit organizations through contracts of up to \$194,000.

Funded activities include retrofits, inspections, and construction or modification of building components designed to increase a structure’s ability to withstand hurricane-force winds and flooding. The Retrofit Program utilizes the Florida Building Code as its standard for all retrofitting. Funds may also be used for Local Mitigation Strategy (LMS) projects. While a project’s inclusion in a county’s LMS plan is required for federal mitigation funding, it is not a requirement of HLMP. However, HLMP is a great source of funding for smaller, unfunded projects within the LMS.

How to Apply: The Florida Legislature provides the Division with HLMP funds through the grants and aid appropriation category. Eligible proposers under this RFP include governmental entities, nonprofit organizations, and qualified for-profit organizations. Individual homeowners are ineligible to apply.

Requests for Proposals are advertised in the Florida Administrative Register and issued via the www.myflorida.com web portal. Email HLMP@em.myflorida.com to request being added to announcements in funding opportunities.

NOTE: Grant funds awarded under the HLMP qualify as state financial assistance under the Florida Single Audit Act. See Section 215.971, Florida Statutes. The Catalog of State Financial Assistance number (CSFA#) for HLMP is 31.066.

<https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/>

Hazard Grant Mitigation Program (HMGP). This program is funded by FEMA and administered by the FDEM. HMGP is only activated after a presidential disaster declaration. HMGP is authorized by Section 404 of the Robert T. Stafford Disaster Relief Act. The amount of funding available to a state is based on the total disaster assistance for the relevant Presidential Disaster Declaration.

Eligible applicants include government entities, private nonprofit organizations, and Indian tribes. While these entities may apply, their application must go through the Local Mitigation Strategy Working Group of the county where the project will take place. Eligible projects must be in conformance with 44 CFR 206.434(b) and the State of Florida Mitigation Plan. Projects must provide a beneficial impact upon a disaster area and entail mitigation measures that have the potential for reducing the loss of life and property in the disaster area. The project must also show potential to solve other social and economic problems through multi-objective planning.

Eligible activities that are relevant to housing include:

- Acquisition or relocation of hazard prone structures
- Retrofitting of existing buildings and facilities that will result in increased protection from hazards
- Elevation of flood-prone structures
- Residential and community safe room construction

Ineligible activities that might preclude a housing project are:

- Stand-alone design and planning projects
- Tree and debris removal
- Projects already in progress

There is a cost share requirement for HMGP. FEMA will contribute up to 75% of the total amount of the grant. The remaining 25% share must come from non-federal sources. HUD funds that have been cleared through a state or participating jurisdiction are considered non-federal at that point and may be used as a match.

How to Apply. When funds are available, FDEM posts a Notice of Funds Available. Comprehensive application instructions are provided by FDEM in an online reference publication available at this site: https://www.floridadisaster.org/globalassets/dem/mitigation/mitigation-documents/hmgp_application_desk_reference-1.pdf

A Note on Combining Sources of Funding. HOME, CDBG and CDBG-DR dollars may be used for acquisition of housing both single family and multifamily, rehabilitation, demolition and reconstruction including single family and rental housing. When combining federal and state resources the local government must ensure that the rules of the strictest funding sources apply. Maximum subsidy limits, property value limits, environmental requirements, relocation under the Uniform Relocation Act and other specific federal requirements are triggered when using federal dollars with SHIP funds. The local government must ensure that it is always complying with the requirements of all funding sources used to provide disaster assistance and that proper documentation is included to meet the specific requirements of each funding source.

Incorporating Mitigation into SHIP Work

Disaster mitigation can take place before and after a community experiences a disaster, with or without the HMGP or HLMP. SHIP assistance is provided on an ongoing basis as funds are available, enabling mitigation to be integrated into many types of SHIP assistance that is regularly provided such as the following.

Enterprise Green Communities' publication helps communities to be "Ready to Respond"

This publication is available at <https://www.smartvent.com/pdfs/ready-to-respond.pdf> provides instruction on disaster mitigation for multifamily properties. Ready to Respond offers detailed guidance on a variety of mitigation features, several of which are addressed in the following pages. The subject of mitigation for multifamily properties is also addressed. Owners and managers of multifamily properties must have a plan in place to strengthen properties to prevent displacement of tenants, extensive property damage and the cost of repair following a disaster. Here is the listing of the techniques that the publication identifies to help strengthen multifamily properties:

Adaptation - Strategies that improve a facility's ability to adapt to changing climate conditions.

- Envelope Efficiency
- Elevated Equipment
- Elevated Living Space
- Surface Storm water Management
- Window Shading
- Distributed Heating and Cooling

Backup - Strategies that provide critical needs for when a facility loses power or other services.

- Maintaining Backup Power to Critical Systems
- Emergency Lighting
- Access to Potable Water

Community - Strategies that encourage behavior which enhances resilience.

- Building Community Ties
- Creating Community Resilience Spaces
- Developing an Emergency Management Manual
- Organizing for Community Resilience

Owner Occupied Rehabilitation: Repairing homeowner-ship housing is the most common type of SHIP assistance, and often represents the biggest opportunity for incorporating mitigation into SHIP work. All the mitigation features highlighted in this section may be addressed as part of the repair of a dwelling. SHIP staff are often limited in the number of repairs they make on a house by the maximum award amount for Owner Occupied Rehabilitation as stated in the LHAP. Fortunately, many mitigation features involve a low-price and staff may request that their city or county commissions increase the award amount in exchange for the extra value that comes from adding mitigation features. Mitigation activities should be added to the LHAP strategy summary to make it clear that home strengthening is an integral part of home rehabilitation.

New Construction of Homeownership Units: Some SHIP offices offer funds to subsidize the new construction of homeownership units. Here again, staff may request that city or county commissioners authorize updated text in a new construction LHAP strategy. The Florida Building Code already includes many fundamental provisions to ensure that new residential housing is strong and disaster-resistant. The summary section of a SHIP new construction strategy could include additional measures—above and beyond the code—that strengthen every house that is partially financed and constructed with SHIP assistance. (Note new construction is not permitted under HMGP or HMLP).

Rental Housing (New Construction or Repair): Although it is less common than homeownership initiatives, SHIP may also help construct or repair rental housing. Again, a rental new construction strategy could list measures above and beyond the code that strengthen the rental units being constructed. Also, a rental repair project may

include measures to add water barriers, upgrade doors and windows, and anchor the floor, walls and roof.

Mitigation Treatment Examples

Florida's Division of Emergency Management (FDEM) has guidance available about mitigation treatments. Many of these mitigation treatments prevent or lessen damage caused by high winds that occur with storms. Wind causes damage by entering the home through poorly sealed openings. Wind damages homes by increasing pressure and causing uplift forces on the roof.



Shutters protect homes against high winds and disaster damage and are just one of many recommended mitigation activities.



Gable ends are the easiest to strengthen and respond to pressure within the house by bowing in and out.

Window Protection. Shutters can be seen, so most people think of them as the first method of protecting a home against high winds and disaster damage. However, shutters are only one of many recommended mitigation activities. Generally, mitigation features that cannot be seen make the biggest difference. For example, a continuous load path and roofing protections are the key components of protecting the structural integrity of homes.

Gable Ends. Of all the possible structural retrofits, gable end walls may be the easiest to strengthen and deserve high priority on a retrofit list. A house has a gable end if it has a triangular wall that sits on a rectangular wall. Gable ends respond to pressure within the house by bowing in and out. If a gable is taller than 4 feet, reinforce the framing and brace the top and bottom of the gable. Place four horizontal beams two to three feet from the point of the gable end.

These horizontal beams should be at least six feet in length and long enough to connect to at least three attic floor framing boards and extend 2 1/2 feet past a third board.

Anchoring, Roof-to-Wall. Reinforce the connections from foundation-to-wall and wall-to-roof to establish a continuous load path. A continuous load path allows a home to resist high-wind forces as an entire unit. Weak links in a

load path are generally where damage occurs. On existing homes, roof anchoring generally involves the removal of the soffit to expose where the rafters meet the wall framing. Most homes have a standard connection on one side of the beams, but for high-wind resistance, metal connectors should be bolted to both sides where the rafter and the wall frame meet. A double wrap connector is a continuous connector in the shape of a U to fit the framing. Wall to foundation reinforcements generally require the removal of siding on existing homes. Block or brick walls require steel rod supports to be added. Also, reinforce the attachments between a porch and house.

Window Openings. Window openings may be addressed in several ways. Shatterproof glass windows are expensive but eliminate the need to shutter before a storm. Panel shutters are the most common type of covering for windows. Panels come in steel, lightweight aluminum, plexi-glass, and cloth. They are mounted on tracks or by small metal posts, which are a permanent feature to the home. Securing windows and doors may allow a homeowner to qualify for insurance savings. Insurance savings vary by company, location and the specific home. In general, mitigating a home includes the following savings:

- Basic shutters: 35%
- Hurricane rated shutters: 44%
- Homes that are built after 2001- basic shutters & hurricane rated shutters - 6%

Hurricane Clips & Straps. Where possible the roof framing needs to be connected to the wall below it. This is typically accomplished with galvanized metal plates commonly referred to as "hurricane clips or straps." Clips and straps are often installed when the roof sheathing is removed or may be installed from the exterior by removing the soffit and connecting the roof framing to the wall below or accessing the space from inside the attic.

Water Barrier. Water can devastate a home by direct damage and by fostering the growth of mold and mildew. The best mitigation is to prevent water from entering the home. This water barrier may also provide additional insulation to make a home more energy efficient.

Establishing a water barrier is cost-effective when replacing or repairing a roof. A sealed roof deck prevents significant water intrusion if shingles blow away. Secure all boards with an 8d ring shank nail, which includes grooves in the nail that provide a more secure grip. Use shingles with a high standard. The highest standard is currently for over 130 miles per hour winds and should be installed using the number of fasteners recommended by the manufacturer for high-wind areas.

Roofing Repairs. A roof of a home that does not require roof replacement or any major roofing repairs may also be strengthened by re-nailing the sheathing using 8d ringed shank nails and providing a water barrier on the underside of the roof deck.

Exterior Doors. When completing the rehabilitation of a home, exterior doors and garage doors are most often best replaced with hurricane-rated doors. As an alternative, additional bracing can be applied to existing garage door. Wind resistant doors are heavy, solid, and have at least three and often four mounting brackets with screws that are 2 ½ to 3 inches long. The other side of the door should be secured with a bolt lock that should be 1" long to extend far into the frame and hold the door closed. French doors or double doors should be shuttered.

Enterprise Green Communities' publication "*Ready to Respond*" provides these explanations on how to mitigate for Dry Floodproofing, Wet Floodproofing, Site Perimeter Floodproofing, Backwater Valves, and Sump Pumps. For more information, visit <https://www.smartvent.com/pdfs/ready-to-respond.pdf>

"Flashing. The purpose of flashing on pitched roofs is to direct the flow of water that leaks into the intersection down and away from the structure's interior. Contractors must always lap flashing and other moisture barriers properly. Do not rely on sealant as a substitute for proper lapping. In addition, the following steps are recommended:

- Use fasteners that are compatible with the flashing material.
- Use flashing cement at joints to help secure flashing.
- At roof-to-wall intersections, use step flashing that has a 4-inch vertical leg. Tape the top of

step flashing with 4-in. wide self-adhering modified bitumen tape.

Dry Floodproofing: This is a method of sealing buildings to keep water out, which can prevent damage to critical systems and mechanical equipment, reduce recovery time and deter mold growth. Effective dry floodproofing requires a design by a qualified engineer and should include:

- Sealing cracks or openings on exterior walls or the foundation.
- Covering entry points below the Design Flood Elevation (DFE).
- Protecting against and remove seepage inside the building.
- Protecting mechanical and electrical systems.

Wet Floodproofing: This approach allows unoccupied portions of a building to be flooded during a storm. It is available for older buildings that may not be designed to withstand the hydrostatic pressure that occurs with dry floodproofing (blocking water from entering the building). This method allows water to flow through a building in a controlled way. The space can then be dried after flood water has receded. Electrical panels, mechanical equipment, gas and electric meters and shut-offs should be relocated from flood-prone areas to locations above the DFE. If that is not possible, they should be protected in place.

Site Perimeter Floodproofing: With this approach, temporary physical barriers may prevent floodwaters from reaching the building and does not require modifications to the building structure. These include:

- Sandbags – Although inexpensive and effective, they are heavy and hard to transport.
- Water-inflated tube systems – These large vinyl, rubber or polyethylene tubes are typically

filled from a fire hydrant, then anchored to the ground. Due to freshwater buoyancy in salt water, they are not recommended for coastal flooding zones.

- Panelized systems installed into foundation slots – Temporary flood panels can be fitted into permanent slots.

Backwater Valves: Sewage backflow occurs when storm water backs up into a building basement or unoccupied area because of sewer line blockage or storm drain overflow due to flooding. A backwater valve is a relatively inexpensive retrofit that can prevent significant problems from sewer line failure by blocking reverse flow from entering the building through wastewater pipes.

Sump Pumps: These remove water which accumulates in the low points in a building. They are an effective and affordable way to reduce costly flood damages. Design sump pumps to handle moderate flooding but not catastrophic flooding such as a coastal storm surge."

Best Mitigation Practices

Best Practice Mitigation: Pasco County. One major disaster mitigation initiative in Pasco County was the relocation of an affordable housing development to avoid future disaster damage. Dade Oaks Apartments was built in 1977 on top of the low spot of a 160-acre drainage basin, which caused the apartments to suffer from chronic flooding. Under new leadership, the Pasco County Housing Authority relocated the property to higher ground and fittingly re-named it Hilltop Landings. Maintaining the affordability of the units required several layers of financing, including state HOME funds and \$500,000 in SHIP funds. The housing authority not only relocated these units, they constructed them to have energy efficient features and appliances, front porches, and an old-time Southern feel.



**THE DESIGN AND
IMPLEMENTATION**

OF A SHIP DISASTER STRATEGY

A photograph of a two-story house that has been severely damaged, likely by a storm. The house is tilted, and its roof is missing in several places. Debris, including wood, insulation, and other materials, is scattered all over the yard in the foreground. The entire image is overlaid with a blue tint. In the center, there is a white rectangular box with a thin blue border containing the text "SECTION SEVEN" in large, bold, white capital letters.

SECTION SEVEN

SECTION SEVEN:

The Design and Implementation of a SHIP Disaster Strategy

After the four significant storms of the 2004 hurricane season, communities were encouraged to adopt an emergency strategy in their SHIP LHAPs. Even though the hurricanes of that season had resulted in widespread devastation, many coastal communities—including most of the communities in South Florida—chose not to adopt a disaster strategy at that time. Since then, section 67-37.005 (1)(g) of the SHIP Rule has been amended to require that all communities develop a disaster strategy as part of their LHAP:

“(g) Each LHAP must include a disaster strategy describing activities to be undertaken in the event of an emergency or disaster that has been declared by executive order. A copy of a sample Disaster Strategy is available on the Corporation’s website at <http://www.floridahousing.org> or by contacting the Corporation. Local governments may use unencumbered SHIP funds to carry out activities of disaster relief. Recipients of SHIP funds under a local government’s disaster strategy shall be required to verify income using certifications, pay check stubs or other forms of proof. Documentation required for SHIP income qualification may be waived if unavailable. The county or eligible municipality shall make every effort reasonable to ensure that the recipients of SHIP funds are income qualified.”

A President’s or a Governor’s disaster-related Executive Order (EO) activates the SHIP Disaster Strategy of each affected SHIP jurisdiction. This strategy may provide a variety of assistance, and the maximum award from a SHIP disaster assistance strategy varies from community to community, with most awards between \$10,000 and \$40,000. The following guidelines are intended to provide a basic outline that answers many frequently asked questions and provides guidance on creating a disaster strategy that is effective and well-coordinated with mainstream housing activities.

SHIP Disaster Strategy Requirements

The disaster strategy may remain unfunded until a disaster occurs and at that time any funds that have not been encumbered under other strategies may be used to fund the disaster strategy. Even while unfunded, the disaster strategy should be included with other strategies when SHIP staff periodically publish a notice of funding availability. This upfront notification will allow staff to take applications as soon as needed when a disaster occurs. This is the way to efficiently fulfill the advertising requirement in section 420.9075(4)(b) of the SHIP Statute:

(b) The county or eligible municipality or its administrative representative shall advertise the notice of

funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

Also, it is recommended that the strategy be applicable to a “declared Disaster” rather than “natural Disaster” to ensure that it can be used in the event of other types of disasters such as accidents, wildfires, or gas leaks.

The EO allows SHIP staff to implement the disaster strategy to assist eligible households who submit their applications before the end of the executive order. In the months after the EO times out, staff may process the applications received before it ended and spend disaster strategy funds on those cases. It should be noted that a SHIP disaster strategy cannot be activated based only on a locally-declared disaster. In such cases, disaster-affected applicants should be assisted using the non-disaster strategies in the LHAP and following all selection procedures and program guidelines.

Once the EO times out, staff may continue to receive disaster-related requests. These may be assisted with funds from the non-disaster strategies in the LHAP. In such cases, shorter-term help like temporary rental assistance and debris removal will no longer be available if the LHAP only offers such help in the disaster strategy. Any unencumbered funds left after the disaster strategy assistance will be available to fund the LHAP's other strategies.

Updating the SHIP Disaster Strategy

Florida Housing Finance Corporation's sample disaster strategy is included in Appendix B.

The SHIP Disaster Strategy may be modified to fit the needs of any community. Once a strategy has been approved by the Florida Housing Finance Corporation, changes to that strategy are considered a technical amendment and may be done through a resolution at any time by the City or County. Email the state SHIP administrator before the commission meeting to share the update that LHAP provisions are being updated.

According to the SHIP Rule:

67-37.006 (3) Amendments to an approved local housing assistance plan must be adopted by resolution and the county or eligible municipality must provide a copy to the Corporation within 21 days after adoption.... Amendments that do not add, delete or significantly alter a strategy are considered technical and are not subject to the amendment review process.

When updating any existing strategy, SHIP staff should check if local policy requires that LHAP be brought to a governing commission or if the department within the SHIP program has the authority to update existing LHAP strategies. Here are steps for making technical revisions to the LHAP:

- Initially submit revised documents electronically in their current file format (word, excel)
- Email robert.dearduff@floridahousing.org with the subject line: LHAP Technical Revision and the local government name
- Send main LHAP document and any exhibits affected

- State this is a technical revision that updates an existing strategy
- State SHIP Administrator will email SHIP staff after reviewing

Types of Assistance in a SHIP Disaster Strategy

The types of disaster assistance vary from one community's disaster strategy to another. The examples of assistance included here are most appropriate for a SHIP disaster strategy. It should also be recognized that some disaster-affected households may receive assistance from a SHIP strategy other than the disaster strategy, and examples of this are also included.

Some SHIP offices prioritize disaster assistance to households with special housing needs, which also aides in meeting the SHIP program requirement for 20 percent of funds to be set-aside for special needs households. In addition, some communities focus SHIP on temporary rent assistance so that SHIP can pay for displaced households to stay at hotels or rental units with month to month leases. Another common type of homeownership disaster assistance involves paying a homeowner's property insurance deductible with an assistance award of about \$1000 to \$5,000 for each eligible household.

Most SHIP disaster assistance involves owner occupied rehabilitation performed by licensed contractors. Recovery from the hurricanes of 2004, as well as Hurricanes Hermine, Matthew and Irma involved significant amounts of residential home repair from flooding and debris damage. Communities may repair all types of housing, including manufactured housing, condominiums, town homes, and multifamily housing.

The SHIP program does not normally reimburse an applicant for housing related expenses; disaster response is the exception to the rule. Eligible households may receive SHIP reimbursements for disaster-related expenses like repairs performed according to code, blue tarps, and other temporary measures to avoid additional damage, temporary relocation of displaced households, or removal of a tree fallen on a house, in the yard or on a fence.

On some occasions a disaster-affected applicant may receive assistance from a SHIP strategy other than the disaster strategy. Examples include:

- Down-payment and closing cost assistance to help a disaster-affected household purchase another home. This assistance is available for income-eligible applicants who can secure a first mortgage with institutional financing.
- Home replacement assistance may be available for cases in which a house is uninhabitable. SHIP may pay for demolition and the reconstruction of a home for an income-eligible household.

Award Amounts

SHIP staff should review maximum award levels and recapture provisions under the disaster strategy. Determining the maximum award under a disaster strategy is affected by the distribution amount, the funds that will be available if a disaster occurs, and what activities are eligible under the disaster strategy.

Consider what limit to put on the maximum award of the disaster strategy. If the SHIP Program receives the minimum allocation for a county of \$350,000, the community may want to consider a program that provides small grants that address immediate needs. The program should be designed to provide only items that are essential after a storm such as emergency roof repairs. In the planning stages, SHIP staff should identify local partnerships with builders who might be able to be pre-qualified as vendors to carry out the work.

Some disaster strategies provide assistance in the form of a grant. If a county is providing a \$5,000 maximum award for emergency repairs, it would seem reasonable that this relatively small amount of assistance is provided as a grant. Communities that provide \$30,000 or \$40,000 or more in repairs may want to add a recapture provision, although it is not required. When providing these larger amounts of assistance, offering it as a grant may not appear fiscally responsible, even if funds are provided as a result of a disaster.

Timeframe for Expenditure

Cities and counties must also consider the time it takes for regular SHIP funds to be encumbered and expended

within the local program. If the community receives a small allocation and funds are committed within the first year the distribution is received, it is unlikely that in the event of a disaster, funds will be available to fund the disaster strategy. However, if the community receives a large allocation and requires three years to expend its funds, then the community can consider full rehabilitation or reconstruction assistance as part of a disaster strategy. Full reconstruction or replacement of homes is a long-term strategy that requires larger award amounts. It is essential that a plan be in place for temporary relocation and demolition if this strategy is to be implemented successfully. In most communities, rehabilitation requires an investment of at least \$50,000 and reconstruction may cost over \$100,000. Anticipated availability of funds after a disaster is crucial to program design.

Providers and Services

Consider the services available after a disaster from other local, county or statewide service providers. There may be private for profit or non-profit organizations within the local government service area that have specific types of experience helping residents after a disaster. FEMA offers financial assistance to persons that have no homeowners' insurance for home repairs. The Red Cross provides food and water relief in areas affected by a natural disaster. Knowing what services are available in the community will ensure that services are not duplicated and that SHIP funds will be used effectively where they are needed the most after a disaster.

Prepare a list of the services available from the state, county, non-profit or for-profit organizations including addresses and phone numbers for service providers. This is useful in helping to ensure that citizens are referred to the right service provider in another community or within the State. Contacts for FEMA, HUD and the Florida Housing Finance Corporation are important to have on hand when disseminating information to residents about where they can call for assistance.

Partnerships

Inter-local agreements are a good tool when planning ahead for a disaster. The community may meet with its local housing authority and enter into an agreement that

would allow the housing authority to make vacant units in their public housing buildings available for temporary relocation at no charge or at a fixed rent to the city or county to house very-low and low-income households left homeless from a declared disaster.

Other multi-family housing including mobile home parks should be inventoried in advance for relocation needs. It is also a good idea to meet with other surrounding cities and counties and discuss the services that they will provide in the event of a disaster. A municipality located within a County would need to determine what services will be provided county wide. Once this information is available, the contact information from that county agency is all the City would need to refer citizens to the right department for assistance.

If SHIP staff in a City know that the County provides tree removal, this gives the City the flexibility to use its resources for other unmet needs. The local housing program should also let surrounding cities and counties know the services that its organization will provide.

Staff Support for the Disaster Strategy

A major consideration in designing a disaster strategy is the number of staff members available in the City or County to carry out program activities. Communities must decide before a disaster strikes who will be responsible for implementing the disaster strategy. If a non-profit organization is currently implementing the strategies under the LHAP, then it is likely that the community will need assistance from non-profit organizations to carry out the disaster strategy.

If staff in a SHIP office anticipate that there will not be sufficient in-house staff to carry out the disaster strategy, it is important to sign an agreement with a local non-profit organization beforehand. The agreement should state that in the event of a disaster the non-profit organization will be responsible to carry out the disaster strategy for the City or County. The time to consider this and make these decisions is before a disaster occurs.

Appendix C includes a sample Disaster Subrecipient Agreement. To select a non-profit, research and assess how quickly the SHIP office may select a sub-recipient according

to the local procurement process. If necessary, request an exception to expedite the process. Once a sub-recipient is selected, use the Disaster Sub-Recipient Agreement as the written agreement between a local government and the SHIP sub-recipient. It contains many details and requirements, including:

- The requirement to avoid DOB by tracking disaster assistance provided by FEMA, insurance, charitable donations and other sources.
- Options for payment: whether the local government will advance SHIP funds to the sub-recipient to spend or will reimburse the non-profit as assistance is completed.
- Audit requirements: Complete a State single or project-specific audit if the subrecipient expends a \$750,000 or more in any fiscal year.

The written agreement should include the forms that will be used during the application process, the method that will be used to determine income, what procedures will be in place for tracking and reporting of persons assisted, what activities are eligible activities, and how accurate financial records will be maintained by the non-profit. A clear system for the disbursement of funds should already be in place.

SHIP Disaster Strategy in Overall Disaster Management Context

Staff. Communities should consider the administrative policies and procedures that will be in place related to the aftermath of a disaster. The Mayor or City or County Manager will likely have a plan in place that must be followed in the event of a disaster. Key staff members and department heads will be designated to handle specific duties. The SHIP Administrator or the Director of the Housing Department should be involved in this administrative process.

Within the SHIP program there should be clear, written administrative procedures for carrying out program activities after a disaster. Other City or County departments should be aware of the services that the local SHIP program will provide to local area residents. The written procedures should outline key staff and their roles after a disaster such as a hurricane. All members of the SHIP staff should have an opportunity to provide input on the

procedures that are developed. A housing inspector may provide vital information on what activities and repairs are feasible after a hurricane and can estimate the cost for specific types of improvements. Using this budget, a community can estimate how many persons it can serve based on funding availability.

If key staff cannot be reached after a disaster, an alternate staff member should be named to take on the duties of that key staff person. The procedures manual should contain contact information for all key personnel including home phone, cell phones, addresses and e-mails. Remember that during a disaster there is the possibility that most staff members will be without power. All applications and forms needed to aid an eligible family should be printed and available in the event that there is no power to operate computers or printers. Flyers and advertisements that direct people to one central location and one phone number where they can get information should be printed and available before the disaster occurs.

Pre-qualified Contractors. Since disaster strategies are not carried out until after a disaster, communities must be prepared to provide the services outlined in the LHAP after initial response and damage assessments have occurred. There are ways to be prepared to move more quickly. For example, if the strategy involves providing emergency roof repairs, have an active list of roofing contractors that are pre-qualified to provide roof repairs after a storm. Update this list annually when you meet with the contractors and discuss roofing materials that must be used, costs per square foot, and the payment process. Have all licenses and insurance requirements already on file. Getting the contractor to commit to working with the SHIP program beforehand will reduce the amount of time it takes to assist an eligible household after a hurricane. The time to make those decisions is now. Planning ahead will ensure that the services needed by residents will be available.

Income Verification. SHIP recipients are required to verify income but after some disasters an EO may announce that applicants may use the self-certification form provided by the Florida Housing Finance Corporation, which is provided in Appendix D. Have this form downloaded and printed in preparation for a

before a disaster. In the event that it is used, Cities and counties are also encouraged to use pay check stubs and other forms of proof if available. The County or City should make every effort to show that the recipient of SHIP funds is income qualified. It should be recognized that given these requirements, SHIP assistance is not a prime first response funding source. Rather, the use of SHIP funds would come into play after life and safety matters are handled and the rebuilding process is beginning.

SHIP Disaster Procedures

See the “SHIP Disaster Procedures” in Appendix E.

Section 420.9075 (5) (l) 4 of the SHIP statute allows SHIP local governments the ability to award funds for disaster recovery:

Each county and each eligible municipality may award funds as a grant for construction, rehabilitation, or repair as part of disaster recovery or emergency repairs or to remedy accessibility or health and safety deficiencies.

When a disaster is declared by Executive Order (EO) of the President of the United States or the Governor of Florida for any areas within the state of Florida, the SHIP provisions for disaster recovery can be employed in the affected areas. Local governments covered under the EO are eligible to undertake any activities listed in their disaster strategy. They may also undertake any additional activities approved through the Executive Order or any accompanying Supplemental Orders issued at the state level. For example, an Executive or Supplemental Order may be issued to allow local governments to provide rental assistance to residents displaced by the declared disaster. In addition, some EOs may also permit SHIP disaster applicants to submit self-certification of income forms, which is a recognition that a disaster may destroy communications infrastructure, close down businesses, and make income verification impossible. It is only on such occasions that SHIP staff may use the Disaster Self Certification of Income Form in Appendix D. Even still, section 67-37.005 (9) of the SHIP rule requires that “pay check stubs and other forms of proof are required. Documentation required for SHIP income qualification may be waived if unavailable.

The county or eligible municipality shall make every effort reasonable to ensure that the recipients of SHIP funds are income qualified.”

Funding SHIP Disaster Assistance

Staff may dedicate unencumbered funds in the SHIP local housing trust fund to disaster recovery. New funds usually arrive after the July beginning of a new state fiscal year, and these may also be dedicated to long-term recovery. Consider one implication of reserving all funding for disaster assistance: SHIP applicants for assistance from regular strategies used in non-disaster period go without funding in the short term. Although some may have been on a waiting list for years, a community may opt to commit SHIP funds to recover from a recent disaster. In such a case, applicants on the waiting list must wait for another SHIP allocation for their assistance.

Applying for SHIP Disaster Funds: SHIP offers the communities most impacted by a disaster an allocation that is separate from an annual SHIP distribution. There are typically two possible sources for these SHIP disaster funds. The funds can be allocated from an annual set-aside of up to \$5 million that Florida Housing Finance Corporation holds back from the statewide distribution of funds (in years when SHIP is fully funded) pursuant to s. 420.9073 (5), F.S., or from special appropriations of funds from the Legislature.

These funds are deployed based on comparison data of all affected counties and cities from FEMA or the Florida Division of Emergency Management. Any community that is offered funds must formally request them with an application that addresses the households needing assistance

coupled with an assessment that may include data from several sources, including FEMA, Florida Division of Emergency Management, or a local agency. The community must include a list of strategies that will be employed and must agree with the timeline for the expenditure of funds set by Florida Housing.

Local governments receiving disaster funds are required to report on the use of those funds in the same manner in which all SHIP funds are reported to Florida Housing through the online SHIP Annual Report system. These funds will be reported alongside the allocation for the state fiscal year in which they were received. Disaster funds must be expended in compliance with the same deadlines and set-aside requirements that govern regular SHIP funds.

Process for Avoiding Duplication of Benefits

Very commonly, an applicant has already communicated with a property insurance company, FEMA or other assistance sources before receiving SHIP assistance. As with all sources of federal and state-funded housing assistance, the program requires that staff document all sources of disaster recovery assistance that an applicant receives to avoid the possibility that more than one source pays for the same repairs or aid. The sample disaster assistance application in Appendix H includes a duplication of benefits section in which an applicant may write details about all sources that have provided or may provide assistance.

FEMA is a likely source of assistance for which a household may apply after a disaster. In addition to providing details of FEMA assistance, FEMA staff will often provide information on what funds a household has received from

HAZARD MITIGATION ASSISTANCE DUPLICATION OF BENEFITS GUIDE

Helpful guidance is available from FEMA on what constitutes duplication of benefits in the use of its ‘Hazard Mitigation Assistance’ funds for property mitigation. The program prohibits the use of federal disaster related funds when assistance from another sources that have been or will be received or is reasonably available for the same purpose resulting in an amount that exceeds the total need for that purpose. The guide gives direction regarding verification processes and actions that can be taken to ensure that Duplication of Benefits does not occur. An electronic copy of the HMA Duplication of Benefits Guide is at https://www.fema.gov/media-library-data/20130726-1901-25045-3291/duplication_of_benefits_guide_2013.pdf



homeowner's insurance and charitable organizations. The Individual Assistance Branch at the FEMA Joint Field Office has established three ways to obtain information on what awards an applicant has received from FEMA.

Self-Disclosure: www.disasterassistance.gov offers applicants the opportunity to create and log into their own account, giving them and their case manager/caseworker the ability to see the amounts of assistance provided in each category, as well as indicate any information FEMA is waiting for in order to process the case further. Creating an account on www.disasterassistance.gov does NOT re-register an applicant for FEMA assistance.

Call FEMA Help Line: The applicant and case manager call (800) 621-3362 to obtain information verbally. Once applicants have successfully confirmed their identities, they may pass the phone to their case managers in order to verify information in the file. Please note that this verbal permission to share information is one-time only and will not allow the case manager to ask follow-up questions later.

Written Consent for Duplication of Benefits check: FEMA staff must receive a valid written consent from the applicant in order to directly release information or have dialogue

with a case manager about a case. A FEMA Consent Form to Share Client Information is included in Appendix G. Once organizations have received written consent, they must complete a Case Manager Request Form, also included in Appendix G. Both forms can be submitted to the FEMA Voluntary Agency Liaison Group at the FEMA Joint Field Office (contact information is provided on the forms). Staff will run a Duplication of Benefits report and return it to the requestor. Indicate in the email or fax cover sheet that a duplication of benefits check and/or a Case Review is required.

Duplication of Benefits Scenario: A rehabilitation client is approved for a \$50,000 SHIP award to make repairs to his home. He received \$10,000 from his Homeowners insurance claim. A home inspection was completed, and some of the same repairs listed in the homeowner's insurance claim analysis are listed on the contractor bid sheet. Since SHIP cannot pay for any repair items to be paid by the insurance claim, the homeowner should arrange to have these insurance-paid items repaired separately from any SHIP work. The SHIP work write-up should be updated to delete the insurance-paid items and to show that the SHIP award is now \$40,000.

SHIP staff may consider providing their disaster-impacted applicants with the following tips from the helpline staff for coping with stress after a disaster:

Take care of yourself: Try to eat healthy, avoid using alcohol and drugs, and get some exercise when you can- even a walk around the block can make a difference.

Reach out to friends and family. Talk to someone you trust about how you are doing.

Talk to your children. They may feel scared, angry, sad, worried, and confused. Let them know it's okay to talk about what's on their mind. Limit their watching of TV news reports about the disaster. Help children and teens maintain normal routines to the extent possible. Role model healthy coping.

Get enough 'good' sleep. Some people have trouble falling asleep after a disaster, others keep waking up during the night.

If you have trouble sleeping, only go to bed when you are ready to sleep. Don't watch TV or use your cell phone or laptop computer while you're in bed. Avoid eating (especially sugar) or drinking caffeine or alcohol at least one hour before going to bed.

Take care of pets or get outside into nature when it's safe. Nature and animals can help us to feel better when we are down. See if you can volunteer at a local animal shelter- they may need help after a disaster. Once it's safe to return to public parks or natural areas, find a quiet spot to sit in or go for a hike.

Collecting Disaster-related Applications

The Executive Order activates a SHIP disaster strategy. See a sample EO in Appendix K. SHIP money may fund activities from the SHIP disaster strategy even after the end of the EO, so long as eligible households have submitted their applications before it ends. Even once the EO times out, SHIP staff may continue to collect disaster-related applications, but these should be funded by the local government's regular, non-disaster strategies. Any unencumbered funds left after the disaster strategy closes will be available to fund the LHAP's regular strategies.

Review the sample disaster assistance application form created for Hurricane Irma, which is included in Appendix G

Dealing with Stress and Grief

When disaster strikes, often people react with increased anxiety, worry and anger. With support from community and family, most can bounce back. Some may need extra assistance to cope with unfolding events and uncertainties, so the Substance Abuse and Mental Health Services administration at the U.S. Department of Health & Human Services has established the "Disaster Distress Helpline". This is the nation's only hotline dedicated to providing year-round disaster crisis counseling. It is toll-free, multilingual, crisis support service available 24/7 via telephone (1-800-985-5990) and SMS (text 'TalkWithUs' to 66746) to residents in the U.S. and its territories who are experiencing emotional distress or other mental health concerns related to natural or human-caused disasters. Callers and texters are connected to trained and caring professionals from a network of crisis centers across the country. Helpline staff provide supportive counseling, including information on common stress reactions and healthy coping, as well as referrals to local disaster-related resources for follow-up care and support.

Methods of using SHIP for Disaster Recovery

This section outlines a variety of methods by which SHIP may provide recovery assistance. These types of SHIP assistance have been employed to help with the response to a variety of disasters since the SHIP program was created and have been most recently used in response to Hurricane Irma, which impacted 48 counties across Florida.

Temporary Assistance

In some communities, SHIP funds are the first dollars available for assistance after a disaster. A Governor's Executive Order (EO) is often issued during a disaster, and it permits SHIP staff to

implement the disaster strategy in their local housing assistance plan (LHAP). Most disaster strategies allow funds to be devoted to temporary measures, including:

- Removing debris from the home or surrounding property
- Removing wet and damaged building material
- Treating mold
- Providing tarps
- Stopping leaks
- Stabilizing the structure
- Assessing the scope of a full home repair to come later

Temporary measures may be provided only after confirming a household's SHIP eligibility. Some disaster-related EOs include a provision to allow for self-certification of income eligibility. This is reserved for circumstances in which communications are so limited and businesses are closed and so obtaining third party verification is essentially impossible. In the majority of cases, regular methods of income and asset verification are required. In the best of circumstances, the verification and certification process may take one or more weeks to complete. These eligibility requirements are a part of the process that limits how quickly SHIP may help. SHIP is not an instant service that follows quickly after first responders leave. For this reason, it is understandable that temporary assistance represents a relatively small portion of total SHIP disaster assistance.

The costs of temporary measures are considered eligible repair expenses that prevent future damage. It is especially important to confirm that these are rehabilitation expenses because of the SHIP set-aside requirements:

- Complies with the Construction/Rehabilitation set-aside: Rehabilitation assistance of this type complies with the requirement that 75 percent of a SHIP jurisdiction's allocation must be expended on new construction or rehabilitation of housing.
- Complies with the Homeownership set-aside: In addition, this assistance also complies with the rule that at least 65 percent of an allocation must be spent on homeownership activities.

Reimbursements

Disaster assistance may involve reimbursement, often for the cost of temporary assistance. The SHIP program does not normally reimburse an applicant for housing related expenses,

Rebuilding Healthy Homes

Here are some of the Top Tips for rebuilding healthy homes, as provided in the "Guide to Post-disaster Restoration for a Safe and Healthy Home". It supplies more information on all of the following and is available for download from www.hud.gov/healthyhomes:

- Wear personal protective equipment (PPE), including protective clothing and a National Institute for Occupational Safety and Health (NIOSH)-approved respirator, every time you set foot in a damaged or moldy building.
- Assess structural stability and hidden hazards before you enter. A professional inspection may be needed.
- Prepare a plan (supplies and methods), make a map (disposal and clean-up site layout), and review insurance policies and disaster assistance resources.
- Go slow when pumping out water, then act fast to dry out and remove mold.
- Always remove wet insulation and foam padding, even if the surface looks dry and clean.

but disaster response is the exception to the rule. Eligible households may receive SHIP reimbursements for disaster-related expenses like:

- Repairs performed according to code;
- Blue tarps and other temporary measures to avoid additional damage;
- Temporary relocation of displaced households; and
- Removal of a tree fallen on a house, in the yard or on a fence.

Temporary rentals for displaced households

Some communities focus SHIP on temporary rent assistance, where SHIP pays for displaced households to stay at hotels or rental units with month to month leases. This temporary relocation is only for applicants who cannot stay in their regular housing because it is disaster-damaged and uninhabitable. Confirm this by inspecting the housing upfront and determining whether the applicant is income eligible.

The amount available for temporary rental assistance is limited by the SHIP set-aside requirements. First, the Homeownership Set-Aside presents at least 65 percent of funds from being used for rental. However, the Construction/Rehabilitation Set-Aside is even more limiting. At least 75 percent of an allocation must be spent on new construction or repair activities (and rent assistance does not comply with this), and most SHIP communities spend an additional 10 percent on administrative expenses. This leaves no more than 15 percent of the allocation to be spent on temporary rentals, which is a type of assistance that does not comply with this set-aside. In addition, a SHIP community's entire program income revenue may be spent on temporary rental assistance.

Displaced households may be given SHIP to pay for the rental of a property that has a month-to-month lease. On some occasions, no such rental housing is available, and a hotel is the only possible shelter. SHIP may be spent on hotels, although it is not ideal because it is much more expensive than a regular rental. In all cases, SHIP staff are encouraged to prepare upfront by identifying all available pet friendly rentals and hotels, since many households have pets they will not leave behind.

Disaster-related rent assistance is not subject to the rent limits chart. This contrasts with occasions when SHIP is provided for non-disaster assistance, when it may only pay for rental assistance that complies with the SHIP rent limits. This is required by section 67-37.005 of the SHIP Rule, which requires assessing if the monthly payment for a rental unit is affordable:

(5)(e) The statement that monthly rents or monthly mortgage payments, including taxes and insurance, do not exceed 30 percent of an amount representing the percentage of the area's median Annual Gross Income for the household as indicated in Section 420.9071(19), (20) or (28), F.S..... Housing for which a household devotes more than 30 percent of its income shall be deemed affordable if... in the case of rental housing does not exceed those rental limits adjusted for bedroom size established by the Corporation.

SHIP is only one of a number of resources to provide temporary relocation. Other programs are outlined in Section 8.

Rental Strategies: Deposit and Eviction Prevention

While SHIP can pay for a temporary rental for displaced households who plan to return home, it may also help a household establish a new home. SHIP may provide a rent deposit, including first and last month's rent and a security deposit. Such assistance is often provided as a grant.

Eviction prevention assistance provides a separate form of rental assistance. It is available to households who are already residing in rental housing but require SHIP help to pay past due rent and avoid eviction. Communities offering this assistance often specify that it is available only for households who can document their ability to maintain their rent payments after assistance is provided.

Another type of rental assistance—rent subsidies or rapid rehousing—is available for homeless households or a household with a special needs member. After the EO period, very low-income homeless households may receive SHIP assistance for a rent deposit and for monthly rent for up to a year. Highlight this in large text: When Transitional Shelter Assistance (TSA) funding began to run out 7 months after Hurricane Irma, HUD and FEMA staff joined local governments in working to ensure permanent

Rehabilitation Tips:

Here are tips from the publication “HUD Rebuild Healthy Homes”, which may be downloaded from https://www.hud.gov/sites/documents/REBUILD_HEALTHY_HOME.PDF. See Appendix M for a Glossary of rehabilitation terms.

Flood-resistant improvements: This publication addresses features that may be included in home repair to help ensure that the next flood does far less damage.

- Backflow Prevention- Have a licensed plumber install sewage backflow valves in the drain line to protect a home and the health of its occupants. Even minor flash floods in the vicinity can cause sewage back-up.
- Damage-resistant materials- Restore a home with flood-resistant replacement materials which tend to be less vulnerable to mold. Flooring materials include porcelain or glazed ceramic tile, solid vinyl tile or inlaid sheet vinyl with no paper backing. Interior wall materials include paperless (fiberglass mat-faced) gypsum drywall with a moisture resistant core; removable wainscoting made of solid wood, plywood or fiber-cement panels; removable or composite trim.
- Foundation repairs- Hire a qualified professional to evaluate, repair and reinforce basement and foundation walls to withstand the pressures of flooding. Cracked or settled foundations may require anchors, shoring, or underpinning.

Wind-resistant improvements: Many wind- and impact-rated products and effective weather barrier systems are widely available.

- Roof- If replacing roof decking, upgrade to 5/8" plywood. Reinforce existing and new roof decking with ring shank nails (0.113-inch diameter).
- 2-D/1-inch long or longer with full round head) spaced every 6 inches. Add a secondary moisture barrier to prevent leaks at seams if roofing is lost to high wind.
- Windows- If in a high wind zone, consider installing wind-borne debris protections such as impact-rated shutters, removable panels or impact-rated window and door systems.
- Weather Barriers- When replacing windows, doors, siding or any wall penetration, upgrade the weather resistive barrier and flashing system. Use high performance caulks and sealants to reduce wind-driven water leaks.

Wildfire protections: Fire is the most prevalent type of disaster in the nation, and Florida is highest in the nation in the number of lightning strikes annually. Wind-blown embers, which can travel a mile or more, are the biggest threat to homes near wildfire.

- Vegetation- Remove dead vegetation on the roof, in gutters, and close to the home. Install gutter guards to keep debris out.
- Roof- Reroof with a Class A (fire-resistant) roofing material or roof system.
- Windows- If replacing windows, choose double or triple pane units with at least one pane of tempered glass.

housing. Some used SHIP rapid rehousing to stabilize households in rental units and paying monthly rents.

Foreclosure Prevention

This is like the eviction prevention assistance described above. SHIP may pay past due amounts on a homeowner's mortgage to avoid foreclosure. Most communities offering this assistance specify that it is available only for households that can document a reasonable prospect that they will be able to resume full mortgage payments to the primary lender.

Payment of Insurance Deductibles

SHIP may pay for an eligible homeowner's property insurance deductible, often providing an award of \$1,000 to \$5,000 for each eligible homeowner. By paying a homeowner's deductible, SHIP is paying the portion of home repairs for which the property insurance company will not pay. This is an eligible repair expense that complies with the Construction/Rehabilitation set-aside and the Homeownership set-aside requirements, in the way described above for 'Temporary Assistance'. Paying deductibles is a recognition that many homeowners have insurance policies to help pay for recovery. It is likely that they have already applied for FEMA assistance and talked with their property insurance company before ever applying for SHIP. It is a best practice to track the disaster assistance provided by all sources, including, but not limited to FEMA, private insurance, and charitable donations. This is necessary to avoid a duplication of benefits (DOB).

Rehabilitation and Emergency Repair

This is the most common use of SHIP funds for disaster assistance. Most SHIP disaster assistance involves owner occupied rehabilitation performed by licensed contractors. Unlike home repairs that are completed in non-disaster times, SHIP staff must realize that there are several sources that may potentially pay for disaster damages. Many homeowners have insurance policies to help pay for recovery. Also, it is likely that homeowners have already applied for FEMA assistance and talked with their property insurance company before ever applying for SHIP. It is a best practice to track the disaster assistance provided by any and all sources, including, but not limited to FEMA, private insurance, and charitable donations. This is necessary to avoid a duplication of benefits (DOB).

Review the sample SHIP disaster strategy and the Rehabilitation strategy in Appendices B and J. Consider whether to include text that addresses prioritizing repair assistance based on an assessment of habitability. For example:

Repairs will be prioritized as follows:

- Immediate threats to health & life safety in cases where the home is still habitable.
- Imminent residual damage to the home (such as leaking roof) in cases where the home is still habitable.
- Repairs to make the home habitable.
- Repairs to mitigate dangerous situations (e.g. exposed wires).

Replacement Housing

On some occasions, an applicant's house has been completely destroyed and needed to be replaced. Home replacement assistance may be available for cases in which a house is uninhabitable. SHIP may pay for demolition and the reconstruction of a home for an income-eligible household.

Review the replacement housing sample strategy in Appendix J. Replacement housing invests a significant amount of SHIP funds into assisting one house. Some jurisdictions require an applicant to get a first mortgage loan to finance whatever portion of this project that they can afford before paying for the remainder of the replacement with SHIP.

Purchase assistance

SHIP may be provided for down-payment and closing costs assistance if a disaster-affected household needs to relocate and purchase another home. This assistance is available for income-eligible applicants who have a high enough credit score and a stable enough source of monthly income to qualify for a first mortgage from a lender.

The SHIP Statute and Rule contain no limitation on the amount of purchase assistance that may be provided to a buyer. Instead, each SHIP office must determine the acceptable amount of down-payment and closing costs assistance. This is based on the difference between what the target market of SHIP eligible buyers can afford to borrow in the form of a first mortgage and the cost of buying a house in the local area.

Homeownership Development

As noted above, SHIP applicants may receive purchase assistance to buy a home. SHIP funds for down-payment and closing costs are provided at the tail end of the homeownership development process when a home has been constructed and is for sale. However, SHIP may also provide upfront financial assistance to for profit or non-profit developer of homeownership housing by purchasing land, paying for upfront construction or soft costs, covering impact fees, or paying for a developer's fee. SHIP-assisted homeownership development may involve the construction of a subdivision of homes or in-fill housing in existing neighborhoods. Often, SHIP homeownership development assistance is provided to a developer early in the process, and often all or a large portion of this SHIP assistance is not repaid by the developer, but instead remains as subsidy passed on to the SHIP-eligible buyer to make the deal financially feasible.

SHIP staff responsibilities involved with homeownership development include:

- Selection of a developer, following the city or county's local procurement process
- Creating a contract between the SHIP office and developer
- Providing SHIP funding at the proper time in the development process
- Providing updates related to the income limits to ensure that all involved know who is SHIP income eligible
- Monitoring progress through the development process and purchase by a SHIP eligible buyer

Rental Development

SHIP may help finance the new construction or rehabilitation of rental housing.

- **Rental New Construction:** Construction of rental housing often comes with a large price tag, so SHIP funds are rarely the sole source of financing. In many cases, SHIP does not finance a majority of the construction costs, and other sources of subsidy—like HOME, SAIL, and Housing Credits—are also involved.
- **Rental Rehabilitation:** SHIP may be used to repair rental housing as well, so long as a SHIP

community has adopted a rental rehabilitation strategy in its LHAP. Common repairs include roof replacement, plumbing, air conditioning maintenance or replacement, electrical repairs, and measures to make units more accessible to residents with disabilities. Some types of repairs—like repairs to the roof or common areas, will benefit all residents. If SHIP pays the entire costs of these repairs, then all residents must be determined to be SHIP income eligible. Alternatively, if SHIP pays for only a portion of the costs, then a proportionate number of residents are required to be certified as income eligible.

The amount of SHIP funds that may be provided for rental development is limited by the set-asides. Specifically, such assistance does not comply with the homeownership set-aside, although it does comply with the construction/rehabilitation set-aside and so is not as limited as rental assistance is. At least 65 percent of the allocation is reserved for homeownership activities, and another 10 percent is commonly reserved for administration, leaving up to 25 percent of the allocation, plus all program income, available for rental development.

Review the Rental Development strategy in Appendix J. It includes two types of maximum awards. First, the strategy addresses the per rental unit maximum award. The sample strategy has a relatively low maximum, meaning that many units will be assisted if any significant amount of SHIP money is invested in this strategy. The Project maximum is addressed second. This is a separate type of maximum award, indicating the top levels of SHIP involved with rental development in a rental property. Review the Loan Terms for the sample strategy. SHIP funds spent on rental development cannot be provided as a grant. Instead, for a period of at least 15 years, a recorded SHIP lien on a rental property will ensure that SHIP income eligible households occupy units that charge an affordable rent.

Mobile Homes and SHIP

SHIP may be expended on mobile homes. Since 2009, more recently constructed mobile homes—also known as manufactured housing—have been included in SHIP's definition of eligible housing, section 420.9071 (8) of the Florida Statutes:

“Eligible housing means ... residential units that are designed to meet the standards of the Florida Building Code... or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles”.

Manufactured housing is also addressed in section 420.9075 (5)c of the SHIP Statute: “Not more than 20 percent of the funds made available in each county and eligible municipality from the local housing distribution may be used for manufactured housing.” To be clear, no more than 20 percent of the allocation may be spent in this way, although all program income may be spent on manufactured housing.

Each SHIP jurisdiction should make a decision about whether or not to assist manufactured housing. If it is assisted, the LHAP should specify whether to provide home repair, or purchase assistance, or both. Furthermore, a jurisdiction’s LHAP could distinguish manufactured housing from modular housing. Unlike manufactured housing, modular homes are built in factories to the Florida Building Code, and so they have always been eligible for SHIP assistance. Modular homes include a gold or silver sticker—often located under the kitchen sink—that confirms construction to the Florida code.

Assessing a Mobile Home: The first step of providing manufactured housing assistance is sometimes determining exactly when a manufactured home was constructed. All units built after July 13, 1994 are constructed to a standard requiring greater wind resistance performance; they are eligible for SHIP assistance. An information sheet—which may be located in the electrical panel or a closet—will include the construction date. It might be accompanied by an installation sticker. SHIP eligible manufactured housing must be properly installed, so the SHIP file should include a copy of this sticker or some other documentation of the unit’s installation on the ground.

Finding Manufactured Housing Contractors: In some communities, SHIP contractors are used to repair manufactured housing. In others, contractors working on SHIP will not cross over to do work on manufactured housing,

which involves a different repair process with specialty parts that may not be available in the hardware store. Locating specialized contractors may be a challenge. One SHIP administrator had difficulties, even while searching a three-county area. Ask the local building department to print a list of all types of contractors and ask contractors for referrals to those who are properly licensed to work on manufactured housing.

Recapture Agreement Considerations: It is common practice to place liens on properties whenever SHIP assistance is provided, and the same applies to manufactured housing, where a lien may be recorded regardless of whether the manufactured home is personal property or real property. It is important to distinguish between the two, however, and the LHAP should indicate whether either or both may receive SHIP assistance. A manufactured home is personal property when it has a title under the Florida Department of Motor Vehicle’s system. Such homes are often located on land owned by someone other than the home owner. If you place a lien on such a home, it is filed in the local county tax collector’s office against the title. Such a lien will be inferior to any purchase liens on the home. The owner of a manufactured home may transfer the home from personal property to real property if it is on private land that he or she owns. In such a case, the title “is retired”, the unit is inextricably bound to the land, and the combined land and home is subject to real estate taxes. A lien placed on such a unit is filed with the Clerk of Court in the county land record.

Manufactured homes that have become real property have a lien tied to land, which cannot be moved away. Some may consider this to be a more secure SHIP investment in contrast to placing a lien on the title of the manufactured home title alone. SHIP administrators should also consider the option of assisting manufactured homes that are located on leased land owned by a nonprofit. Assistance to such units could be secured and monitored by the nonprofit.

Best Practices in SHIP Disaster Strategy Implementation **Hardee County**

In 2004, Hardee County was damaged by two hurricanes in quick succession. First, Hurricane Charley, a category 4

storm took an unexpected turn, resulting in a direct hit to the county. Almost 80 percent of the housing stock was damaged or destroyed. Later, Hurricane Frances caused additional damage.

The scope of disaster recovery was much bigger than the county's SHIP housing assistance office could manage. Here are the improvements that helped Hardee County successfully respond:

Funding: The county's funding is normally limited to a SHIP allocation of \$350,0000. In the aftermath of the hurricanes, the county received almost \$11 million of funding that it dedicated to disaster recovery. Almost 84 percent of the total funding was supplied from state sources: SHIP funds from the regular allocation, SHIP Disaster funds, and a one-time allocation from the Florida legislature for the HHRP (Hurricane Housing Recovery Program).

Diversity of Assistance: Home repair was the most common type of assistance, along with home replacement. In addition, home purchase was used by some households seeking to relocate.

New staff: The community development office is normally staffed with 4 full-time and 1 part-time staff members. Four additional full-time staff were hired for more than a year as funds were expended.

Partners: Self-help housing groups (like Habitat for Humanity) and volunteer repair organizations were a significant part of the rebuilding process. They repaired hundreds of homes, some with funding from the county. With so much rebuilding in the county, there was little availability of contractors, so the rebuilding efforts of volunteer agencies was a major contribution.

Time: Funds did not flow to the county immediately. Even if funds were instantly available, the volume of repairs required much time and effort. It took 6 years to completely rebuild and recover from Hurricanes Charley and Frances.

In the months after Hurricane Irma, Janet Gilliard, Director of Hardee County's Community Development & General Services, reported on the county's disaster recovery

process during a Florida Housing Coalition webinar on Hurricane Irma. Several webinar participants had questions. Ms. Gilliard's responses offered guidance that is generally helpful when planning a disaster response:

Q: Did the temporary staff work longer than anticipated?

A: Yes, some worked for 3 years, while others worked only two years. It depended on the funding source, which included SHIP, HHRP, CDBG-DR and HOME Again.

Q: Does housing consist of mobile homes? How did you use SHIP funds for mobile homes?

A: We do not address mobile homes at all with SHIP money. Instead, county staff worked closely with another organization that could use their money for mobile homes. If a mobile home was destroyed, an eligible applicant could participate in the county's replacement program.

Q: Did you replace the mobile homes with mobile homes?

A: No, in every case the replacement home was a site-built home, often concrete block, although the material was limited.

Q: How does the disaster rebuilding that started in 2004 compare to Hardee County's response to Hurricane Irma now?

A: The county's main volunteer group, Semi Missions, assisted in the emergency clean-up and provided immediate help after Hurricane Irma. In 2004, their role was not as formalized, and they helped with the long-term process. Also, Irma damage was much less severe since the eye passed over Hardee County. In addition, a majority of the housing stock has been repaired and strengthened, so less damage is to be expected.

Q: Hardee County records a housing assistance lien on every assisted home. Has the county's recapture policy changed as a result of the disasters?

A: Prior to the hurricanes, the county had three to five-year SHIP liens. Staff was constantly fielding calls from people wanting to know what their payouts were. Starting with the disasters, the county established a 20-year lien period and stopped prorating forgiveness of the assistance amount over time.

Franklin County

In 2006, the county successfully responded to an uncommon type of disaster. An overview of the disaster recovery in this case shows SHIP's flexibility in responding to local need. In November 2006, oysterman in the area were close to losing everything they had due to the harmful algal bloom—called red tide—that formed in Apalachicola

Bay. The bay was closed, and many households went without income. \$350,000 for SHIP eviction prevention and foreclosure prevention provided temporary assistance to 288 oysterman households to pay for rent, mortgage and utility bills. The county hired five temporary staff for the application intake process, which included a community-wide housing fair with hundreds of attendees.



In 2006, Franklin County was impacted by Red Tide that crippled oysterman. Thanks to SHIP funds, 288 oysterman households received assistance to pay their rent, mortgage and utility bills until the bay was reopened.



DISASTER

RECOVERY FUNDING

BEYOND SHIP

The image shows a scene of destruction, likely from a natural disaster. A building with white siding and a window with a metal grate is partially visible. The ground is covered in debris, including a large piece of corrugated metal and a wooden pipe. The entire image is overlaid with a blue tint. A white text box with a green border is centered over the image, containing the text "SECTION EIGHT" in large, bold, white capital letters.

SECTION EIGHT

SECTION EIGHT:

Disaster Recovery Funding: Beyond SHIP

The guide is devoted to SHIP's role in disaster recovery, but for most significant disasters declared by a president or governor, SHIP is not the most significant source of disaster recovery.

When planning for disaster and designing a disaster strategy, SHIP staff must consider all the funding sources that could potentially be available after a disaster. The compatibility of these funds must be considered for applicability and the presence of social and other emergency services for their disposition. If the community receives HOME, CDBG or Emergency Solution Grants, those funds may be combined with SHIP funds to provide additional assistance to residents. Having multiple funding sources available provides the flexibility of combining funds for emergency repairs or rehabilitation. Use a funding matrix to help identify gaps or duplication. It is useful to array the source amounts on a matrix, along with eligible uses and targeted populations.

CDBG-DR

Community Development Block Grant-Disaster Recovery (CDBG-DR), is only appropriated following a presidential

disaster declaration. Congress must enact a relief bill that will generally include the funding amounts for various federal agencies. The most significant source for housing is CDBG-DR. The description below gives an indication of the steps, events and activities that are involved in the deployment of a CDBG-DR grant.

CDBG-DR funding can be used to address long-term recovery needs related to housing, infrastructure, or economic revitalization. Funding must be used to primarily address unmet recovery needs with activities including:

- Rehabilitating homes and rental units damaged by disaster
- Rehabilitating homes not damaged by the disaster when the home is in the area impacted by disaster and clear disaster-related impact can be demonstrated.

To view the Florida 2018 CDBG-DR Action Plan visit <http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative>

A review of funding in the aftermath of Hurricane Irma illustrates the amounts of different sources of recovery assistance:

2017 Sources of Housing Disaster Funding following Hurricane Irma	Amount
FEMA Individual Assistance	\$993,934,750
FEMA Temporary Housing Assistance (TSA)	27,303 Households \$120,000,000
CDBG-DR (1)	\$615,922,000 (unmet needs)
CDBG-DR (2)	\$791,000,000 (unmet needs and Mitigation)
FEMA HMGP 2018	Est. \$930,000,000 (available to selected counties providing 25% non-federal match)
Florida Legislature 2018	\$15,000,000 for Florida Keys
Florida Legislature SHIP Disaster Fund	\$12,000,000 for 12 counties

- Constructing new homes or rental units to address disaster-related impacts.
- Housing incentive payments to encourage relocation.
- Relocation assistance.
- Tenant-based rental assistance.
- Property buyouts in high flood-risk areas.
- Acquisition of property for other purposes (i.e. development of affordable housing).

Federal Home Loan Bank-Atlanta

Ten percent of the FHLB's earnings are invested in the community dividend that funds Multifamily development and Affordable Housing Program (AHP) homeownership products. The following product is disaster recovery-related.

Community Rebuild and Restore Product

In response to Hurricane Irma, FHLB offered this product through its participating lenders in Florida. It offers maximum

funding of \$10,000 per household to correct defects or deficiencies resulting from the disaster that impacted the habitability of the property and are not associated with repairs covered under an insurance claim. Homeowners are required to have income at or below 80 percent of the area median income. This assistance is provided with a 5-year retention period. This is a stand-alone product, which does not require that another mortgage be present on the property. Conversely, it can be recorded as a second, third or fourth position mortgage.

FHLB allows a nonprofit to serve as an intermediary assisting many homeowners. There are some available soft costs to pay for nonprofit activity involved with the application.

<http://corp.fhlbatl.com/files/documents/community-rebuild-restore.pdf>



VOLUNTEER

ORGANIZATIONS

IN DISASTER MANAGEMENT



SECTION NINE

SECTION NINE:

Volunteer Organizations in Disaster Management

Disaster preparation involves learning about Florida's network of volunteers and linking them into disaster preparations. Volunteers are the engine of early response and recovery. They mobilize long before CDBG-DR or additional SHIP disaster funding is available. Volunteer groups are familiar with CDBG-DR, SHIP and other government programs and often work closely with local housing administrators once funds become available.

In Florida, over 140 organizations are part of this vital network that includes local, state and nationwide nonprofit and faith-based organizations. Nonprofit and faith-based organizations can rapidly deploy to a disaster zone with a prepared workforce, materials, and equipment. Large groups are flexible and can merge with other groups or spread out going door-to-door checking for people in need or assemble at one house for a blitz repair.

Florida's volunteer framework spans two core organizations that coordinate the deployment of volunteers, raises funds for supplies and materials, and generally oversee and coordinate this diverse group of people with a purpose.

Volunteer Florida

Volunteer Florida is quasi-governmental and is most closely linked to Florida's Division of Emergency Management (FDEM); its board of directors is appointed by the governor. Volunteer Florida oversees the Volunteer Foundation of Florida, a 501(c)4. The mission of Volunteer Florida is much broader than disasters with both FDEM and FEMA in its organizational lineage, is a powerful resource when disaster strikes and for the long-term recovery process. Volunteer Florida issues competitive solicitations for disaster case management as well as grants for volunteer organizations.



The contribution of volunteers to early response and recovery is significant. In the first 6 months after Hurricane Irma, FEMA reported that 43,000 volunteers had contributed 1.5 million hours in "muck out and repair" for impacted homes. In addition, 474 AmeriCorps volunteers contributed 115,000 hours.

VOAD Florida

As highly structured as Volunteer Florida is, its counterweight, Florida Volunteer Organizations Assisting Disaster (VOAD), is a more fluid association of numerous organizations ranging from the American Red Cross, to Habitat for Humanity, United Way, World Renew and dozens of faith-based organizations including Catholic Charities, Jewish Federation, and the Mennonites.

Florida Voluntary Organizations Active in Disaster (FLVOAD). FLVOAD is a formal coalition of more than 88 recognized non-governmental organizations active in disaster relief. Their organizations provide capabilities to support response efforts at all levels. During major incidents, FLVOAD typically member organizations send representatives to the State EOC to coordinate with ESF 6, ESF 15 and the Human Services Branch to represent the voluntary organizations and assist in response coordination. (Florida Comprehensive Emergency Management Plan, Appendix 6- Emergency Support Function- Mass Care)

Florida VOAD works closely with FDEM and FEMA's Volunteer Assistance Liaisons (VALs). FEMA VAL's are responsible for coordinating volunteers along with FEMA

actions in its shelter and individual assistance roles. Florida VOAD members remain active throughout the long-term recovery process, often assisting SHIP programs and other housing providers to complete the work already begun to stabilize homes.

One of the core activities of Florida VOAD is disaster mitigation. VOAD volunteers continuously work to strengthen homes so they are more resilient in future flooding or wind events. They go beyond code when rehabilitating homes to nail down the structural plate and install hurricane clips whenever possible.

Both Volunteer Florida and Florida VOAD use the www.crisiscleanup.org platform to recruit, direct and manage response to an individual or a neighborhood in need. The website is a valuable case management tool that allows individuals or groups to register and request help for specific situations, such as flooding, a tree on a roof, or debris removal. Volunteers continuously scan the website to identify the locations and specific needs for assistance. Volunteer groups then schedule and plan for their arrival with tools, materials and labor. Starting from the immediate aftermath of a storm through rescue, stabilization,



Catholic Charities assisted a homeowner with Hurricane Hermine-related damage from a tree falling on the house. They used volunteer labor working alongside a contractor to replace and harden the roof for \$6,500. Mennonite Disaster Services paid for \$7,500 of remaining repairs.

repairs and rebuilding, the volunteers continue to adapt their efforts to the work needed.

Volunteers help with these recovery needs:

- Shelter set up, operation and feeding
- Volunteer management for construction
- Muck outs, cleanup, repair, and rebuilding
- Mold remediation training
- Case management
- Animal protection
- Delivery and setup of tool trailers
- Operate a call center
- Warehouse supplies
- Child care

Volunteer Florida and VOAD Contacts:

Volunteer Florida contact: Ken Skalitzky, Emergency Management Director for Volunteer Florida ken@volunteerflorida.org

Florida VOAD contact: Gabe Tischler, Chair of Florida VOAD and Emergency Management Specialist for Catholic Charities of Florida gtischler@flaccb.org

Florida VOAD website: <https://flvoad.communityos.org/cms/>

National VOAD website: <https://www.nvoad.org/voad-members/>

After the initial clean up, long term recovery begins and can take years to accomplish. As Florida's housing providers know, long term recovery with permanent housing rehabilitation and reconstruction begins after the emergency response has been completed, debris is cleared, and infrastructure is restored. Even though volunteers and residents have made significant repairs, the funding for rebuilding in low and moderate-income areas must be approved by Congress before HUD makes its allocations based on damage assessments.

VIDEO TUTORIAL

Learn about the work of AmeriCorps Members in South Florida and St. Johns County. Their presentation illustrates the significant and organized recovery assistance organized by the Corporation for National and Community Service. Presentation recording link: <https://vimeo.com/259413770>

To learn more about how volunteers with the Corporation for National and Community Service can assist with recovery after a disaster, contact the Americorps NCCC Southern Regional office, phone: (601) 630-4065 and website: <https://www.nationalservice.gov>

APPENDICES

APPENDIX A:

Disaster Preparedness Case Studies

CASE STUDY: Hillsborough County Disaster Preparedness Plan

“Planning for Post-Disaster Recovery: Next Generation” (available at <https://www.fema.gov/media-library/assets/documents/103445>) highlights the preparedness plan of Hillsborough County, which has established a redevelopment task force to oversee the reconstruction process and serve as an advisory committee to the Board of County Commissioners on recovery and redevelopment issues. The task force is composed of the County Administrator, Attorney, Fire Chief, County Growth Management Director, Emergency Management Office Director and twenty-five other local representatives, county directors and city liaisons. The Redevelopment Task Force meets on an annual basis prior to the start of the hurricane season to review work done by the Stakeholder Group and PDRP Staff throughout the year. The group decides on recommendations for the County Commission and municipal councils regarding continued implementation.

The task force’s responsibilities include:

- Setting procedures and rules
- Maintaining the plan including annual reviews and 5-year updates
- Authorizing additional roles and responsibilities for staff, technical advisory committees (TACs), County/City Departments, and other organizations
- Overseeing the work of the TACs
- Restructuring the Stakeholder Group as necessary for efficient pre- and post-disaster implementation of the disaster plan.
- Establishing criteria to determine long-term redevelopment priorities
- Approving disaster plan actions recommended by the TACs for the Annual Work Plan and corresponding budget requests
- Developing procedures to carry out the County's redevelopment policy
- Recommending changes to the Hillsborough County Post-Disaster Redevelopment Ordinance, Comprehensive Plan, Local Mitigation Strategy, other county codes and municipal plans and ordinances to the County Commission

Role of Post-Disaster Coordinators

Disaster Recovery Redevelopment Coordinator:

Financial Administration TAC Chair

To facilitate the coordination of disaster assistance from the Federal government and state agencies available to Hillsborough County following a declared disaster.

Economic Recovery Coordinator: Economic

Redevelopment TAC Chair

To facilitate the coordination of economic recovery with the business community following a declared disaster.

Hazard Mitigation Coordinator: Post Disaster Response Plan Coordinator (County Hazard Mitigation Manager)

To facilitate the coordination of hazard mitigation assistance from the federal government and state agencies available to Hillsborough County following a declared disaster.

Phases of Implementation

Pre-disaster Phase – Preparatory activities detailed in the disaster plan should be implemented on an on-going basis during normal operations sometimes referred to as “blue skies.” The plan should also be exercised prior to a disaster event so that all stakeholders with a post-disaster implementation role are familiar with their responsibilities.

Emergency Response Phase – Response activities are contained within the Emergency Support Functions of the comprehensive emergency management plans and include immediate actions to save lives, protect property, meet basic human needs, and begin to restore water, sewer, and other essential services. Milestones that typically mark the end of the Response period include:

- Major streets are cleared of debris;
- Reentry is allowed or at least temporary reentry of the public to assess damage to their private property
- Curfews are reduced or lifted

Short-term Recovery Phase – The disaster plan has a role during the short-term recovery phase to begin organizing for long-term redevelopment activities in addition to guiding short-term recovery decisions that may have long-term implications.

Long-term Recovery and Redevelopment Phase – The plan is most active during this phase, which begins as short-term recovery activities are accomplished and can last from a couple years for a minor disaster to five or more years for a major or catastrophic disaster.

Housing Recovery

1. Temporary housing provision and removal: In the event of a disaster, the county will create temporary dwellings and establishments to transition residents out of shelters to prevent loss of population to other communities.
2. Rapid repair permitting: Modifications will be made to permitting process to increase the speed of recovery to area not too severely impacted by disaster
3. Temporary housing siting criteria: Sites for temporary homes are pre-selected based on employment location centers, public transportation access, and access to utility services.
4. Funding assistance and insurance problems: Many residents will get aid from FEMA Individual Assistance and Small Business Administration loans. Florida hurricane deductibles will also provide some assistance for those who are under insured in the event of a disaster.
5. Available contractors and skilled construction workers: In the event of a disaster, Hillsborough County has created a smooth licensing process for out-of-state contractors and will provide worker housing.

Communications

Hillsborough County has taken measures to ensure that all residents of all spoken languages are addressed and informed of any actions being taken by the County. These actions include but are not limited to:

- Contact using local e-mail lists, phone numbers and physical addresses
- Advertisement in local papers
- Billboards
- Door hangers
- Social media

- Public broadcasting
- Government and community newsletters
- Public meetings
- Live broadcasting of public meetings with availability for people to call and ask questions
- Signs along roadways
- Emergency alert systems
- Ham radio and amateur radio emergency alert systems
- Door-to-door law enforcement contact

CASE STUDY: Pinellas County

Pinellas County's 209-page post-disaster redevelopment plan is available at <http://www.postdisasterplan.org/>.

Highlights of the Plan include:

Summary of the Phases of Disaster Response and Recovery

Immediate Emergency Period

This period begins immediately following the emergency and extends up to one week depending on the extent of impact. Focuses on actions to protect public health and safety and the activation of Post-Disaster Redevelopment Task Force. Immediate actions are taken to meet basic human needs and services.

Short Range Restoration Period

This commences shortly after emergency and continues for several weeks. Focuses on action to return county to relative state of normalcy by doing a damage assessment and beginning repairs on damage structures and removal of debris. Does not include built environment, economic sector or social networks.

Long Range Reconstruction Period

This stage involves the reconstruction of destroyed structures, evaluation of public infrastructure and services, and implementation of economic recovery strategies.

Highlights of the Planning Process and Work Group Structure

The Steering Committee

The Planning Organizational structure includes a Steering Group, a standing task force that is established in order to provide a coordination mechanism to oversee recovery

and redevelopment operations and procedures. It serves as an advisory committee to the County Commissioners. In addition to affordable housing recovery, the steering committee oversees other areas of recovery, including:

- Land Use
- Construction, Permitting and Historic Preservation
- Economic Redevelopment
- Infrastructure Restoration
- Health and Human Services
- Financial Administration
- Environment Restoration

Steering Group activities include coordinating the directions given to all work groups and reviews activities/reports of work groups. The group is responsible for integration and maintenance disaster response.

Land Use, Housing and Mitigation

In significantly impacted areas where the structural loss is great or where the land itself has been eroded, contaminated or is rendered unusable, decisions will need to be made regarding build-back. Coastal setbacks, reconstruction of infrastructure, reinvestment of real estate and density/intensity, and insurance issues must all be addressed.

Historic Preservation

Some loss of historic resources due to a disaster may be unavoidable, but others could occur accidentally during recovery operations if procedures are not in place to minimize these impacts. “Disaster Planning for Florida’s Historic Resources”, a 2006 publication of the Florida Division of Historical Resources, provides guidance on developing expedited historic preservation review procedures, restoration tools and considerations in the post-disaster environment. It is available at <http://www.1000friendsofflorida.org/building-better-communities/disaster-planning>.

Historic structures may be particularly vulnerable to damage due to their age, and repair of these structures must meet certain requirements to maintain their character and historic designation. Due to considerations for historical integrity, historic structures have more options for meeting Florida Building Code standards during repair than non-historical buildings.

Health and Human Services

Pinellas County has developed networks of service providers and coordinates at the county and regional level. The public-private partnerships including government, non-profit, faith-based and private sector stakeholders regularly meet and plan together to ensure that funds are prioritized and maximized to ensure that health and human services needs are met.

The Health and Human Services Coordinating Council for Pinellas County (HHSCC) works with funders and providers across the community to develop improved systems of care through aligning resources and increasing the provision of evidence-based services. Comprised of three major components:

1. The Policy Board provides guidance to the HHSCC and it connects the HHSCC to the major governing bodies in the County. It consists of County Commissioners, Juvenile Welfare Board members, and the County Sheriff.
2. The Administrative Forum is a vehicle for sharing knowledge and developing consensus around a common agenda for Pinellas County. They produce and analyze data that ties community investments to desired results. Members of the Forum include senior executives from the county’s major funders of health and human services. The results-based framework and level of coordination helps the collaborative efforts of the five Leadership Networks.
3. Leadership Networks: The networking involves interested policy makers and operational managers addressing issues related to specific outcomes in homelessness, affordable housing, disaster recovery, education, and health and behavioral health.

Institutional Capacity

Capacity is assessed to determine if the framework exists to implement goals and actions of the PDRP with such things as programs, agencies and organizations. This is not focused on physical assets such as fire trucks and ambulances.

Communications Internal Communications: The County Administrator or Emergency Management Director serves as the spokespersons for the event. Once recovery is underway,

the County Administrator or Planning Department Director will serve as spokespersons of the Steering Committee, depending on the issue.

External Communications: Pinellas County works with FEMA Community Outreach Teams, municipal partners and nonprofit partners to reach out to survivors. This may be accomplished early in the recovery phase through a variety of mechanisms such as door-to-door flyers, bulletin

board postings at feeding sites, recovery sites, points of distribution, faith-based centers, community centers, libraries and other public buildings which are operational. As power is restored and the broadcast media and telecommunications are back online, more traditional methods of communication will be employed.

APPENDIX B:

SHIP Disaster Strategy

a. Summary of Strategy: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. 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;
- 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. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
- h. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. Fiscal Years Covered: 2018-2019, 2019-2020 and 2020-2021

c. Income Categories to be served: Very Low, Low, and Moderate

d. Maximum award: \$15,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient Selection Criteria: Applicants will be ranked for assistance in the order in which they complete their application, priority assistance will be provided to Special Needs applicants, Essential Services Personnel and income groups as described in section I. (l) of this plan

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: SHIP funds must be used for eligible applicants and eligible housing.

APPENDIX C:

Subrecipient Agreement Template

Disclaimer: This is a sample agreement template and is not a complete legal document. Before using any part of this template, check with legal counsel to ensure that the Local Government's subrecipient agreements comply with state and local laws and regulations, and all requirements of the Local Government's SHIP program.

AGREEMENT BETWEEN [Local Government] And [Subrecipient] for the State Housing Initiatives Partnership Program (SHIP) Disaster Assistance Strategy

THIS AGREEMENT is entered this _____ day of _____, 20____ by and between the _____
(the Local Government) and _____ (the Subrecipient).

I. RECITALS

WHEREAS, on September 10, 2017, Florida Governor Rick Scott issued a Disaster Assistance Declaration (FEMA-4337-DR):
and

WHEREAS, the Local Government wishes to engage the Subrecipient to assist the Local Government in utilizing its SHIP funds to carry out a part of the Local Government's Disaster Strategy. The amount of the award is \$_____ and is pursuant to the terms and condition in this Subrecipient Agreement (the "Agreement"); and

WHEREAS, the funds under this Agreement constitute a sub award of the Local Government's SHIP award, the use of which must be in accordance with requirements imposed by the SHIP Statute 420.907-9079 and the SHIP rule at 67.37; and

WHEREAS, the Local Government will carry out the program in accordance with the Local Government Housing Assistance Plan Disaster Strategy, Program Policies and Procedures and this agreement;

WHEREAS, the Subrecipient has legal authority to enter this agreement, and by signing this agreement, to assure the Local Government that it will comply with all the requirements of the sub award described herein; and

NOW, THEREFORE, in consideration of the need for recovery from Hurricane Irma and the premises and mutual covenants described herein, the parties mutually agree to the terms described in this Agreement.

II. GENERAL AWARD INFORMATION

The sub award from the Local Government to the Subrecipient, which is described below, is for the purpose of carrying out a portion of a Federal award described in section I of this agreement, and creates a relationship with the Subrecipient. This agreement must be updated to reflect any changes to the award and the following award **information**:

Local Government:

Subrecipient:

(Name of Awarding Official)

(Name of Primary Contact)

Title _____
 Local Government Name: _____
 Address: _____
 City, State, ZIP: _____
 Telephone: _____
 Fax Number: _____
 E-mail Address: _____

Title _____
 Subrecipient Name: _____
 Address: _____
 City, State, ZIP: _____
 Telephone: _____
 Fax Number: _____
 E-mail Address: _____

Activity Description:

Subaward Period of Performance: [insert Start and End Date]

Total Amount of the Award awarded to the Subrecipient by the Local Government: [insert amount]

Amount of funds obligated by this agreement: [insert amount]

A. SCOPE OF SERVICE

[Insert scope of services]

B. ELIGIBLE USE OF FUNDS

As a condition of receiving this sub award, the Subrecipient shall administer the SHIP funds which includes performing all of the work described in this section. The Subrecipient shall complete the activities in a manner satisfactory to the Local Government and consistent with the terms of conditions of this agreement and applicable Rules and Statutes.

Prohibited Activities

The Subrecipient may only carry out the activities described in this agreement. The Subrecipient is prohibited from charging to the subaward the costs of ineligible activities.

Program Delivery (Eligible Activities)

Activity #1 [Insert a complete description and details of the activities to be undertaken including services to be provided, location, for whom they will be provided and how they will be provided. The description should provide enough detail to allow the local government to monitor the activities performed by the subrecipient.]

Activity #2 [Same description as above] [Add other activities as necessary]

Pre-Award Costs

[Insert specific requirements related to pre-award costs, or prohibition on pre-award costs applicable to the Subrecipient.]

General Administration of Subaward

[Add description of general administrative services to be performed by the Subrecipient in support of activities noted above, if any, and include a limit on the amount of program administration costs allowable under the subaward.]

A. Compliance with Governing Regulations

All activities funded with SHIP funds must comply with the governing regulations and the locally approved Local Housing Assistance Plan.

The SHIP Statute can be found at [SHIP Statute](#)

The SHIP Rule can be found at [SHIP Rule](#)

The Local Housing Assistance Plan (Insert Link Here)

Activity	Performance Goal	Timeframe for Completion of Performance Goal
[Activity #1]	[Description of Performance Goals, e.g. # of Units]	[Timeframes for Each Performance Goal]

B. Levels of Accomplishment –Performance Goals and Timelines

The Subrecipient shall complete the activities required under this agreement in accordance with the following timeframes and performance goals associated with each of the activities: [Add goals, and timeframes for completion of performance goals as necessary for other activities]

C. Staffing

The Subrecipient shall supervise and direct the completion of all activities under this agreement. Any changes in the Key Personnel assigned or their responsibilities under the activities are subject to the prior approval of the Local Government. At a minimum, the Subrecipient shall assign the following staff with the identified responsibilities (the “Key Personnel”) to the identified activities: [Provide a narrative of how the activity will be accomplished, who will be responsible for managing the activity; additional personnel needed to implement the program/activity and an approximate allocation of time to the activity. Complete one chart for each activity.]

[Activity #1]

Staff Member Title	Responsibilities	Time Allocation

[Add additional charts for additional activities as necessary]

III. PERFORMANCE MONITORING & REPORTING

A. Monitoring

The Local Government shall monitor the performance of the Subrecipient to ensure Subrecipient compliance with all of the requirements of this agreement, including the timeframes and performance goals associated with the activities. Substandard performance as determined by the Local Government will constitute noncompliance with this agreement. If action to correct such substandard performance is not taken by the Subrecipient within ____ days after being notified by the Local Government, the Local Government may impose additional conditions on the Subrecipient and its use of SHIP funds, suspend or terminate this agreement, or initiate other remedies for noncompliance as appropriate and permitted by law.

B. Reporting

The Subrecipient shall submit regular (monthly or quarterly) progress and financial reports to the Local Government [Insert specifics on the form, content, and frequency here as necessary].

IV. PERIOD OF PERFORMANCE AND TERM

The period of performance for Subrecipient, meaning the time during which the Subrecipient may incur new encumbrances to carry out activities under this agreement, shall start on the ____ day of _____, 20____ and end on the ____ day of _____, 20____.

This agreement and its terms and conditions shall remain in effect during any period that the Subrecipient has control over the SHIP funds awarded under this agreement

V. BUDGET

The Subrecipient shall complete all activities in this agreement in accordance with the following budget. Any amendments to the budget must be approved in writing by both the Local Government and the Subrecipient.

A. Budget Table

[insert a detailed budget table with line items and amounts for each line item. At a minimum, the budget should identify activity delivery and administrative costs. The Local Government may require the Subrecipient to provide supplementary budget information in a timely fashion in the form and content.]

B. Program Income

Program income is defined at 420.9071 Definitions (24) "Program income" means the proceeds derived from interest earned on or investment of the local housing distribution and other funds deposited into the local housing assistance trust fund, proceeds from loan repayments, recycled funds, and all other income derived from use of funds deposited in the local housing assistance trust fund. It does not include recaptured funds as defined in subsection (25). If the activity undertaken by the Subrecipient generates program income as defined above, the program income must be returned to the local government within 30 days of receipt.

VI. PAYMENT

It is expressly agreed and understood that the total amount to be paid by the Local Government under this agreement shall not exceed \$____.

[The Local Government should describe detailed payment procedures in this Section. The description should include, but not be limited to, how the Subrecipient requests payments for work under this agreement, any documentation that Subrecipient must submit to substantiate payment requests, whether Local Government will make payments on an advance payment or reimbursement basis, and when the Local Government shall not be obligated to satisfy the Subrecipient's payment or the terms and conditions of the Local Government's Federal award, or that would otherwise result in the Local Government charging improper, unauthorized, or otherwise unallowable costs to the Local Government.]

The Subrecipient shall submit to the Local Government requests for payments of activities under this agreement and consistent with the approved budget (the "Request for Payment"). Each Request for Payment shall be broken down into requested draws against the budget line items specified in Section VI.

The Local Government shall pay to the Subrecipient funds available under this agreement based upon information submitted by the Subrecipient for allowable costs permitted under this agreement and consistent with the approved budget.

With the exception of advances, payments will be made for eligible expenses actually incurred by the Subrecipient, and not to exceed actual cash requirements.

Payment will be made upon submission by the Subrecipient of a properly executed Request for Payment, together with all supporting invoices, bills, time sheets, and other documents necessary to justify the payment.

VII. AMENDMENT AND TERMINATION

A. Amendments

The Local Government or Subrecipient may amend this agreement at any time provided that such amendments make specific reference to this agreement, are approved by the Local Government's governing body, and are signed in writing by a duly authorized representative of the Local Government and the Subrecipient. Such amendments shall not invalidate this agreement, nor relieve or release the Local Government or Subrecipient from its obligations under this agreement. Amendments will generally be required when any of the following are anticipated: i) revision to the scope or objectives of the Program, including purpose or beneficiaries; ii) extending the time of the agreement. iii) revision that would result in the need for additional funding.

The Local Government may, in its discretion, amend this agreement to conform with Federal, state or local governmental guidelines, policies and available funding amounts, or for other reasons. If such amendments result in a change in the funding, the scope of services, or schedule of the activities to be undertaken as part of this agreement, such modifications will be incorporated only by written amendment signed by both Local Government and Subrecipient.

B. Suspension or Termination

The Local Government may terminate this agreement, in whole or in part, upon _____ days' notice, whenever it determines that the Subrecipient has failed to comply with any term, condition, requirement, or provision of this agreement. Failure to comply with any terms of this agreement, include (but are not limited to) the following:

1. Failure to comply with any of the rules, regulations or provisions referred to herein, or such statutes, regulations, executive orders, guidelines, policies or directives as may become applicable at any time;
2. Failure, for any reason, of the Subrecipient to fulfill in a timely and proper manner its obligations under this agreement;
3. Ineffective or improper use of funds provided under this agreement; or
4. Submission by the Subrecipient to the Local Government reports that are incorrect or incomplete in any material respect.

The Local Government shall promptly notify the Subrecipient, in writing, of its determination and the reasons for the termination together with the date on which the termination shall take effect. Upon termination, the Local Government retains the right to recover any improper expenditures from the Subrecipient and the Subrecipient shall return to the Local Government any improper expenditures no later than thirty (30) days after the date of termination. The Local Government may, at its sole discretion, allow Subrecipient to retain or be reimbursed for costs reasonably incurred prior to termination, that were not made in anticipation of termination and cannot be canceled provided that said costs meet the provisions of this agreement.

VIII. OTHER REQUIREMENTS TO COMPLY WITH STATE STATUTES, RULES AND THE TERMS AND CONDITIONS OF THE AWARD

The SHIP funds available to the Subrecipient through this agreement constitute a subaward of the Local Government's distribution under the SHIP program. This agreement includes terms and conditions of the Local Government's SHIP award that are imposed on the Subrecipient, and the Subrecipient agrees to carry out its obligations in compliance with all of the obligations described in this agreement.

A. Duplication of Benefits

The Subrecipient shall not carry out any of the activities under this agreement in a manner that results in a prohibited duplication of benefits as defined by Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 USC 5155) and described in Appropriations Act. The Subrecipient shall carry out the activities under this agreement in compliance with the Local Government's procedures to prevent duplication of benefits in Exhibit [identify appropriate exhibit].

B. Drug-Free Workplace

Drug-free workplace. Subrecipients must comply with drug-free workplace requirements in Subpart B of part 2429, which adopts the governmentwide implementation (2 CFR part 182) of sections 5152-5158 of the Drug-Free Workplace Act of 1988 (Pub. L. 100-690, Title V, Subtitle D; 41 U.S.C. 701-707).

C. Insurance & Bonding

The Subrecipient shall comply with the following insurance and bonding requirements:
[Insert the local government insurance and bonding requirements for subrecipients]

D. Audit Requirements

In the event that the Subrecipient expends a total amount of state financial assistance equal to or in excess of \$750,000 in any fiscal year of such Subrecipient, the Subrecipient must have a State single or project-specific audit for such fiscal year in accordance with Section 215.97, Florida Statutes; applicable rules of the Department of Financial Services; and Chapters 10.550 (local governmental entities) or 10.650 (nonprofit and for-profit organizations), Rules of the Auditor General. In determining the state financial assistance expended in its fiscal year, the Subrecipient shall consider all sources of state financial assistance, including state financial assistance received from the Local Government other state agencies, and other nonstate entities. State financial assistance does not include Federal direct or pass-through awards and resources received by a nonstate entity for Federal program matching requirements.

In connection with the audit requirements addressed in this section, the Subrecipient shall ensure that the audit complies with the requirements of Section 215.97(8), Florida Statutes. This includes submission of a financial reporting package as defined by Section 215.97(2), Florida Statutes, and Chapters 10.550 (local governmental entities) or 10.650 (nonprofit and for-profit organizations), Rules of the Auditor General.

The Eligible Subrecipient shall retain all records pertinent to expenditures incurred under this Agreement for a period of five (5) years after the termination of all activities funded under this Agreement. Notwithstanding the above, if there is litigation, claims, audits, negotiations or other actions that involve any of the records cited and that have started before the expiration of the five-year period, then such records must be retained until completion of the actions and resolution of all issues, or the expiration of the ten-year period, whichever occurs later.

E. Disclosure

The Eligible Subrecipient shall maintain records in accordance with Florida's Public Information Law (F.S. 119).

F. Financial & Program Management

The Subrecipient shall maintain all financial records with adequate internal controls to permit the accurate, complete and timely disclosure of financial results. Internal controls are the combination of policies, procedures, job responsibilities, personnel and records that together create accountability in an organization's financial system and safeguard its cash, property and other assets.

Through its system of internal controls, an organization can ensure that:

- Resources are used for authorized purposes and in a manner consistent with applicable laws, regulations and policies;
- Resources are protected against waste, mismanagement or loss; and
- Information on the source, amount and use of funds are reliable, secured and up-to-date and that this information is disclosed in the appropriate reports and records.

G. Documentation and Record Keeping

1. Records to be Maintained

The Eligible Subrecipient shall retain all records pertinent to expenditures incurred under this Agreement for a period of five (5) years after the termination of all activities funded under this Agreement. Notwithstanding the above, if there is litigation, claims, audits, negotiations or other actions that involve any of the records cited and that have started before the expiration of the five-year period, then such records must be retained until completion of the actions and resolution of all issues, or the expiration of the ten-year period, whichever occurs later.

2. Access to Records

The Local Government, Florida Housing Finance Corporation and its monitors shall have access to all records related to this award of funds.

3. Record Retention and Transmission of Records to the Local Government

Prior to close out of this agreement, the Subrecipient must transmit to the Local Government records sufficient for the Local Government to demonstrate that all costs under this agreement met the requirements of the award.

4. Client Data and Other Sensitive Information

The Subrecipient is required to maintain data demonstrating client eligibility for activities provided under this agreement. Such data may include, but not be limited to, client name, address, income level or other basis for determining eligibility, and description of activities provided.

H. Close-Out

The Eligible Sub Recipient's obligation to the Local Government shall not end until all closeout requirements are completed. Activities during this closeout period shall include, but are not limited to, making final payments and determining the custodianship of records.

I. Nondiscrimination

In accordance with the provisions of ss. 760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. Conflict of Interest

The Subrecipient shall comply with all applicable federal, State and local Conflict of interest laws. [Insert local conflict of interest laws]

K. Independent Contractor

Nothing contained in this Agreement is intended to, or shall be construed in any manner, as creating or establishing the relationship of employer/employee between the parties. The eligible Subrecipient shall at all times remain an "independent contractor" with respect to the services to be performed under this Agreement. The City/County shall be exempt from payment of all Unemployment Compensation, FICA, retirement benefits, life and/or medical insurance and Workers' Compensation Insurance, as the eligible Subrecipient is an independent Contractor.

IX. OTHER REQUIREMENTS

[Consult with an attorney regarding any other provisions that the Local Government should include in this agreement. These may include state and local requirements, or stock/boilerplate language such as a hold harmless, assignability, severability, entire agreement, or waiver/default provision, provisions about Local Government, provisions about where notices under the award should be sent, damages/liquidated damages provisions, and provisions about how to interpret section headings and subheadings. Local Government may wish to include a requirement requiring signage about SHIP project funding. Local Government may include provisions clarifying that an employee/employer relationship is not created by this agreement.]

THE UNDERSIGNED, as authorized officials on behalf of the parties, have executed this Contract, which shall be effective as of the date of execution hereof on behalf of the Local Government.

LOCAL GOVERNMENT

By _____
Signature

Name: _____

Title: _____

Date: _____

SUBRECIPIENT

By _____
(Chief Elected Official/Executive Officer with Authority to Sign)

Name: _____

Title: _____

Date: _____

APPROVED AS TO FORM AND LEGAL SUFFICIENCY:

ASSISTANT [CITY/COUNTY] ATTORNEY

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APPENDIX D:

DISASTER SELF- CERTIFICATION OF INCOME FORM
 (Provided for use by Florida Housing Finance Corporation)
 (To be completed by adult household members only, if appropriate.)

Household Name _____ Local Government _____

1. I hereby certify that I am a victim of _____
2. I will receive income from the following sources over the next 12 months: (Circle Y (yes) or N (no) for each statement):
- Y N Wages from employment (including commissions, tips, bonuses, fees, etc.);
- Y N Income from operation of a business;
- Y N Rental income from real or personal property;
- Y N Interest or dividends from assets;
- Y N Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- Y N Unemployment or disability payments;
- Y N Public assistance payments;
- Y N Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
- Y N Sales from self-employed resources (For example: Avon, Mary Kay, Shaklee, etc.);
- Y N Any other source not named above.
- Y N I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

Please explain any Y (yes) answers and list the annual amounts: _____

3. I certify that I have provided income documentation for all income sources (For example: W-2 Forms, paycheck stubs, earnings statements, etc); or
- I certify that I am unable to provide complete: 3rd party verification or income documentation.
4. I will be using the following sources of funds to pay for rent and other necessities: _____

Therefore I certify my anticipated gross annual income for the next 12 months to be: \$ _____.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement. The information provided is subject to verification by the county or eligible municipality.

 Signature of Applicant

 Printed Name of Applicant

 Date

FOR AN OATH OR AFFIRMATION:

STATE OF FLORIDA

COUNTY OF _____

Sworn to (or affirmed) and described before me this ____ day of _____, 20____, by _____.

(NOTARY SEAL)

Signature _____

 Name of Notary (Typed, Printed, or Stamped)

Personally Known _____ OR Produced Identification _____
 Type of Identification Produced _____

APPENDIX E:

State Housing Initiatives Partnership (SHIP) Program Disaster Response Procedures

BY THE FLORIDA HOUSING FINANCE CORPORATION

REVISED MAY 2015

Background/History

SHIP has often been vital in providing local communities affected by Federal or State declared disasters with funding and support for short and long term housing recovery. The funds can be allocated from an annual set-aside of up to \$5 million that Florida Housing holds back from the statewide distribution of funds (in years when SHIP is fully funded) pursuant to s. 420.9073 (5), F.S., or from special appropriations of funds from the Legislature.

Over the past decade, SHIP has administered over \$200 million in disaster funds used to provide disaster housing recovery to thousands of Floridians affected by hurricanes, wildfires, flooding, tornadoes, etc.

Disaster Declarations

When a disaster is declared by Executive Order (EO) of the President of the United States or the Governor of Florida for any areas within the state of Florida, the State Housing Initiatives Partnership (SHIP) program provisions for disaster recovery can be employed in the affected areas.

Under SHIP disaster recovery provisions, local governments covered under the EO are eligible to:

1. Use expedited procedures for accepting and approving resident applications.
2. Undertake any activities listed in their disaster strategy or in the standard disaster strategy incorporated into the program rule.
3. Undertake any additional activities approved through the Executive Order or any accompanying Supplemental Orders issued at the state level. For example, an Executive or Supplemental Order may be issued to allow local governments to provide rental assistance to residents displaced by the declared disaster.
4. Expend any previously unencumbered SHIP funds for these activities.
5. Request additional funds through SHIP which may be available due to Florida Housing's holding back of funds for disaster recovery annually or specially appropriated funds (as described below).

Florida Housing Collaboration with Division of Emergency Management

Florida Housing staff maintains a working relationship with staff members of the State Emergency Response Team (SERT) housed within the state Division of Emergency Management. This working relationship includes:

1. Attending training exercises conducted by the SERT on various disaster scenarios and how the response activities are employed.
2. Receiving all email notifications related to potential incidents and SERT staffing responses.

3. Potentially being asked to staff the Emergency Operations Center during the term of a declared event.
4. Acting as liaison with local government SHIP offices.
5. Providing information through www.floridahousingsearch.org on vacancies in rental units in the affected areas and working with property owners as necessary.

Governance

Statute

The following statutory language simply allows SHIP local governments the ability to award funds for disaster recovery. The process is further detailed in the rule language below.

420.9075 (5) (l) 4. Each county and each eligible municipality may award funds as a grant for construction, rehabilitation, or repair as part of disaster recovery or emergency repairs or to remedy accessibility or health and safety deficiencies. Any other grants must be approved as part of the local housing assistance plan.

The following statutory language allows Florida Housing to hold back funds for disaster recovery each year:

420.9073 (5) Notwithstanding subsections (1)-(4), the corporation may withhold up to \$5 million of the total amount distributed each fiscal year from the Local Government Housing Trust Fund to provide additional funding to counties and eligible municipalities where a state of emergency has been declared by the Governor pursuant to chapter 252. Any portion of the withheld funds not distributed by the end of the fiscal year shall be distributed as provided in subsections (1) and (2).

Program Rule

The following provisions in the SHIP rule pertain to disaster recovery activities. These rules are in effect for the term of any Executive Order or Supplemental Order, including if extensions are given.

67-37.005 (9) Each local housing assistance plan shall include a disaster strategy describing activities to be undertaken in the event of an emergency or natural disaster which has been declared by executive order. The local government may use the Disaster Strategy (08/04) hereby adopted and incorporated by reference with an effective date of 1-30-05. A copy is available on Florida Housing's website at: http://apps.floridahousing.org/StandAlone/FHFC_ECM/AppPage_ListPage.aspx?PageID=35.

Local governments may use unencumbered SHIP funds to carry out activities of disaster relief. Recipients of SHIP funds under a local government's disaster strategy shall be required to verify income by executing a Disaster Self Certification of Income Form (08/04), hereby adopted and incorporated by reference with an effective date of 1-30-05 or a local government's form that requires the same information. A copy is available on the Corporation's website at <http://www.floridahousing.org/Home/HousingPartners/LocalGovernments/>.

Pay check stubs and other forms of proof are required. Documentation required for SHIP income qualification may be waived if unavailable. The county or eligible municipality shall make every effort reasonable to insure that the recipients of SHIP funds are income qualified.

67-37.007 (16) Pursuant to Section 420.9073(5), F.S., in the event of a disaster declared by an Executive Order of the Governor, counties and eligible municipalities may request funding for activities described in its local housing assistance plan or under the disaster strategy. Requests for additional funds shall be submitted in writing and shall include the name of the local government and amount of funds requested and a schedule of when the funds being requested are to be expended. The request shall also include the number of households to be assisted,

addresses, damage assessment performed by FEMA, the Department of Emergency Management, or other local agency performing disaster assessments and dollar estimate of repairs. Disaster funds shall be disbursed to local governments based on demonstrated need on a first-come, first-served basis pending availability of funds. Counties and eligible municipalities receiving additional funds for disaster that have unencumbered funds shall expend the unencumbered funds before requesting disaster funds. Disaster activities shall be included in the Annual Report submitted by local jurisdictions by September 15 following the close of the fiscal year.

Local Governments Requesting Disaster Funds

1. If Florida Housing has disaster funds available to allocate to affected local governments:
 - a. Florida Housing will determine the amount to be allocated to all affected counties and cities (if included). This will include collection and analysis of data from FEMA, Florida DEM (SERT) and local SHIP offices related to data on damage.
 - b. Florida Housing will review the damage data which includes number of units affected and the degree of damage (minor, major, destroyed), as well as the income levels of the affected households if available or the income level of the area(s) of disaster, to formulate the amount of funds that should be made available to a requesting local government.
 - c. All requests for a particular declared disaster will be evaluated individually based on the data, but also will be compared to other requests to determine whether enough funds are available to address all needs or if adjustments will need to be made to prorate the funding across the local governments requesting disaster funds.
 - d. Once the allocation amounts are determined, local governments will be notified of:
 - i. The amount of the allocation which may take into account unencumbered funds currently held at the local level. This amount will generally be awarded as an “up to” amount based on the local government meeting specified deadlines for encumbering the funds.
 - ii. Any special restrictions or permissions for expending the funds.
 - iii. Deadlines for encumbering and expending funds.
2. Local governments requesting funding from Florida Housing must submit (electronically):
 - i. A formal letter from the chief elected official or designee detailing the amount and purpose of the request.
 - ii. Any damage reports compiled by the local government or other agencies responding to the disaster, including whatever household income information is available.
 - iii. Evidence of the amount of current SHIP funds that are encumbered.
 - iv. A list of strategies that will be employed (must be approved as part of the disaster strategy or allowed by the Executive Order or Supplemental Order).
 - v. Agreement with the timeline for the expenditure of funds set by Florida Housing for the disaster.
3. Once Florida Housing has verified the submitted documentation and determined the need for the disaster recovery funding, funds are made available to be allocated and disbursed to any local government determined eligible for disaster funding. Any funds not expended by the approved encumbrance/expenditure deadline will be recaptured by Florida Housing for future disaster needs over the rest of the fiscal year.

4. Funds may be disbursed all at one time or on a draw basis depending on the specific situation. A determination of the disbursement method will be noted in the award letter.
5. Funds designated for disaster recovery not expended in the fiscal year are disbursed to all eligible local governments on a population basis according to statutory guidelines as detailed in s. 420.9073 (5), F.S.

Reporting Requirements

Local governments receiving disaster funds are required to report on the use of those funds in the same manner in which all SHIP funds are reported to Florida Housing through the online SHIP Annual Report system. The following steps/guidelines shall be followed:

1. Florida Housing SHIP staff will direct IT staff to add the disaster funding amount to the annual distribution amount for local governments receiving funds. This will ensure that all funds are accounted for.
2. Each local government receiving funds shall:
 - a. List encumbrances/expenditures of the funds under disaster recovery on Form 1 of the annual report.
 - b. Report the names and information for each household receiving assistance on Form 4.
 - c. Report all demographic information as required on Forms 2-5.

Restrictions on Expending Disaster Funds

1. Disaster funds may not be “carried forward” to a future fiscal year.
2. Funds may not be expended for households not directly affected by the disaster.
3. Funds expended for activities made allowable by terms of the applicable Executive Order that otherwise are not SHIP eligible may only be expended during the effective term of the order.

APPENDIX F:

Written Consent to Share Client Information

I, _____ (Name) authorize the Federal Emergency Management Agency (FEMA), the State of Florida, the member agencies of the Florida Voluntary Organizations Active in Disaster (VAVOAD), and (YOUR ORGANIZATION’S NAME HERE) the recognized Long-Term Recovery Group serving _____ (City/County) to share information related to my disaster recovery needed. I consent to the disclosure of:

_____ My entire case file

_____ (Specify) _____

_____ My contact information only

I understand that this consent to release my information does not guarantee that assistance will be provided.

Birthplace: _____

Birth Date: _____

FEMA # _____

Disaster # _____

Damaged Home Address: _____

Current Home Address: _____

Current Mailing Address: _____

Phone Number: _____

I declare under penalty of perjury that the foregoing is true and correct.

Signature of Applicant _____

Date _____

What is Legally Written Consent?*

In order for any information to be disclosed to a third party, the individual to whom the record pertains must provide a written consent for its disclosure. To be a valid, the written consent must

1. Be in Writing. Verbal permission is not acceptable because the agency is required to keep a written accounting of all Privacy Act disclosures. The request must include the individual's name, application number, damaged property address, and telephone number.
2. Include Information on the Individual's Identity. The individual must verify his/her identity (see 6 CFR § 5.21(d)). To verify identity, the individual must state his/her full name, current address, and date and place of his/her birth. The individual must sign the request and his/her signature must either be notarized or submitted with declaration under penalty of perjury (28 U.S.C. §1746). As a substitute for notarization, individuals requesting that their records be released into their own custody may provide a copy of a state or federally issued identification card (e.g. driver's license or passport).
3. Include an Individual Identifier. The individual must include a record identifier (e.g. Social Security number, application number, etc.).
4. Specifically state what information is to be disclosed. The individual must specifically state what they want released (e.g., my entire case file, my current contact information, the amount of my disaster assistance, etc.).
5. Specify who is to receive it. The individual must designate, identify, or name the individual to whom the disclosure may be made (e.g., my sister Jane Doe who lives at . . .). The records may only be disclosed to the person or entity identified in the consent. Disclosures are made in writing; verbal disclosures are prohibited.

A written consent must be given by the individual prior to release of his/her record

APPENDIX G:

Case Manager Request Form

FEMA-DR-4337-FL

All Requests should be submitted to (800) 827-8112 by FAX or FEMA VAL POC in your area:

Attention: _____

FEMA Email Address: _____

Or Fax Number: _____

Re: (check all that apply) FEMA Duplication of Benefits Check Case Review**TO BE COMPLETED BY CASE MANAGER:**

Date sent: _____

Submitting Agency: _____ Email: _____

Case Worker: _____ Phone: _____

Signed Written Consent: Already on file with FEMA: _____ Attached: _____

Applicant Information:

Last name: _____ First name: _____

FEMA Registration #: _____

Damaged Dwelling (DD) Address: _____

City: _____ State: _____ Zip: _____

Current Phone: _____ DD Phone: _____

SPECIFIC REQUEST (what info are you requesting from FEMA; check all that apply):

- FEMA DOB Check in order to prevent duplication of benefits by allowing us to know what assistance FEMA has already provided to an applicant so that we may address unmet needs.

CASE REVIEW to inquire: (explain what information or guidance you are requesting)

APPENDIX H:

SHIP Program Intake Application

INSTRUCTIONS FOR APPLICATION

1. **APPLICANT INFORMATION:** Provide your legal name, an address where you receive your mail (may or may not be the damaged property), an e-mail address (if applicable), your date of birth, and your marital status and other fields.
2. **CO-APPLICANT/OTHER HOUSEHOLD MEMBER INFORMATION:** List all other members of the household residing in the unit. Attach additional sheets if necessary.
3. **ALTERNATE CONTACTS INFORMATION:** This information is being collected to assist us in locating you in the event that you move or are living temporarily in another location. List contacts who are helping you through this process, if applicable.
4. **HOUSEHOLD COMPOSITION AND CHARACTERISTICS:** As of today, list the current Head of Household and all other members of the household. Indicate the relationship of each family member to the Head of Household, gender, date of birth and marital status. Indicate if any of the members listed are disabled and explain if there are any expected additions to the future household, e.g. birth of a child, adoption, legal custody ruling resulting in an additional household member.
5. **RACE AND ETHNICITY FOR HEAD of HOUSEHOLD:** Information collected for reporting purposes only.
6. **ELIGIBILITY INFORMATION:** The information collected here is important to determine eligibility as it relates to disaster damage to your unit, including principal residency and FEMA registration information.
7. **DAMAGED PROPERTY INFORMATION:** Provide basic information concerning the damaged property (i.e. physical address of damaged property, floodplain information, and other names on the deed). In order to be eligible to receive assistance under this program, the property must have been damaged as a result of the disaster. Provide information on whether you occupied the property during the time of the disaster, whether you are currently living in that structure, or whether you were displaced because of the disaster.
 - a. Agreement to Turn over Proceeds; Future Reassignment. If the Homeowner has received or receives any Proceeds from any source that covers the expenses covered by the SHIP assistance provided, the Homeowner agrees to promptly pay such amounts to the City/County.
 - b. In the event that the Homeowner received, receives or is scheduled to receive any Proceeds not previously disclosed to the City/County the Homeowner shall notify the City/County of such Subsequent Proceeds, and the City/County will determine the amount, if any, of such Subsequent Proceeds that are a duplication of benefits (DOB). Subsequent Duplication of Benefits proceeds shall be disbursed as follows:
 - (1) If the Award has been fully expended by the City/County, any Subsequent DOB Proceeds shall be paid by Homeowner to the City/County up to the amount of the Award.
 - (2) If no portion of the Award has been expended by the City/County, any Subsequent DOB Proceeds shall be paid by Homeowner to the City/County and used to reduce the Award. If the application of the Subsequent DOB Proceeds would reduce the Award to zero, all Subsequent DOB Proceeds and any funds previously paid by the Homeowner to the City/County shall be returned to the Homeowner, and this Agreement shall terminate.

- (3) If some portion of the Award has been expended by the City/County, any Subsequent DOB Proceeds shall be used, retained and/or disbursed in the following order: (1) Subsequent DOB Proceeds shall first be paid by Homeowner to the City/County to reduce the unexpended portion of the Award; (2) if the application of the Subsequent DOB Proceeds would reduce the unexpended Award to zero, any remaining Subsequent DOB Proceeds shall be applied to expended portion of the Award and retained by the City/County; (3) if the application of the Subsequent DOB Proceeds reduces both the unexpended and the expended portions of the Award to zero, any remaining Subsequent DOB Proceeds shall be returned to the Homeowner, and this Agreement shall terminate.
- (4) If the City/County makes the determination that the Homeowner does not qualify or the Homeowner decides not to participate in the Program, the Subsequent DOB Proceeds and any funds previously paid by the Homeowner to the City/County that have not been used or obligated by the Program shall be returned to the Homeowner, and this Agreement shall terminate.
- (5) Once the City/County has recovered an amount equal to the Award, the City/County will reassign to Homeowner any rights assigned to the City/County pursuant to this Agreement.
8. **OTHER ASSISTANCE RECEIVED:** Provide all information concerning property insurance, FEMA, SBA, or any other type of related assistance to the disaster.
9. **INCOME INFORMATION:** Provide information on all household income sources. Income includes the following: Wages, salaries and tips, alimony, child support, military income, part-time income, temporary income, TANF, Social Security, other benefits, and other income for all household members over age 18. Food benefits are NOT considered income.
10. **ASSET INFORMATION:** Provide the requested information on assets for all household members. Examples of what constitutes assets are listed below. Typical assets include:
- Cash held in savings, checking accounts, safe deposit boxes, etc.;
 - Stocks, bonds, CDs, mutual funds, money market accounts, and other investment accounts;
 - Individual retirement accounts, 401(k), Keogh accounts, and other similar retirement savings accounts;
 - Cash value of life insurance policies available to the holder before death;
 - Personal property that is held for investment purposes;
 - Equity in real property;
 - Retirement and pension funds;
 - Mortgage/deeds held by applicant

Some items of personal property are **NOT** counted as assets for the purposes of determining annual income: Automobiles, Jewelry, and/or Term life insurance policies

11. DISCLOSURE OF INFORMATION FOR INCOME VERIFICATION

1. I hereby authorize the City/County to verify the past and present employment records, bank statements, stock holdings and any other asset balances that are needed to process of all household members listed on this application.
2. I further irrevocably grant to the City/County, its assigns and successors, my consent and full right to, use my name, photograph, likeness, image, voice, and biography in any and all media, publications, advertising, and publicity, in connection with my participation in the SHIP Program and any program related activity or project.

12. FALSE STATEMENTS

Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under §775.082 or 775.083.

Homeowner is hereby notified that intentionally or knowingly making a materially false or misleading written statement relating to the Program could result in ineligibility for benefits, action to recover any Program benefits paid to or on behalf of Homeowner, and/or a referral to criminal law enforcement.

Homeowner represents that all statements and representations made by Homeowner regarding Proceeds received by Homeowner have been and shall be true and correct.

13. NOTICE OF COLLECTING SOCIAL SECURITY NUMBER FOR GOVERNMENT PURPOSE

The City/County collects your social security number for a number of different purposes. The Florida Public Records Law (specifically, Section 119.071(5), Florida Statutes) requires the City to give you this written statement explaining the purpose and authority for collecting your social security number as part of this application. Your Social Security Number is being collected for the purposes of income certifying you for the SHIP program which requires third-party verification of assets, employment, and income. In addition, this information may be collected to verify unemployment benefits, social security/disability benefits, and other related information necessary to determine income and assets, and your eligibility for this Program that is funded State program dollars. Your household's social security number(s) will not be used for any other intended purpose other than verifying your household's eligibility for the Program.

Statement on the Collection, Use, or Release of Social Security Numbers

Florida law requires that public entities provide individuals with a written statement identifying the state or federal law governing the collection, use, or release of social security numbers for each purpose for which the entity collects an individual's social security number. The collection of social security numbers by the Board of Governors is either specifically authorized by law or imperative for the performance of the Board's responsibilities as prescribed by law and the Florida Constitution. The following list identifies the purposes for which social security numbers may be collected, used, or released, and the pertinent authority:

- For employment eligibility and reports to IRS and the Social Security Administration, including for W-4's and I-9s [Required by federal statute and regulation 26 U.S.C. 6051 and 26 C.F.R. 31.6011(b)-2, 26 C.F.R. 301.6109-1 and 31.3402(f)(2)-1, and Fla. Stat. §119.071(5) (a) 6]
- To verify an alien's eligibility for employment, including I-9 [Authorized by 8 U.S.C. 1324 a(b) and 8 C.F.R. 274a.2]
- For income tax withholding (including for annuity and sick leave)/payroll deductions on W-2's [Required by 26 U.S.C. 3402, 26 C.F.R. 31.6051-1 and Fla. Stat. §119.071(5) (a) 6]
- For enrollment/participation in the Florida Retirement System (FRS) and contributions to FRS (Required by Fla. Admin. Code 19-11.010, 19-11.006 and 19-11.007 and Fla. Stat. §119.071(5) (a) 6 or required by Fla. Stat. §121.051 and 121.071 and Fla. Admin. Code 19-13.003 and Fla. Stat. § 119.071(5) (a) 6]
- For Level 1 and level 2 criminal background checks conducted by the Florida Department of Law Enforcement for employees and/or Board appointees to university boards of trustees [Required by Fla. Admin. Code 11C-6.003 and Fla. Stat. § 119.071(5) (a) 6]
- For social security contributions [Required by Fla. Admin. Code 60S-3.010 and Fla. Stat. §119.071(5) (a) 6]
- For income deduction notices for child support, alimony and child support, and for child support enforcement [Required by Fla. Stat. § 61.1301 (2) (e), 45 C.F.R. 307.11, or Fla. Stat. §§ 61.13, 742.10, 409.2563, 409.256, or 742.031]
- For unemployment compensation benefits [Required by Fla. Stat. Ch. 443 and Fla. Stat. §119.071(5)(a)6]
- Reports of worker's compensation injury or death [Required by Fla. Stat. § 440.185, Fla. Admin. Code 69L-3.003 et seq. and Fla. Stat. § 119.071(5) (a) 6]; and worker's compensation petitions for benefits and responses [Authorized by Fla. Admin. Code 60Q-6.103 and Fla. Stat. § 119.071(5) (a) 6]

- Vendors/Consultants for whom a federal tax identification number is not available. [Required by 26 C.F.R. § 31.3406-0, 26 C.F.R. § 301.6109-1, and Fla. Stat. §119.071 (5) (a) 6]
- The disclosure of the social security number is for the purpose of the administration of health benefits for a Board employee or his or her dependents [Required by Fla. Stat. § 119.071(5) (a) 6]
- Authorization for direct deposit of funds by electronic or other medium to a payee's account [Required by Fla. Stat. § 119.071(5) (a) 6]
- Tort claims and tort notices of claim against the Board of Governors [Required by Fla. Stat. § 768.28 (6), and Fla. Stat. § 119.071(5) (a)]
- Collection and/or disclosure is imperative or necessary for the performance of the Board's constitutional duties and responsibilities, including but not limited to collection of student and employee data from state universities. [Authorized by Sections 483 and 484 of the Higher Education Act of 1965, Art. IX, s. 7, Fla. Const., BOG Regulation 3.007, Fla. Stat. § 1001.706(4)(c), and Fla. Stat. § 119.071(5) (a) 6]
- The disclosure of the social security number is expressly required by federal or state law or a court order [Authorized by Fla. Stat. § 119.071(5) (a) 6]
- The individual expressly consents in writing to the disclosure of his or her social security number [Authorized by Fla. Stat. § 119.071(5) (a) 6]
- The disclosure of the social security number is made to a commercial entity for the permissible uses set forth in the federal Driver's Privacy Protection Act of 1994, 18
- U.S.C. Sec. 2721 et seq.; the Fair Credit Reporting Act, 15 U.S.C. Sec. 1681 et seq.; or the Financial Services Modernization Act of 1999, 15 U.S.C. Sec. 6801 et seq., provided that the authorized commercial entity complies with the requirements of Fla. Stat. § 119.071(5) [Authorized by Fla. Stat. § 119.071(5) (a) 6]

14. PUBLIC RECORDS DISCLOSURE AND ACKNOWLEDGMENT

Information provided by the applicant(s) may be subject to Chapter 119, Florida Statutes, regarding Open Records.

Information provided by you/your household that is not protected by Florida Statutes can be requested by any individual for their review and/or use. This is without regard as to whether or not you qualify for funding under the program(s) for which you are applying. Having been advised of this fact prior to finalizing the application for assistance or supplying any information, your signature below indicates that:

I/We agree to hold harmless and indemnify the City/County, any governmental agency, its officers, employees, stockholders, agents, successors and assigns from any and all liability and costs that may arise due to compliance with the provisions of Chapter 119, Florida Statutes.

I/We agree that the City/County does not have any duty or obligation to assert any defense, exception, or exemption to prevent any or all information given to the City/County in connection with this application, or obtained by them in connection with this application, from being disclosed pursuant to a public records law request.

I/We agree that the City/County does not have any obligation or duty to provide me/us with notice that a public records law request has been made.

I/We agree to hold harmless the City /County or any governmental agency, its officers, employees, stock holders, agents, successors and assigns from any and all liability that may arise due to my/our applying for assistance.

15. **ELIGIBILITY RELEASE:** It is required that you sign this form, which allows the Subrecipient, State or Vendor to request information from Third Parties concerning your eligibility and participation in this program. This form allows for income, assets, child support, etc. to be verified and documented.

HOUSING INTAKE APPLICATION

Application Number:	
Application Received By:	Date/Time Application Received:

1. TO BE COMPLETED BY APPLICANT: (Head of Household)		2. TO BE COMPLETED BY CO-APPLICANT: (If Applicable)	
List relationship type to Head of Household, e.g. spouse, sister, mother		List relationship type to Head of Household, e.g. spouse, sister, mother	
List relationship type to Head of Household, e.g. spouse, sister, mother		List relationship type to Head of Household, e.g. spouse, sister, mother	
Last Name:		Last Name:	
Middle Name:		Middle Name:	
First Name:		First Name:	
Current Address:		Current Address:	
City:		City:	
State:		State:	
Zip:		Zip:	
Mailing Address:		Mailing Address:	
City:		City:	
State:		State:	
Zip:		Zip:	
Home Phone:		Home Phone:	
Daytime phone:		Daytime Phone:	
Mobile Phone:		Mobile Phone:	
E-mail Address:		E-mail Address:	
Date of Birth:		Date of Birth	
Gender:		Gender:	
Marital Status:		Marital Status:	

3. ALTERNATE CONTACTS INFORMATION: This information is being collected to assist us in locating you in the event that you move or are living temporarily in another location. You may also list a contact who is helping you through this process.

Contact Name (first):

Contact Phone No.:

Address:

Contact Name (second):

Contact Phone No.:

Address:

4. HOUSEHOLD COMPOSITION, CHARACTERISTICS AND FAMILIAL STATUS: As of today, list the Head of Household and all other members of the household. Indicate the relationship of each family member to the Head of Household (spouse, sibling, etc.). In addition, indicate if there are any additional members in the near future to the household.

Household Member Name	Relationship to Head of HH	Gender M/F	Date of Birth	Marital Status	Is household member listed disabled? Y/N	Additional Members in the next (12) Months? If yes, explain, e.g. birth of a child, adoption, legal custody.
	Head of Household					

5. RACE AND ETHNICITY FOR HEAD of HOUSEHOLD (Check one): This information is being collected for reporting purposes only.

RACE (Check all that apply):

American Indian or Alaska Native

Asian

Native Hawaiian or Other Pacific Islander

White

Black or African American

Other Multi-Racial

ETHNICITY (Check one):

Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, "Spanish origin," can be used in addition to "Hispanic or Latino."

Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

6. ELIGIBILITY INFORMATION: If the answer to any of the following questions is NO, you are not eligible for assistance:

i. Was the unit damaged or destroyed by Disaster:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
ii. Was the unit a single-family residence (including manufactured housing units)?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
iii. At the time of the disaster, were you the Homeowner of this residence (including manufactured housing units)?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
iv. Was the unit the primary residence of the applicant on the date of the disaster?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
<i>The following question will require a special review to determine eligibility:</i>		
v. Did you register with FEMA for disaster related assistance for structural damage to the home?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

7. DAMAGED PROPERTY INFORMATION: Provide basic information concerning the damaged property (i.e. physical address of damaged property, floodplain information, and other names on the deed).

Damaged Property Address:			
City:	State:	Zip:	
Damaged Property Phone No:			
i. What type of structure is the property? (Select One)			
<input type="checkbox"/> Single Family	<input type="checkbox"/> Manufactured Housing Unit	<input type="checkbox"/> Modular	<input type="checkbox"/> Other (Describe): Year Built:
ii. Did you occupy the property at the time of the event?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
iii. Are you currently living in the property? If no, explain your current living situation below:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
If no, explain your current living situation:			
iv. Is the damaged property in a Flood Plain?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
v. Are you seeking assistance for a manufactured/modular housing unit?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
vi. Do you own the land?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
vii. Do you have a deed on the damaged property	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
viii. Are there any other names on the deed for the damaged property?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> N/A
If yes, describe what deed information you have on the damaged property (including any entity, for example, a Trust):			
x. I/We have been displaced from property due to damage caused by the disaster. If yes, explain your current living situation in the space below, e.g. renting in another part of the City, County etc...	<input type="checkbox"/> YES	<input type="checkbox"/> NO	

8. OTHER ASSISTANCE RECEIVED: Assistance provided under the SHIP Program for disaster may not exceed a household's unmet needs. List all other sources of financial or housing assistance received (local, state, federal, and private sources). List all insurance companies currently covering your real property. List all insurance companies that were providing coverage to your real property on date of disaster.

Have you applied for any event related assistance for damage to your home from any source (local, state, federal, private)? If yes, proceed with this section. If no, proceed with Section # 9 Income Information.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
A. FEMA		
i. Have you received any disaster related assistance from FEMA for structural damage to your home? (If no, continue to letter B. in this section.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
ii. Amount Approved?	Amount Received to date:	
iii. What is your FEMA Registration No.(s)?	1.	
	2.	
	3.	
B. Small Business Administration (SBA)		
i. Have you received any event-related assistance from the SBA for damage to your home? (If no, continue to letter C. in this section.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
ii. Amount Approved?	Amount Received to date:	
iii. What is your SBA Application No.(s)?	1.	
	2.	
iii. What is your SBA Loan No.(s)?	1.	
	2.	
v. What is the status of your SBA Loan, e.g. paying as agreed, did not use, etc.		
C. INSURANCE		
i. Were you carrying Homeowner's Insurance at the time of the event?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If "Yes", what type?	<input type="checkbox"/> Hazard	
	<input type="checkbox"/> Wind	
	<input type="checkbox"/> Flood	
Other: (Explain)	<input type="checkbox"/> Contents	
ii. Did you file a claim?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Claim Amount Received:	Deductible: \$	
Purpose: (Explain)		
iii. Provide the name of the Insurance Company(s): Provide Insurance Policy #		
iv. Is the insurance coverage currently in effect?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
v. Are you involved in an appeal or a lawsuit against your insurance company?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
vi. What is the status of your insurance appeal/lawsuit? (If Applicable)	<input type="checkbox"/> YES	<input type="checkbox"/> NO

D. OTHER

i. Did you receive any other assistance for the repair of your home?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
ii. If yes, explain the type of assistance you received e.g. Red Cross, United Way, previous federal or state assistance (SHIP, CDBG, CDBG-DR, HOME), etc.	<input type="checkbox"/> YES	<input type="checkbox"/> NO

9. INCOME INFORMATION: Income includes: Wages, salaries and tips, alimony, child support, military income, part-time income, temporary income, TANF, Social Security, other benefits, other income for all household members over age 18. List ALL household members and their incomes. Attach a separate sheet if you need more space.

FOOD STAMPS ARE NOT CONSIDERED INCOME- do not list food stamps.

Household Member Name	Full Time Student? Y/N	Source of Income (include employer name) If Applicable	Rate of Pay	Payment Basis (hourly, weekly, monthly, etc.)

10. ASSET INFORMATION: Provide the requested information on any property you may own or assets you may have.

i. Do you own any other real estate?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> N/A
If yes, provide address, city and state of property(s):letter B. in this section.)			
ii. Do you have a mortgage on the damaged property?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
If yes, what is the current balance owed on the mortgage?			
iii. Are your payments current on your mortgage?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
iv. Is your primary residence currently in foreclosure?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	

v. List below the types and sources of any household assets. Provide both the current cash value and the estimated annual income from the asset. (A listing of examples is located in the instruction section.)

Household Member Name	Type & Source of Asset	Cash Value of Asset	Annual Income from Asset

11. APPLICANT CERTIFICATION: Certify that all the information in the application is true, to the best of your knowledge. By signing this application to verify the information contained, the applicant authorizes the City/County or any of its duly authorized representatives to verify the information listed herein.

I/We understand the information provided above is collected to determine if I/we are eligible to receive assistance under the State Housing Initiatives Partnership Program (SHIP) for the disaster.

I/We hereby certify that all the information provided herein is true and correct.

I/We understand that providing false statements or information is grounds for termination of housing assistance and is punishable under state and local law.

I/We authorize the above-referenced Subrecipient and any of its duly authorized representatives to verify all information provided in this application.

I/We understand that additional information will likely be required to move forward with this program.

Signature of Applicant:	Date
Signature of Co-Applicant:	Date
Household member:	Date
Household member:	Date
Household member:	Date
Household member:	Date

Warning: Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under §775.082 or 775.083.

12. ELIGIBILITY RELEASE: It is required that you sign this form, which allows the City/County, Subrecipient, State or Vendor to request information from Third Parties concerning your eligibility and participation in this program.

Applicant Name:

Applicant Address:

Information Covered: Inquiries may be made about items initialed below by the applicant.

Instructions to Applicant: Your signature on this Eligibility Release, and the signatures of each member of your household who is 18 years of age or older, authorizes the City/County or any of its duly authorized representatives to obtain information from a third party regarding your eligibility and continued participation in the SHIP Program for disaster assistance. Each adult member of the household must sign this Eligibility Release.

Information provided by the applicant(s) may be subject to Chapter 119, Florida Statutes, regarding Open Records.

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. If a copy of a tax return is needed, IRS Form 4506, "Request for a Copy of Tax Form", must be prepared and signed separately.

Information Covered: Inquiries may be made about items initialed below by the applicant.

Description	Verification Required	Applicant Initials
Income (all sources)	X	
Assets (all sources)	X	
Child Support	X	
Property Taxes	X	
List other item here:	X	
Dependent Income: Full-time Student	X	

Applicant's Authorization:

I authorize the above-named Subrecipient, State or Vendor to obtain information about me and my household that is pertinent to determining my eligibility for participation in the Program. I acknowledge that:

- (1) A photocopy of this form is as valid as the original; AND
- (2) I have the right to review information received using this form; AND
- (3) I have the right to a copy of information provided to the Subrecipient and to request correction of any information I believe to be inaccurate; AND
- (4) All adult household members will sign this form and cooperate with the Subrecipient in the eligibility verification process.

WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under §775.082 or 775.083.

Signatures:

_____ Signature-Head of Household	_____ Print Name	_____ Date
_____ Other Household Member	_____ Print Name	_____ Date
_____ Other Household Member	_____ Print Name	_____ Date
_____ Other Household Member	_____ Print Name	_____ Date
_____ Other Household Member	_____ Print Name	_____ Date
_____ Other Household Member	_____ Print Name	_____ Date

Applicant Checklist

Please provide the information listed below to ensure that your application will be processed in an expedited manner.

- Housing Intake Application;
- Properly executed Eligibility Release Form;
- FEMA Award/Denial Letter;
- Small Business Administration (SBA) Award/Denial Letter;
- Private Insurance Letter (If you did not have private insurance, a written, signed and dated statement indicating that you had no private insurance will be acceptable.);
- Copy of the applicant's driver's license (or a state issued photo ID);
- Fee Simple Deed in applicant's name;
- Copy of receipts for the home repairs that have been made to the damaged property (write name and property address on receipts);
- Provide any and all proof of income for individuals that live at the property and that are over the age of 18;
- 6 months of bank statements;
- Last 2 months of consecutive pay check stubs;
- Current copy of social security statement/award letter;
- Current copy of retirement/pension statements; and
- Current copy of unemployment statement.

APPENDIX I:

SHIP Disaster Assistance Written Agreement

Disclaimer: This is a sample agreement template and is not a complete legal document. Before using any part of this template, check with legal counsel to ensure that the Local Government's subrecipient agreements comply with state and local laws and regulations, and all requirements of the Local Government's SHIP program.

Whereas, _____ ("Homeowner") is receiving State Housing Initiative Partnership Funds (SHIP) Program financial assistance from _____ <insert jurisdiction name> _____ ("Jurisdiction") in the amount of \$ _____ to provide funding to rehabilitate home located at _____ <insert address> _____ in compliance with _____ <insert City name> _____ building codes.

Now, therefore, the Jurisdiction has an option to recoup assistance used on the above described property upon the terms, conditions and contingencies herein set forth:

Owner Occupancy

Homeowner agrees that if during the <insert occupancy period> the Homeowner uses the property as (1) an investment property or (2) the Homeowner uses the Property as a recreational house or "second" home, then the Jurisdiction may require immediate payment in full of the entire loan amount provided by the Jurisdiction. The property must remain owner occupied during the affordability period.

Homeowner agrees that if during the <insert occupancy period> he/she/they sell or rent the property without Jurisdiction's prior written consent then the Jurisdiction may require payment in full the amount of the loan outstanding at time of sale or rental of the property.

Insurance Proceeds and Federal Benefits

Homeowner agrees that if he/she receives further insurance proceeds and/or federal benefits for rehabilitation, repairs or reconstruction to their primary residence in connection with <insert disaster event>, the homeowner will report receiving benefits by emailing <insert email address> or calling <insert phone number> within one (1) month of receipt of additional proceeds and/or benefits. If homeowner fails to report additional insurance proceeds and/or federal benefits, then the Jurisdiction may require immediate repayment in full of the entire loan amount provided by the Jurisdiction.

Duplication of Benefits

Homeowner agrees that if benefits received subsequent to the receipt of SHIP funds are a duplication of benefits (DOB) received from other sources such as insurance proceeds, that the following shall apply:

1. If the Award has been fully expended by the City/County, any Subsequent DOB Proceeds shall be repaid by Homeowner to the City/County up to the amount of the Award.
2. If no portion of the Award has been expended by the City/County, any Subsequent DOB Proceeds shall be paid by Homeowner to the City/County and used to reduce the Award. If the application of the Subsequent DOB Proceeds would reduce the Award to zero, all Subsequent DOB Proceeds and any funds previously paid by the Homeowner to the City/County shall be returned to the Homeowner, and this Agreement shall terminate.
3. If some portion of the Award has been expended by the City/County, any Subsequent DOB Proceeds shall be used, retained and/or disbursed in the following order: (1) Subsequent DOB Proceeds shall first be paid by Homeowner to the City/County to reduce the unexpended portion of the Award; (2) if the application of the

Subsequent DOB Proceeds would reduce the unexpended Award to zero, any remaining Subsequent DOB Proceeds shall be applied to expended portion of the Award and retained by the City/County; (3) if the application of the Subsequent DOB Proceeds reduces both the unexpended and the expended portions of the Award to zero, any remaining Subsequent DOB Proceeds shall be returned to the Homeowner, and this Agreement shall terminate.

4. If the City/County makes the determination that the Homeowner does not qualify to participate in the Program or the Homeowner decides not to participate in the Program, the Subsequent DOB Proceeds and any funds previously paid by the Homeowner to the City/County that have not been used or obligated by the Program shall be returned to the Homeowner, and this Agreement shall terminate.
5. Once the City/County has recovered an amount equal to the Award, the City/County will reassign to Homeowner any rights assigned to the City/County pursuant to this Agreement.

Income Eligibility

Homeowner certifies that he/she has provided complete, accurate, and current information regarding household income to demonstrate Homeowner’s eligibility to receive SHIP funds.

Enforcement

The Homeowner and the Jurisdiction acknowledge that the Jurisdiction has the right and responsibility to enforce this agreement.

Whereas, if the Homeowner does not violate any of the terms listed in this agreement, then this agreement will be considered paid in full on the _____ day of _____ 20____ and the Note will be released.

IN WITNESS WHEREOF, the undersigned homeowner(s) has/have affixed his/her signature(s) and seal(s) this _____ day of _____ .

Signed, sealed and delivered in the presence of:

Witness

Borrower

Notary Public

Borrower

Commission Expiration Date:

Attachment

- A. Award Calculation, including documentation of Duplication of Benefits
- B. Scope of Work

APPENDIX J:

Hazard Mitigation - Code 3

a. Summary of Strategy: This strategy offers qualified homeowners assistance with home repairs, home alterations to improve their health and safety, contribute to structural integrity and preservation of their owner-occupied home. Home repairs to make a home barrier free for special needs households are also eligible. This strategy also includes a replacement of a mobile home with a mobile home on a case by case basis. Households are eligible for rental assistance if their home is demolished and rebuilt using this strategy.

b. Fiscal Years Covered: 2018-2019, 2019-2020 and 2020-2021

c. Income Categories to be served: Very Low, Low

d. Maximum award: \$25,000

e. Terms

1. Repayment Loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in Loan term: 10 years
4. Forgiveness: Loan is forgiven on a prorated basis so that 10% of the principal is forgiven annually.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient Selection Criteria: Applicants will be ranked for assistance in the order in which they complete their application, with priority assistance will be provided to Special Needs applicants, Essential Services Personnel, and income groups as described in section I. (l) of this plan.

g. Sponsor/Developer Selection Criteria: A sponsor may be chosen to assist in administration of this strategy by advertising using local purchase and procurement guidelines. The sponsor may be a private corporation or a not-for-profit corporation, community-based organization. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.

h. Additional Information: This strategy may be combined with other state, federal, or local programs. All home repair work shall be performed by a licensed, insured contractor. The Homeowner's mortgages, taxes, and special assessments must be paid up to date on the property to be repaired. All homes eligible for mitigation repairs must be owner occupied and with a fee simple title.

Demolition/Reconstruction Strategy- Code 4

a. Summary of Strategy: This strategy may pay for the costs associated the demolition and reconstruction of a standard housing unit when the home is beyond financial feasibility to repair. SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items.

Structures will be demolished and rebuilt under the following cases:

- Single family properties that are located in a flood zone and have estimated rehabilitation costs exceeding 50% of the assessed value, will be demolished and rebuilt to meet FEMA regulations.
- Single family properties that are not in a flood zone but are beyond repair and unsafe for human habitation. The property must meet the definition of an unsafe structure, and the building department in cooperation with the OHUI shall determine the economic feasibility of the rehabilitation and soundness of the structure to determine if a replacement home is financially feasible and necessary.

b. Fiscal Years Covered: 2018-2019, 2019-2020 and 2020-2021

c. Income Categories to be served: Very Low

d. Maximum award: \$125,000

e. Terms

1. Repayment Loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in Loan term: 20 years
4. Forgiveness: Loan is forgiven at the end of 20 years.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. **Recipient Selection Criteria:** Applicants who have no mortgage debt must apply for a first mortgage to cover some portion of the reconstruction costs. Recognizing that the first mortgage will likely not cover all demolition and replacement costs, SHIP will pay for the remaining portion. Applicants who provide proof that they do not qualify for a first mortgage will receive a first mortgage to cover the cost of reconstruction up to the maximum award. Applicants who have an existing first mortgage must get written approval from the first mortgage lender authorizing the demolition and reconstruction of the home.

Applicants will be ranked for assistance in the order in which they complete their application, with priority assistance will be provided to Special Needs applicants, Essential Services Personnel, and income groups as described in section I. (I) of this plan.

g. **Sponsor/Developer Selection Criteria:** N/A

h. **Additional Information:** The sale price or value of the home constructed may not exceed \$200,000. Home-owners assisted under this strategy will be encouraged to obtain temporary housing on their own. If assistance is required, a grant of up to \$5,500.00 will be provided for temporary relocation expenses, including but not be limited to the costs of moving, storing, and insuring personal property during moving and storage.

Owner Occupied Rehabilitation - Code 3

a. **Summary of Strategy:** SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. Cosmetic items may be included if funds are available after completing all required repairs listed above.

b. Fiscal Years Covered: 2018-2019, 2019-2020 and 2020-2021

c. **Income Categories to be served:** Very Low, Low

d. **Maximum award:** \$25,000

e. **Terms**

1. **Repayment Loan/deferred loan/grant:** Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. **Interest Rate:** 0%
3. **Years in Loan term:** 10 years
4. **Forgiveness:** Loan is forgiven on a prorated basis so that 10% of the principal is forgiven annually.
5. **Repayment:** Not required as long as the loan is in good standing.
6. **Default:** The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. **Recipient Selection Criteria:** Applicants will be ranked for assistance in the order in which they complete their application, with priority assistance will be provided to Special Needs applicants, Essential Services Personnel, and income groups as described in section I. (l) of this plan.

g. **Sponsor/Developer Selection Criteria:** N/A

h. **Additional Information:** All work will be performed by contractors on the approved contractor's list.

Rental Development - Codes 14, 21

a. **Summary of Strategy:** Funds will be awarded to developers of affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the county may choose to provide a larger amount of the overall construction financing.

b. **Fiscal Years Covered:** 2018-2019, 2019-2020 and 2020-2021

c. **Income Categories to be served:** Very Low, Low, and Moderate

d. **Maximum award:** \$5,000 maximum per rental unit

Project maximum: \$75,000 for developments over 50 units

\$150,000 for developments with 50 units or less that include Special Needs units.

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** For for-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note.

For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.

2. **Interest Rate:** 0%.

3. **Years in loan term:** 15 years (15 is minimum. Best practice: 30 – 50 years)

4. **Forgiveness:** Non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.

5. **Repayment:** For-profits, the loan is due and payable at the end of the term unless the county negotiates an extended loan term to secure affordable rental units in the best interest of the county's residents.

6. **Default:** For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.

f. **Recipient Selection Criteria:** All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for the development.

g. **Sponsor/Developer Selection Criteria:** Developers will apply to the county through an RFQ process that is open year round. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the county's housing element in the Comprehensive Plan.

The county reserves the right to select developments that meet all the above requirements and:

1. Are in areas of immediate need due to lack of available units.
2. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

APPENDIX K:

DECLARED SEPTEMBER 10, 2017SUMMARY

STATE: Florida

NUMBER: FEMA-4337-DR

INCIDENT: Hurricane Irma

INCIDENT PERIOD: September 4, 2017, and continuing

DATE REQUESTED BY GOVERNOR: September 10, 2017

FEDERAL COORDINATING OFFICER: Justo Hernández
National FCO Program

DESIGNATIONS AND TYPES OF ASSISTANCE:

INDIVIDUAL ASSISTANCE (Assistance to individuals and households):

Charlotte, Collier, Hillsborough, Lee, Manatee, Miami-Dade, Monroe, Pinellas, and Sarasota Counties.

PUBLIC ASSISTANCE (Assistance for emergency work and the repair or replacement of disaster-damaged facilities):

All 67 counties in the State of Florida for debris removal and emergency protective measures (Categories A and B), including direct federal assistance, under the Public Assistance program at 75 percent federal funding. For a period of up to 30 days from the start of the incident period, FEMA is authorized to provide federal funding for emergency protective measures (Category B), including direct federal assistance, at 100 percent of the total eligible costs.

HAZARD MITIGATION GRANT PROGRAM (Assistance for actions taken to prevent or reduce long term risk to life and property from natural hazards):

All counties and Indian Tribes in the State of Florida are eligible to apply for assistance under the Hazard Mitigation Grant Program.

OTHER: Additional designations may be made at a later date if requested by the state and warranted by the results of further damage assessments.

APPENDIX L:

Disaster Recovery Resources for Housing

Resource	Description	Link
Florida Housing Finance Corporation-Housing Programs	In the wake of the devastation the State of Florida has experienced due to recent natural disasters, Florida Housing Finance Corporation (Florida Housing) is working with state and federal officials to provide information on disaster relief resources and information. This webpage provides available resources to assist you or those you know with recovery effort. Florida Housing will continue to provide updates as more resources and information becomes available.	http://www.florida-housing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/disaster-relief
Florida Housing Finance Corporation -Housing Search	The housing locator service allows people to locate available housing that best fits their individual and family needs. The service can be accessed online 24 hours a day and is supported by a toll-free, bilingual call center M-F, 9:00 am - 8:00 pm EDT. Individuals can easily search for housing using a wide variety of search criteria with special mapping features and receive apartment listings that provide a multitude of important information about each unit. In addition, the site connects people to other housing resources through website links and provides helpful tools for renters such as an affordability calculator, rental checklist, and renter rights and responsibilities information.	http://www.floridahousingsearch.org/ email: DIT@socialserve.com Call 877-428-8844
Florida Housing Finance Corporation State Housing Initiatives Partnership	Florida Housing's State Housing Initiatives Partnership (SHIP) Program is available in all Florida counties for residents who have experienced damage to their home or rental due to Hurricane Irma.	To apply for assistance, search for your county's point of contact at http://apps.floridahousing.org/StandAlone/FHFC_ECM/AppPage_SHIPLGContacts.aspx
Florida Housing Coalition	The Florida Housing Coalition provides training and technical assistance in affordable housing programs including disaster recovery and mitigation. Recordings of weekly Hurricane Irma webinars are posted and available for download. These provide first hand reporting on disaster response and recovery efforts of Florida's housing administrators, volunteers, FEMA, DEO, VOAD and many others.	http://www.flhousing.org/ http://www.flhousing.org/?page_id=9426
Disaster Contractors Network Portal	Florida's construction professionals share a common goal of building a better Florida through the use of hurricane-related mitigation techniques and energy-efficiency standards. Disaster Contractors Network (DCN) provides consumers, building professionals, and suppliers with the tools they need to meet these challenges in the aftermath of a storm or other disaster.	http://www.dcnonline.org/

Resource	Description	Link
USACE (Operation Blue Roof)	Operation Blue Roof provides a temporary covering of blue plastic sheeting to help reduce further damage to property until permanent repairs can be made. The blue plastic sheeting is installed using strips of wood that are secured to the roof with nails or screws.	www.saj.usace.army.mil/BlueRoof 1-888-ROOF-BLU (1-888-766-3258)
Florida Emergency Management Agency	The Division of Emergency Management plans for and responds to both natural and man-made disasters. These range from floods and hurricanes to incidents involving hazardous materials or nuclear power. The division prepares and implements a statewide Comprehensive Emergency Management Plan, and routinely conducts extensive exercises to test state and county emergency response capabilities.	http://www.floridadisaster.org/index.asp
Florida Division of Emergency Management	2018 Enhanced State Hazard Mitigation Plan: State of Florida	https://www.floridadisaster.org/contentassets/c6a7ead876b-1439caad3b38f7122d334/shmp-2018-full-02-23-2018.pdf
Florida Division of Emergency Management	Hurricane Loss Mitigation Program. Grants for qualified agencies that can be used to promote resiliency by retrofitting housing to minimize hazard loss. RFPs are advertised in the Florida Administrative Register and issued via the www.myflorida.com web portal. Email HLMP@em.myflorida.com to request being added to announcements in funding opportunities.	https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/
Florida Legal Services	This page will provides current information about available national and state disaster benefits as well as resources in the state of Florida.	www.Floridalawhelp.org https://floridalawhelp.org/resource/hurricane-irma
The Florida Bar Foundation	When hurricanes and other natural disasters strike, first responders make sure people have the basics – food, shelter, utilities and medical care. But when the survivors start picking up the pieces of their lives, it’s the second responders on whom they depend. Civil legal aid providers are among the most critical of the second responders.	https://thefloridabarfoundation.org/storm-aid
HUD CDBG-DR Toolkits	HUD provides flexible grants to help cities, counties, and States recover from Presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations.	https://www.hudexchange.info/programs/cdbg-dr/toolkits/

Resource	Description	Link
HUD Disaster Recovery Homelessness Toolkit	<p>HUD recently released the third piece of the Disaster Recovery Homelessness Toolkit: the Recovery Guide for Local Jurisdictions. The Recovery Guide focuses on improving outcomes for people experiencing homelessness as part of long-term disaster recovery.</p> <p>The Disaster Recovery Homelessness Toolkit is for local governments, Continuums of Care, and service providers that want to ensure comprehensive and inclusive disaster planning, response and recovery, and long-term recovery efforts. The toolkit offers a framework for collaboration between local governments and service providers necessary to meet the needs of homeless and vulnerable populations during and after a disaster.</p>	https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-
HUD Housing Counseling Agency Disaster Recovery Guidance	<p>Download a guide for housing counseling agencies to prepare for and respond to disaster so they may assist families in need.</p>	https://www.hudexchange.info/resources/documents/Emergency-Preparedness-and-Recovery-Resources-for-Housing-Counseling-Agencies.pdf
Federal Emergency Management Agency - Hazard Mitigation Assistance	<p>FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages. The HMA grant programs most relevant to long-term recovery are the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), Repetitive Flood Claims (RFC), and Severe Repetitive Loss (SRL).</p>	https://www.fema.gov/hazard-mitigation-grant-program
FEMA - Individual Assistance Program	<p>The FEMA Individuals and Households Program (IHP) Housing Assistance helps people affected by a disaster. It provides money, up to the program maximum, for necessary housing-related expenses and serious needs that can't be met through other means. Housing assistance under IHP includes Temporary housing, repair or replacement of existing home and semi-permanent or permanent housing construction.</p>	https://www.fema.gov/disaster/4294-4297/updates/fact-sheet-what-femas-individual-assistance-program
FEMA -- National Disaster Recovery Program Database	<p>This is a web-based search engine tool for governments, emergency managers, and planners, to use in order to view disaster recovery assistance programs that fit their particular needs. Users can customize the search results by choosing which phase of disaster recovery they are in, which entity would be receiving assistance, and which eligible criteria must be met in order to receive assistance.</p>	https://www.fema.gov/pdf/emergency/disasterhousing/ndrpd_public_user_viewer_guide.pdf

Resource	Description	Link
FEMA -- Public Assistance Grant Program	<p>The Public Assistance (PA) program is FEMA's primary assistance program for state and local governments. PA grants may be used to repair, replace, or restore disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations that perform a governmental function. This program has a wide range of eligible activities, including removal of debris, repair of roads and bridges and repair of public buildings and water control facilities. The PA Program maintains a database of registrations, damage estimates, obligated amounts, and cost share. Damage estimate data from FEMA inspections are available only statewide (not at a county or locality level), but can be used to help estimate infrastructure needs in impacted areas. Agencies will submit applications for assistance, referred to as "Project Worksheets" that provide essential data information at the project level.</p>	https://www.fema.gov/news-release/2009/12/15/fema-public-assistance-grant-program
FEMA -National Flood Insurance Program	<p>There are three components of the National Flood Insurance Program (NFIP): Flood Insurance, Flood Hazard Mapping, and Floodplain Management. Nearly 20,000 communities across the United States participate in the NFIP by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes Federally backed flood insurance available to homeowners, renters, and business owners in these communities. Community participation in the NFIP is voluntary. It is important to know whether impacted communities participate in NFIP and work with the program to address potential duplications of benefits associated with insurance claims after a disaster.</p>	https://www.fema.gov/national-flood-insurance-program
FEMA Mitigation Assessment Team Reports	<p>FEMA develops disaster reports and presentations, as well as to recovery advisories, for some disasters. Made available after FEMA's assessments and analysis, these reports often provide rebuilding considerations relevant to long-term recovery. The disasters for which these reports are available online are categorized by cause, including floods, hurricanes, tornadoes, and terrorist attacks.</p>	https://www.fema.gov/fema-mitigation-assessment-team-mat-reports
Federal Highway Administration	<p>The FHA web site provides statistics on important transportation issues. They provide data about alternative fuel station locations, maps of various transportation means, disaster response and evacuation services, and natural disaster preparedness.</p>	https://www.fhwa.dot.gov/
Us Department of Veterans Affairs	<p>Information and Tools for Homeless Service Providers and Disaster Professionals offers resources and guidance to help emergency and public health officials, homeless service providers, and health care providers connect with each other and prepare for disasters.</p>	https://www.va.gov/HOMELESS/nchav/education/VEMEC-Toolkit.asp

Resource	Description	Link
Post Disaster Housing Repair and Restoration	This app informs users on the essentials of healthy homes for post natural disaster restoration of homes, including the principles and technical aspects of the safe and proper response and removal of mold, radon, asbestos, lead, and other hazards and unsafe conditions.	https://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/disasterrecovery
Small Business Administration - Disaster Loans	The SBA website provides information about the Disaster Loan Program as well as its standard small business assistance activities that are not specifically related to disaster situations. The DLP can be used for housing and business real estate repair and replacement, as well as content loss. The SBA will inspect for full repair and replacement costs and maintains data on the DPL recipients.	https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans
U.S. Census Bureau	The U.S. Census Bureau collects population and housing data every ten years, and economic data every five years. Users can research community statistics down to the block level based on demographic factors and housing status data. Two sub-sites of the Census are included to demonstrate the depth and breadth of the Census for users unfamiliar with the site beyond the basic level.	https://www.census.gov/ https://www.census.gov/econ/geography.html
US Department of Agriculture - Data and Statistics	The USDA Economic Research Service provides key indicators, outlook analysis, and data on the U.S. food and agricultural system, including commodity markets, agricultural trade, food safety, and food and nutrition assistance programs. The National Agricultural Statistics Service collects agricultural production and marketing data on a wide range of items and conducts the Census of Agriculture every five years to collect information including land use, production expenses, value of land, buildings, and farm products, and the market value of products sold.	https://www.nass.usda.gov/
US Department of Agriculture - Farm Services Agency	The USDA Farm Service Agency provides assistance to agricultural producers through a low-interest emergency disaster loan. The loans assist eligible farmers, ranchers and aquaculture producers recover from production losses or from physical losses. Estimation of damages to agriculture production are produced post-disaster.	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index
Department of Labor Disaster Unemployment Assistance	Disaster Unemployment Assistance (DUA) provides benefits to previously employed or self-employed individuals rendered jobless as a direct result of a major disaster, and who are not eligible for regular federal/state unemployment compensation (UC). In certain cases, individuals who have no work history or are unable to work may also be eligible for DUA benefits. DUA is federally funded through FEMA, but is administered by the Department of Labor and state UC agencies. Data provided is at the neighborhood level and can assist in analysis of the short- term trends of economic recovery.	https://ows.doleta.gov/unemploy/disaster.asp

Resource	Description	Link
Creating a Healthy Home: A Field Guide for Clean-up of Flooded Homes	An illustrated step-by-step guide for do-it-yourselfers and contractors seeking to prevent mold-related health problems and save storm-damaged homes.	http://www.enterprisecommunity.org/resources/creating-healthy-home-field-guide-clean-flooded-homes-13753
Enterprise Community Partners	Disaster Staffing Toolkit -It is designed to help organizations develop comprehensive disaster staffing plans to protect buildings, engage residents and continue business operations in the event of a disaster.	http://www.enterprisecommunity.org/solutions-and-innovation/green-communities/tools-and-services/ready-to-respond
Enterprise Community Partners	The "Ready to Respond" publication provides instruction on disaster mitigation for multifamily properties. It offers detailed guidance on a variety of mitigation features.	https://www.smartvent.com/pdfs/ready-to-respond.pdf
VOAD	Voluntary Organizations Active in Disasters is an association of organizations that mitigate and alleviate the impact of disasters, provides a forum promoting cooperation, communication, coordination and collaboration; and fosters more effective delivery of services to communities affected by disaster.	https://www.nvoad.org/
Crisis Cleanup	Crisis Cleanup is a collaborative disaster work order management platform. It improves coordination, decreases duplication of efforts, enhances efficiency, and improves the volunteer experience. Crisis Cleanup works best when a large number of voluntary organizations with a lot of volunteers, work together to help a large number of people over a wide area, all at the same time.	https://www.crisiscleanup.org/ The phone number for individuals to call to ask for help is 844-965-1386. Organizations that want to sign up can call 800-451-1954.
Senior Assistance	National Church Residences is providing a referral service to assist seniors affected by hurricanes Harvey, Irma and Maria. Help is offered for housing, medication, or transportation.	http://www.nationalchurchresidences.org/HS4S 844-259-4747

APPENDIX M:

GLOSSARY

Several definitions are supplied from the “Rebuild Healthy Homes” HUD publication at www.hud.gov/healthyhomes

DESCRIPTIVE DEFINITIONS

Black water – Contains disease-causing (pathogenic) agents and is extremely unsanitary; includes sewage and flooding from seawater, rivers or other rising stormwater.

Cladding – The exterior finish material of a building, such as roofing, siding, brick, stucco, etc.

Closed cell foam – A type of rigid panel or spray-on foam insulation with a solid cell structure and medium to high density (2-3 lb./cubic foot); properties include high insulating R-value (R 5-8/inch), low water vapor permeability, non-absorbent, low water wicking, and rigidity that can structurally reinforce a building assembly; spray-applied foam can create an airtight seal.

Containment – Isolating a space to keep something harmful under control or within limits; typically involves sealing off air vents and openings to clean rooms with plastic sheeting and tape, and drawing air from the work area to outdoors (negative pressure).

Fibrous insulation – Insulation product made with fiberglass, mineral wool, cellulose, cotton or other material with small fibers; the air space between fibers resists conduction of heat through the material (R-value varies), but can hold water, so the material should be replaced when wet.

Flashing – A waterproof material designed to redirect, block or shed water; process of installing materials that prevent water intrusion at roof and wall penetrations, windows, doors, etc.

Flood vent – An opening in an enclosed foundation wall to allow the free flow of water in and out, to prevent structural damage from floodwater pressure; generally required for homes in flood hazard zones.

GFCI (ground-fault circuit interrupter) – A fast-acting circuit breaker designed to shut off electric power and prevent electric shock in the event of a break in the grounding path from a tool or electric circuit to the earth.

Gray water – Unsanitary water not suitable for drinking, but unlikely to contain disease-causing contaminants; includes waste water or leaks from sinks, tubs, dishwashers, washing machines and waterbed

HEPA (high efficiency particulate air) – A filter designed to capture 99.97% of airborne particles measuring 0.3 micrometers or greater in diameter passing through it.

Joists – The parallel wood or metal framing members that span from wall to wall in a structure to support a floor or ceiling.

Lath – Thin, flat strips of wood or wire mesh, used as backing for plaster or stucco on a wall or tiles on a roof.

Mastic – A compound that remains adhesive and pliable with age; recommended to create a durable, airtight, waterproof seal in air ductwork.

MERV (minimum efficiency reporting value) – A standardized rating of the effectiveness of an air filter at removing particles from the air that passes through it, ranging from a low of 1 to a high of 20; higher MERV filters remove smaller particles; filters rated MERV 7-13 may be nearly as effective as HEPA filters at capturing airborne indoor particles.

Mycotoxin (pronounced “my kuh tock sin”) – A poisonous substance produced by a fungus, including some types of mold.

Negative air pressure – A containment safety practice where work area air is exhausted outside to prevent contaminated air from traveling to clean areas of the home.

Open cell foam – A low-density spray foam insulation (0.5 lb./cubic foot) in which the cells are not completely closed; properties include ability to create an airtight seal, R 3.5 to 3.7 insulating value, vapor permeable, can absorb water, remains soft and more flexible than rigid foam.

OSB (oriented strand board) – An engineered wood structural panel made of wood strands and flakes bonded together with resins under heat and pressure; typically used as wall or roof sheathing and subflooring.

PPE (personal protective equipment) – Specialized clothing and equipment worn for protection against health and safety hazards; includes respirators, goggles, gloves, etc.

Pressboard/pressed wood – A dense composite material, typically made from layers of recycled paper, textile or wood pulp formed into boards or sheets with adhesive and heat; usually covered with a laminate or skin when used in furniture, cabinets and counters; most types prone to expansion and weakening from moisture.

Radiant barrier – A shiny material, such as aluminum foil, placed in an airspace to block radiant heat transfer between a heat-radiating surface (such as a hot roof) and a heat-absorbing surface (such as air ductwork and ceilings); typically used in homes in warm climates to reduce heat gain.

Radon – A cancer-causing, invisible, radioactive soil gas that can seep into and buildup in homes; the second leading cause of lung cancer.

Rafters – The sloping boards or beams of roof framing that extend from the peak of a roof to the eaves.

Relative humidity (RH) – The ratio (%) of the amount of water vapor in air compared to how much moisture air could hold at the same temperature; RH 40% to 60% is preferred range for comfort and health; lower RH speeds drying of wet materials.

Rim board/rim joist/band joist – A structural board or band around the perimeter of floor framing (on the foundation or between levels), to which the ends of joists are attached.

Soffit – The underside of a protruding part of a building, such as a roof overhang.

Spark arrestor – A device that prevents the emission of flammable debris from combustion sources such as a fireplace or wood burning stove.

Step flashing – Short pieces of flashing applied along an exterior wall or chimney where it intersects a roof surface; each piece is installed to overlap the shingle in the course below, and to be overlapped by the shingle in the course above to channel rainwater over shingles and prevents leaks; method required by most shingle manufacturers.

Truss – A framework of individual structural members arranged (usually in triangles) and connected together to form a strong support unit that can span a distance, such as an engineered roof truss or floor joist truss.

Underpinning – The process of modifying an existing foundation system by extending it to deeper, more stable soil than the soil level that previously supported foundation; may be called foundation shoring.

Vapor permeable – Allows gases (such as water vapor) to pass through it; the higher a perm rating of a material, the more vapor permeable it is.

VOC (volatile organic compound) – Chemicals that can evaporate into the air from a liquid or solid product at normal temperatures and conditions; high VOC household and construction products can be a source of unhealthy indoor air pollutants.

Wicking water line – A visible marking that reflects the level of wetting that occurred beyond a flood level, due to moisture wicking through a material (capillary action); after a flood, the wicking line on drywall is often more than a foot above the flood level.

ACRONYMS AND ABBREVIATIONS

CO – carbon monoxide

EPA – Environmental Protection Agency

FEMA – Federal Emergency Management Agency

HEPA – high efficiency particulate air

HUD – United States Department of Housing and Urban Development

HVAC – heating, ventilating and air conditioning

IRC – International Residential Code

MERV – minimum efficiency reporting value

NFIP – National Flood Insurance Program

NIOSH – National Institute for Occupational Safety and Health

NVLAP – National Voluntary Laboratory Accreditation Program

OSB – oriented strand board

OSHA – Occupational Safety and Health Administration

PPE – personal protective equipment

RH – relative humidity

APPENDIX N:

SHIP Disaster Frequently Asked Questions

Frequently Asked Questions of SHIP Staff related to Hurricane Irma

Question: If an application is submitted but is not income qualified until after the Executive Order period expires, is it still acceptable to pay for it using the disaster strategy?

Answer: Yes, it is. The important thing is that you receive a complete application before the Executive Order times out.

Question: May the Board of County Commissioners declare a disaster? Or may we only use the SHIP disaster strategy for disasters declared by the President or Governor?

Answer: The SHIP disaster strategy only applies to emergencies declared by the Governor or President. This is a requirement of the SHIP disaster procedures. Any disaster assistance needed for other disasters may be provided through non-disaster SHIP strategies.

Question: What is the benefit of the disaster strategy, instead of using non-disaster strategies in the LHAP?

Answer: Unlike other strategies, the disaster strategy may provide temporary assistance, reimbursements and temporary rental assistance. All of this may be provided as a grant. Also, it can justify using unencumbered funds for disaster response in cases when the Governor issues an executive order.

Question: Am I required to use the disaster subrecipient agreement if the subrecipient has an owner-occupied rehabilitation agreement under our rehabilitation strategy?

Answer: Check with the local government's procurement policy. Disaster assistance is very similar to the current rehabilitation agreement. Talk with your local procurement officer to see if he or she would allow for amending the existing agreement. If this is permissible, staff can also insert into the agreement the text about duplication of benefits, which is in the 2017 disaster subrecipient agreement created by the Florida Housing Coalition.

Question: If an applicant's manufactured home is destroyed by a disaster and an application is completed before the Executive Order times out, is this a regular replacement housing strategy client and not a disaster client?

Answer: A completed application received before the Executive Order times out permits staff to provide assistance under the disaster strategy. The cost of replacing the dwelling will very likely exceed the maximum award of the disaster strategy, so the first aid will be paid as a grant under the disaster strategy while the remainder will be paid from a reconstruction strategy.

Question: Florida Housing's SHIP staff sent out an email asking for additional information on damages from Irma for disaster funding. If we were to apply to receive this, would we have to cease rehabilitations and down payment assistance to primarily focus on disaster assistance or would the additional funding be used primarily as disaster relief?

Answer: The additional funding that Florida Housing is bringing to your attention is only for disaster assistance. If your county receives this additional money, you may spend it on disaster affected households, while also using the funds from your next regular SHIP allocation for your regular housing assistance.

Question: Our disaster strategy states that there is no funding recapture. However, if I use another strategy with disaster funding, like rehabilitation or rental rehabilitation, how do I address recapture?

Answer: Anyone applying for assistance from a strategy other than the disaster strategy must still follow the recapture provisions of that strategy.

Question: Can I provide a grant covering immediate repairs to the homeowner under disaster funding and then provide a loan under a second strategy providing assistance to cover major things like a roof replacement?

Answer: Yes, you may provide assistance from the disaster strategy as well as from a second strategy. In such a case, some assistance (from the disaster strategy) will be granted, while other assistance will be secured by a deferred payment or forgivable loan.

Question: Do the SHIP rent limits apply when providing temporary shelter, like hotel or month-to-month rental, as part of disaster response?

Answer: No, there is a disaster-related exception to this rule.

Question: Do clients who have disaster damage but are being assisted under a non-disaster SHIP strategy need to complete the disaster-related application created in 2017 by the Florida Housing Coalition, or do they complete the county's regular SHIP rehabilitation application?

Answer: Yes. They should still use the disaster application, since SHIP is not the only resource used to pay for repairs. This disaster application has a section that helps track repair resources to avoid duplication of benefits.

Question: We are doing a technical revision to our Disaster Mitigation Strategy which will include the replacement of mobile/manufactured homes. Pre-July 1994 manufactured homes do not qualify for assistance. If a pre-July 1994 manufactured home was destroyed in the Hurricane may we replace it with a post-July 1994 manufactured home?

Answer: Yes, pre-July 1994 manufactured homes may be replaced with eligible housing, including post 1994 manufactured housing. However, staff cannot rehabilitate a manufactured home that was constructed before July 1994.

Question: Does SHIP allow us to include the cost of depreciation when assisting those who will receive an insurance replacement payment? For example, if the replacement cost of a roof is \$10,208.03, the deductible is \$3,966.00, and the depreciation is \$2,446.31, could we pay the homeowner \$6,412.31 (deductible + depreciation) instead of just the deductible?

Answer: Yes, you can. In some cases, the insurance payment will not cover the full cost of a repair. If insurance only pays for the actual value of an older roof, for example, this will not be enough to pay for a full roof replacement.

SHIP may pay for the homeowner's deductible because this is part of the home repairs that the insurance company will not pay. In addition, SHIP may pay for what you call the depreciation. This is another part of the repair bill for which the insurance company will not pay. Please review your SHIP disaster strategy. You should consider updating it to clearly state that "SHIP can pay for the homeowner's deductible and any other portion of disaster-related home repairs for which the insurance company will not pay." This is a technical revision of an existing strategy, so email Rob Dearduff, the Florida Housing Finance Corporation's SHIP Program Administrator, at robert.dearduff@floridahousing.org stating "technical revision to disaster strategy." Rob will review the revision, email you back, and then you may ask your county commission to accept the updates to your LHAP.

Question: An elected official's aide called me about a woman who is sheltering immigrants from the recent storms and her landlord is upset. To whom should I refer her?

Answer: The Florida Bay Young Lawyers Division, in conjunction with the Federal Emergency Management Association, has set up a disaster relief hotline. They can help with applying for Federal Emergency Management Association benefits, making property insurance claims, and by providing counseling on landlord/tenant issues and foreclosure problems. The Florida Disaster Legal Services Hotline can be reached at (866) 550-2929.

Question: I would like to assist a family that lost their home to fire due to the hurricane. They need a permanent place to live. Can I provide SHIP assistance?

Answer: Yes, you can amend your LHAP to include rental assistance for someone who has been permanently displaced by the storm. Decide on the amount of assistance and how many months of rent to provide and present this to your county commission.

Question: I sent out a commitment letter to a qualified client that stated the City would spend up to a certain amount repairing her home. When our inspector looked at the home and property he found additional hurricane debris that will cost more to remove than was promised in the commitment letter. Is the City allowed to exceed the amount specified in the client's commitment letter on eligible expenses?

Answer: Yes, you may exceed the amount promised in the commitment letter. Issue an updated award letter with the updated estimated total.

Question: Can we spend SHIP funds to repair a driveway?

Answer: Yes. You may spend SHIP funds to repair a driveway as part of this larger repair project.

Question: A homeowner has documented that hurricane damage has compromised her well. She most likely needs a new well drilled. She lives in a 1980 mobile home. Would it be allowable to assist with the well, as we are not repairing this pre-July 1994 mobile home?

Answer: No. This assistance cannot be provided because this is not an eligible property according to the SHIP definition of eligible housing.

Question: Some applicants are displaced household members from Puerto Rico. How do we handle this on the application?

Answer: The only thing you do different than handling an application from someone who lives long term in your county is that you ask about SHIP funds used for rent deposits and displaced household members from Puerto Rico. You must count absent household members and their income when calculating household income.

Question: One of my clients spent \$500 and \$85.00 on eligible expenses. For one, she paid with a credit card and the invoice states "paid in full with c/c" with the bookkeeper's signature. I don't have a record of the credit card transaction. For the other, the invoice states: "Paid check # 1355." I do not have a copy of canceled check 1355. Are these notations on the invoices adequate proof that the client paid these charges?

Answer: Yes, the notations on the invoices are acceptable documentation of these disaster-related expenses.

Question: We have an applicant for our temporary disaster assistance. She claims she was displaced from a damaged motel room on the first floor and is now living on the second floor of her same motel. We have only been able to conduct a very brief physical inspection of the damage, which seems to only have affected the first floor. Is she eligible for temporary disaster assistance?

Answer: You must document whether or not she was in a first or second story unit early in the month when the storm hit. That will be the critical fact that shows if she is eligible for our temporary rent assistance, which is only available when we confirm the original residence is uninhabitable.

Question: We have a homeowner who had an issue with her well pump from the hurricane. She was able to get a service person out to replace the well pump and was billed. However, she came to us soon after because her well was in need of more hurricane related repairs. We qualified her and paid for repairs. Can we pay for the original well pump repair as well, even though the work was done a few days before she came to us for help?

Answer: Yes, it is acceptable to reimburse the applicant for this eligible expense once you have a county staff person inspect and confirm that the well pump was properly replaced. This type of reimbursement is only allowable for disaster-related expenses.

Question: We have a citizen who was displaced by the storm who we provided with move in assistance. We covered his pet fee as well. Is a pet fee allowable through the SHIP emergency funding?

Answer: Yes, this is an eligible expense as part of SHIP temporary rent assistance for disaster-impacted households.

Question: A homeowner with property damage from the disaster was referred to the local SHIP program by the Federal Emergency Management Agency after they denied him. Could he still receive funding through SHIP?

Answer: Although his Federal Emergency Management Agency application for home repair was denied, he might still be able to apply for assistance from the SHIP office of the county.

Question: May we use unspent Hurricane Matthew SHIP disaster funds for Irma disaster assistance?

Answer: This may not be allowable. These funds were disbursed from the Florida Housing, Finance Corporation, so you should ask Florida Housing Finance Corporation staff about this before you proceed.

Question: I have a client with a damaged, pre-1994 mobile home on a lot she is renting. We have moved her into a newer, safer space. However, she cannot afford to move the old, damaged home, and until she does she will be required to pay \$600 to rent the lot. Can SHIP disaster assistance be used to demolish or remove this mobile home, even though it is not eligible for SHIP funded repairs?

Answer: Yes, the demolition and removal of a pre-1994 mobile home as part of overall SHIP disaster assistance is acceptable.

Question: Regarding Hurricane Maria assistance, can we provide food assistance with SHIP through our emergency assistance program?

Answer: No, SHIP is for housing assistance. Your county commission must decide on the specifics of your community's SHIP disaster assistance, but it can never be used for food assistance.

Question: I chair a non-profit that has funds to assist with recovery for hurricane survivors with roof repair and more. Can you help us market our services?

Answer: We cannot help you with marketing. However, we recommend that you contact the city and county offices in your area. They can be a very helpful resource to spread details about the assistance that you are offering.

Question: An applicant for temporary rent assistance was displaced from the first floor to the second floor of her apartment. Now that the first floor is repaired, and she has moved back in, can we continue to provide her with funds to cover rent over the next few months?

Answer: No, SHIP rental assistance is intended for displaced households only. She is no longer displaced and can no longer be covered under SHIP.

Question: In our area a volunteer group has been providing free construction work on houses damaged by the hurricane. Would it be possible for them to bill us, on behalf of eligible clients, to re-coup costs associated with permits and construction materials?

Answer: Yes, although it is an unusual approach, you can spend SHIP on construction materials or permits that volunteers will use to repair a house that is damaged by disaster. It is a good approach to have the volunteer organization bill SHIP for reimbursement on behalf of the client.

APPENDIX O:

Listing of Disaster Recovery Websites and Resources

Resources described below contain a wide range of federal, private, and non-profit funding, program and technical assistance resources that may be available pre and/or post disaster. The list includes:

1. Federal disaster recovery funding opportunities, technical guidance, and program resources
2. National resources for SLTT
3. Other federal funding programs that have been made available to tribal and local governments through a congressional supplemental allocation
4. Federal technical assistance to tribal and local governments to better prepare them for future disaster recovery

This listing provides a starting point for the user and is not a comprehensive guide, nor does it indicate applicability or availability for any particular or general recovery need. Application period for grants are noted on the site or by contacting the funding source for additional information and future funding opportunities. The primary, most current, and comprehensive source of information on all federal assistance programs is through the Catalog of Federal Domestic Assistance (CFDA). www.cfda.gov Resources are also available from States and a wide range of non-profit and foundation sources.

Non-agency Specific Federal Grants, Assistance, and Guidance Websites

These websites have search capabilities to allow users to search available Federal grants and assistance based on specific keywords.

- Grants.gov - www.grants.gov
- Benefits.gov - www.benefits.gov
- DisasterAssistance.gov - www.disasterassistance.gov
- Dun & Bradstreet (DUNS number)- <http://fedgov.dnb.com/webform/displayHomePage.do>
- Catalog of Federal Domestic Assistance (CFDA) - www.cfda.gov
- U.S. Climate Resilience Toolkit - <http://toolkit.climate.gov/>
- U.S. Government Open Data - <http://www.data.gov/>
- Disaster Assistance - <https://www.disasterassistance.gov/get-assistance/other-recovery-help>
- Community Recovery Management Toolkit - <http://www.fema.gov/national-disaster-recovery-framework/community-recovery-management-toolkit>

Federal Department/Agency Specific Resources

Corporation for National and Community Service (AmeriCorps)

- AmeriCorps State and National Grants - <https://www.nationalservice.gov/build-your-capacity/grants/funding-opportunities/2017/ameri-corps-state-and-national-grants-fy-2017>

U.S. Department of Agriculture (USDA)

- Disaster Resource Center- <https://www.usda.gov/topics/disaster>
- Drought Programs and Assistance- http://www.usda.gov/wps/portal/usda/usdahome?contentidonly=true&contentid=usda_drought_programs.html
- Disaster Assistance Program - <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>
- The Extension Disaster Education Network EDEN: Reducing the Impacts of Disasters Through Education - <http://eden.lsu.edu/Pages/default.aspx>
- Food and Nutrition Services (disaster food stamps – DSNAP, food distribution) -<https://www.fns.usda.gov/grant-opportunities> or <https://www.fns.usda.gov/fdd/food-distribution-contacts>
- U. S. Forest Service National Urban and Community Forestry Program - <http://www.fs.fed.us/ucf/nucfac.html>
- USDA Food and Nutrition Services (disaster food stamps – DSNAP, food distribution)- <https://www.fns.usda.gov/grant-opportunities> or <https://www.fns.usda.gov/fdd/food-distribution-contacts>
- USDA Small Business Innovation Research Program (SBIR) - <https://nifa.usda.gov/program/small-business-innovation-research-program-sbir>
- NRCS Emergency Watershed Protection (EWP) Program - <http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/landscape/ewpp/>
- NRCS Emergency Watershed Protection Program - Floodplain Easement Option (EWP FPE) - http://www.nrcs.usda.gov/wps/portal/nrcs/detail/tn/newsroom/?cid=nrcs143_008225
- NRCS Farm and Ranch Lands Protection Program - <http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/easements/farmranch/>
- NRCS Resource Conservation and Development Program - http://www.nrcs.usda.gov/wps/portal/nrcs/detail/la/people/partners/?cid=nrcs141p2_015725
- Natural Resources Conservation Services (NRCS) Technical Assistance - <http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/technical/>
- USDA Risk Management (crop insurance and education)- <https://www.rma.usda.gov/aboutrma/who/aboutrme.html>
- Rural Development – Emergency Community Water Assistance Grants Program - <http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants>
- Rural Development – Community Facilities Direct Loan and Grant Program – <http://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program>
- Rural Development – Intermediary Relending Program – <http://www.rd.usda.gov/programs-services/intermediary-relending-program>
- Rural Development – Rural Community Development Initiative Grants - http://www.rurdev.usda.gov/HAD-RCDI_Grants.html
- Rural Development – Programs & Services for Communities & Nonprofits - <http://www.rd.usda.gov/programs-services/programs-services-communities-nonprofits>
- Rural Development – Rural Business Development Grants - http://www.rurdev.usda.gov/BCP_rbeg.html
- Rural Development – Rural Housing Service - <http://www.rd.usda.gov/about-rd/agencies/rural-housing-service>
- Rural Development – Water & Waste Disposal Loan & Grant Program - <http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program>
- Rural Development – Water & Waste Disposal Loan Guarantees - <http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees>

- NRCS Small Watershed Program - http://www.nrcs.usda.gov/wps/portal/nrcs/detail/ca/programs/?cid=nrcs144p2_064043 assists
- NRCS Watershed Surveys and Planning - <http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/landscape/wsp/>
- Rural Development – Water & Waste Disposal Technical Assistance & Training Grants – <http://www.rd.usda.gov/programs-services/water-waste-disposal-technical-assistance-training-grants>

Corporation for National and Community Service

- Corporation for National and Community Service (AmeriCorps)- <https://www.nationalservice.gov/build-your-capacity/grants>

U.S. Department of Commerce

- Department of Commerce Bureaus and Offices- <https://www.commerce.gov/about/bureaus-and-offices>
- EDA Disaster Recovery/Post-Disaster Economic Recovery Resources - <https://eda.gov/programs/disaster-recovery/disaster-recovery.htm>
- EDA Funding Opportunities - <https://www.eda.gov/funding-opportunities/>
- EDA Public Works and Economic Adjustment Assistance Programs
 - <http://www.grants.gov/web/grants/view-opportunity.html?oppld=279842>
 - <https://www.cfda.gov/index?s=program&mode=form&tab=core&id=e5254fa16829ebe6a08dd1c79126ec8d>
- EDA Planning Program and Local Technical Assistance Program
 - <http://www.grants.gov/web/grants/view-opportunity.html?oppld=280447>
 - <https://www.cfda.gov/index?s=program&mode=form&tab=core&id=43b8ca979f221b452123a1c2938e2d77>
- EDA Regional Innovation Strategies Program (RIS) - <https://www.eda.gov/oie/ris/>
- NOAA Fishermen’s Contingency Fund Program - http://www.nmfs.noaa.gov/mb/financial_services/fcf.htm
- NOAA Fishery Disaster Assistance - <http://www.fisheries.noaa.gov/sfa/management/disaster/index.html>
- NOAA Coastal and Estuarine Land Conservation Program - <http://coast.noaa.gov/czm/landconservation/>
- NOAA - Digital Coast - <http://coast.noaa.gov/digitalcoast/>
- NOAA - Coastal & Waterfront Smart Growth - <http://coastalsmartgrowth.noaa.gov/>
- NOAA National Marine Fisheries Service - Habitat Conservation Funding Opportunities - <http://www.habitat.noaa.gov/funding/index.html>
- NOAA The National Coastal Zone Management Program - <http://coast.noaa.gov/czm/>
- NOAA – National Weather Service - Automated Flood Warning System - <http://water.weather.gov/afws/>
- NOAA Saltonstall-Kennedy Grant Program - http://www.nmfs.noaa.gov/mb/financial_services/skhome.htm
- NTIA National Telecommunications and Information Administration - <https://www.ntia.doc.gov/home>

U.S. Army Corps of Engineers (USACE)

- Direct Missions - <http://www.nwo.usace.army.mil/Missions.aspx>
- Beach Erosion Control Projects - <https://www.cfda.gov/index?s=program&mode=form&tab=core&id=e55e7e0e7484f1f9e674a5ec50ea3211>
- Brownfields - Urban Waters Program - <http://www.usace.army.mil/Missions/Environmental/BrownfieldsUrbanWaters.aspx>
- Coastal Program Guide: North Atlantic Coast Comprehensive Study - <http://www.nad.usace.army.mil/CompStudy>
- USACE Civil Works (dam, flood risk, levee)- <http://www.usace.army.mil/Missions/Civil-Works/>
- Dam Safety Program - <http://www.usace.army.mil/Missions/CivilWorks/DamSafetyProgram.aspx>
- USACE Environmental (brownfields, environment, estuary) - <http://www.usace.army.mil/Missions/Environmental/>
- Emergency Drought Assistance - <http://www.usace.army.mil/Missions/EmergencyOperations/Drought.aspx>
- Emergency Operations Flood Response and Post-Flood Response
 - <https://www.cfda.gov/index?s=program&mode=form&tab=core&id=b578e8145423be9ceec71d7a422b74e1>
 - <http://www.usace.army.mil/Missions/EmergencyOperations/Floods.aspx>
- Emergency Rehabilitation of Flood Control Works or Federally Authorized Coastal Protection Works - <https://www.cfda.gov/index?s=program&mode=form&tab=core&id=b4bea60966c27373d0e3bf86de3fd451>
- Emergency Advance Measures for Flood Prevention - <https://www.cfda.gov/index?s=program&mode=form&tab=core&id=c0a95aa1d0fafd65c881ab5d2d3385e2>
- Public Law 84-99 Rehabilitation Program - <http://www.iwr.usace.army.mil/Missions/FloodRiskManagement/FloodRiskManagementProgram/PartnersinSharedResponsibility/USACEStaff/PL8499RehabilitationProgram.aspx>
- USACE Sustainability (climate, resilience) - <http://www.usace.army.mil/Missions/Sustainability/>
- Silver Jackets- <http://www.nfrmp.us/state/>
- Invasive Species Management - <http://www.usace.army.mil/Missions/Environmental/InvasiveSpeciesManagement.aspx>
- Levee Safety Program - <http://www.usace.army.mil/Missions/CivilWorks/LeveeSafetyProgram.aspx>

U.S. Department of Education

- Readiness and Emergency Management for Schools - <http://www2.ed.gov/programs/dvpeemergencyresponse/index.html>

U.S. Department of Energy

- Weatherization and Intergovernmental Programs Office - <http://energy.gov/eere/wipo/weatherization-and-intergovernmental-programs-office>

- Energy Efficiency and Conservation Block Grant Program - <http://energy.gov/eere/wipo/energy-efficiency-and-conservation-block-grant-program>
- Financing Solutions - <http://energy.gov/eere/slsc/financing-solutions>
- Strategic Energy Planning - <https://energy.gov/indianenergy/strategic-energy-planning>
- Office of Indian Energy Policy and Programs - <http://apps1.eere.energy.gov/tribalenergy/>
- National Renewable Energy Laboratory - Technology Deployment, Disaster Resiliency and Recovery - https://www.nrel.gov/tech_deployment/drr_greensburg_ks.html?print

U. S. Department of Health and Human Services

- Administration for Children and Families – Health Profession Opportunity Grants - <http://hpogcommunity.acf.hhs.gov/Pages/default.aspx>
- Administration for Children and Families – Community Economic Development Program - <http://www.acf.hhs.gov/programs/ocs/programs/ced>
- Administration for Children and Families – Rural Community Development Program - <http://www.acf.hhs.gov/programs/ocs/programs/rcd>
- Administration for Children and Families – Social and Economic Development Strategies - <http://www.acf.hhs.gov/programs/ana/programs/seds>
- Administration for Community Living – Funding Opportunity Announcements - http://acl.gov/Funding_Opportunities/Announcements/Index.aspx
- Health Resources and Services Administration – Affordable Care Act Grants for School-Based Health Center Capital Expenditures - <https://www.cfd.gov/index?s=program&mode=form&tab=step1&id=4e561fd1f73dab04a9f6698ecff8705c>
- HRSA – Rural Community Programs - <http://www.hrsa.gov/ruralhealth/community/index.html>
- Health Resources and Services Administration – Small Rural Hospital Improvement Grant Program - <https://www.cfd.gov/index?s=program&mode=form&tab=step1&id=e6e74ae93844c1fa459ac7866c8832eb>
- Public Health Service - Recovery Resource Library - <http://www.phe.gov/about/oem/recovery/Pages/resources.aspx>
- Substance Abuse and Mental Health Services Administration (SAMHSA) – Comprehensive Community Mental Health Services for Children with Serious Emotional Disturbances - <https://www.cfd.gov/?s=program&mode=form&tab=step1&id=e68810bf55c9db6fc78a0815ef594525>
- Substance Abuse and Mental Health Services Administration (SAMHSA) – Disaster Relief Information
 - <http://www.disasterassistance.gov/disaster-assistance/forms-of-assistance/4506/1/6>
 - <http://www.samhsa.gov/find-help/disaster-distress-helpline>
- Administration for Children and Families - Community Services Block Grant - <http://www.acf.hhs.gov/programs/ocs/programs/csbg>
- Centers for Disease Control and Prevention (CDC) - <http://www.cdc.gov/>
- Centers for Disease Control and Prevention Funding and Guidance for State and Local Health Departments - <http://www.cdc.gov/phpr/coopagreement.htm>

- Public Health Service (disaster recovery resources) - <https://www.hhs.gov/programs/social-services/homelessness/resources/index.html>
- Public Health Service – Health Program for Toxic Substances and Disease Registry - <https://www.cfd.gov/index?s=program&mode=form&tab=core&id=20926d427710175ab14b078cb9ed9127>
- Substance Abuse and Mental Health Services Administration (SAMHSA) – Mental Health Disaster Assistance and Emergency Mental Health - <https://www.cfd.gov/index?s=program&mode=form&tab=core&id=80eb099ceb73ddcdd14eb85e327b5f4d>
- Disaster Resources for Older Adults and People with Disabilities - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4505/1/6>
- Low Income Home Energy Assistance Program (LIHEAP)
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4468/1/6>
 - <http://www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing> and <http://www.acf.hhs.gov/programs/ocs/liheap-tribal-contact-listing>
- Temporary Assistance for Needy Families (TANF) - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4467/1/6> and <http://www.acf.hhs.gov/programs/ofa/programs/tanf>

Federal Deposit Insurance Corporation (FDIC)

- Regulatory Relief for Federally Insured Financial Institutions - <https://www.fdic.gov/>

U. S. Department of Homeland Security (non-FEMA)

- U. S. Coast Guard – National Pollution Funds Center - The Oil Spill Liability Trust Fund - <http://www.gao.gov/products/GAO-15-682>

Federal Emergency Management Agency (FEMA)

- Assistance to Individuals and Households (housing, counseling, legal, unemployment, funeral)- <https://www.fema.gov/media-library/resources-documents/collections/382>
- Community Disaster Loan Program - <https://www.fema.gov/media-library/assets/documents/33726>
- Community Recovery Management Toolkit - <http://www.fema.gov/national-disaster-recovery-framework/community-recovery-management-toolkit>
- National Dam Safety Program Information - <https://www.fema.gov/national-dam-safety-program-information>
- Fire Management Assistance Grant Program - <https://www.fema.gov/fire-management-assistance-grant-program>
- Public Assistance (PA): Local, State, Tribal, and Non-Profit - <https://www.fema.gov/public-assistance-local-state-tribal-and-non-profit>
- Hazard Mitigation Assistance – Hazard Mitigation Grant Program (HMGP) - <https://www.fema.gov/hazard-mitigation-grant-program>
- Hazard Mitigation Assistance – Pre-Disaster Mitigation Grant Program (HMGP) - <http://www.fema.gov/pre-disaster-mitigation-grant-program>
- Hazard Mitigation Assistance - Flood Mitigation Assistance Grant Program - <https://www.fema.gov/flood-mitigation-assistance-program>

- Repetitive Flood Claims Grant Program - <https://www.fema.gov/repetitive-flood-claims-grant-program-fact-sheet>
- Severe Repetitive Loss (SRL) Grant Program - <https://www.fema.gov/media-library/resources-documents/collections/14>
- Transit Security Grant Program - <https://www.fema.gov/transit-security-grant-program>
- Unified Federal Environmental and Historic Preservation Review for Presidentially Declared Disasters - <https://www.fema.gov/unified-federal-environmental-and-historic-preservation-review-presidentially-declared-disasters>
- Disaster Recovery Center (DRC) / DRC Locator
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4627/1/805>
 - <http://asd.fema.gov/inter/locator/home.htm>
- FEMA Housing Portal - <https://asd.fema.gov/inter/hportal/home.htm>
- Individuals and Households Program (IHP) - Housing Assistance - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4471/1/805>
- Individuals and Households Program (IHP) - Other Needs Assistance - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4473/1/805>
- Disaster Legal Services (DLS)
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4464/1/805>
 - http://www.americanbar.org/groups/committees/disaster/resources/disaster_legal_hotlines.html and <http://www.disasterlegalaid.org/>
- National Flood Insurance Program (NFIP) - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4465/1/805> and <https://www.floodsmart.gov/floodsmart/>
- The National Emergency Family Registry and Locator System (NEFRLS)
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4628/1/805>
 - <https://www.fema.gov/media-library/assets/documents/94763>
- Emergency Management Performance Grant Program - <https://www.fema.gov/emergency-management-performance-grant-program>
- Fire Prevention & Safety Grants - <https://www.fema.gov/fire-prevention-safety-grants>
- Community Rating System - <https://www.fema.gov/national-flood-insurance-program-2/community-rating-system>
- Tribal Homeland Security Grant Program - <https://www.fema.gov/fy-2014-tribal-homeland-security-grant-program-thsgp>

U. S. Department of Housing and Urban Development (HUD)

- HUD Disaster Resources - <https://portal.hud.gov/hudportal/HUD?src=/info/disasterresources>
- Community Compass - http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/about/cpdata
- Community Development Block Grant Entitlement Program - <https://www.hudexchange.info/cdbg-entitlement/>
- State Community Development Block Grant Program - <https://www.hudexchange.info/cdbg-state/>

- Community Development Block Grant - Section 108 Loan Guarantee Program - <https://www.hudexchange.info/section-108/>
- Community Development Block Grant Disaster Recovery (CDBG-DR) Program - <https://www.hudexchange.info/cdbg-dr/>
- CDBG-DR Toolkits - <https://www.hudexchange.info/resource/2853/cdbg-dr-toolkits>
- Federal Housing Authority – Approved Nonprofits Program - http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/np
- Federal Housing Authority – Good Neighbor Next Door Sales Program - http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/reo/goodn/gnndabot
- HOME Investment Partnerships Program - https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/
- Office of Public and Indian Housing – Indian Community Development Block Grant Program - http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/icdbg
- Office of Public and Indian Housing – Main Street Grants Program Hope VI - <http://www.hud.gov/mainstreet>
- Sustainable Communities Initiative Resource Library - <https://www.hudexchange.info/programs/sci/resources>
- Capacity Building for Community Development and Affordable Housing Grants - <http://portal.hud.gov/hudportal/HUD?src=/hudprograms/capacitybuilding>
- HUD, DOT, and EPA – Partnership for Sustainable Communities - <http://www.sustainablecommunities.gov/>
- PD&R Disaster Recovery Toolkit - <https://www.huduser.gov/portal/sandy.html>
- Mortgage Insurance for Disaster Victims 203(h) and 203(k) Rehabilitation Mortgage Insurance
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4703/1/7>
 - http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/ins/203h-dft and http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k
- HUD Public Housing Program - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4474/1/7> and http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog
- Housing Choice Voucher Program (Section 8)
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4469/1/7>
 - http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet
- HUD Main Street Grants Hope VI - <http://www.hud.gov/mainstreet>

U.S. Department of Justice

- Community Relations Service - <http://www.justice.gov/crs>

U.S. Department of Labor

- National Dislocated Worker Grants - <https://www.doleta.gov/DWGs/>
- American Job Centers Network
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4723/1/1>
 - <http://www.careeronestop.org/ReEmployment/>

- Disaster Unemployment Assistance
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4466/1/1>
 - <http://workforcesecurity.doleta.gov/unemploy/disaster.asp>
- Unemployment Insurance
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4450/1/1>
 - <http://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp>
- Wagner-Peyser Funding - https://www.doleta.gov/recovery/TEGL14-08_Change1_FAQs.cfm
- Workforce Innovation Fund - https://www.doleta.gov/workforce_innovation/eta_default.cfm

U.S. Department of the Interior

- Bureau of Reclamation – Drought Response Program - <http://www.usbr.gov/drought/>
- Fish and Wildlife Service – Endangered Species/Grants - <http://www.fws.gov/endangered/grants/index.html>
- Fish and Wildlife Service - National Coastal Wetlands Conservation Grant Program - <http://www.fws.gov/coastal/CoastalGrants/>
- Fish and Wildlife Service –Environmental Contaminants Program/The Restoration Program - <http://www.fws.gov/midwest/es/ec/ecFactSheet.html>
- Fish and Wildlife Service – National Wildlife Refuge System/Comprehensive Conservation Plans - <http://www.fws.gov/refuges/planning/ComprehensiveConservationPlans.html>
- Fish and Wildlife Service – North American Wetlands Conservation Act - <http://www.fws.gov/birds/grants/north-american-wetland-conservation-act.php>
- Fish and Wildlife Service – Service Training and Technical Assistance – <https://www.cfda.gov/?s=program&mode=form&tab=step1&id=1d274f2fba135d7269a4db113da8b409>
- National Park Service –Civil War Battlefield Land Acquisition Grants - <http://www.nps.gov/abpp/grants/CWBLAGgrants.htm>
- National Park Service – Federal Lands to Parks Program - <http://www.nps.gov/nrcr/programs/flp/index.htm>
- National Park Service – Grants to Historically Black Colleges and Universities - <http://www.nps.gov/preservation-grants/HBCU/index.html>
- National Park Service – Land and Water Conservation Fund - <http://www.nps.gov/lwcf/index.htm>
- National Park Service - American Battlefield Protection Program - <https://www.nps.gov/ABPP/index.htm>
- National Park Service – National Center for Preservation Technology and Training - <https://www.ncptt.nps.gov/>
- National Park Service – National Heritage Area Federal Financial Assistance - <https://www.cfda.gov/index?s=program&mode=form&tab=core&id=5ab150232c8e9560d3f4c6dde0a2c641>
- National Park Service – National Register of Historic Places - <http://www.nps.gov/nr/>
- National Park Service – National Trails System – <http://www.nps.gov/nts/>
- National Park Service – Rivers, Trails, and Conservation Assistance Program - <http://www.nps.gov/rtca>
- National Park Service – Save America’s Treasures Grants - <https://www.nps.gov/preservation-grants/sat/>

- National Park Service –Land & Water Conservation Fund – <http://www.nps.gov/ncrc/programs/lwcf/grants.html>
- National Park Service – State, Tribal, and Local Plans and Grants - <http://www.nps.gov/orgs/1623/index.htm>
- National Park Service – Technical Preservation Services, Historic Surplus Property Program - <https://www.nps.gov/tps/>
- National Park Service – Historic Preservation Fund Grants - <https://www.nps.gov/preservation-grants/index.html>
- National Park Service – Urban Park & Recreation Recovery - <http://www.nps.gov/uparr/>
- National Park Service – Youth Programs - <http://www.nps.gov/gettinginvolved/youthprograms/index.htm>
- USGS – National Geospatial Program: The National Map - <https://www2.usgs.gov/ngpo/>
- Bureau of Indian Affairs (BIA) Financial Assistance and Social Services - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4364/1/11>
- Youth Conservation Corps - <https://www.nps.gov/subjects/youthprograms/ycc.htm>
- USGS – Earthquake Hazards Program - <http://earthquake.usgs.gov/>
- USGS – National Gap Analysis Program - <http://gapanalysis.usgs.gov/>
- USGS, FEMA, NIST and NSF – National Earthquake Hazards Reduction Program - <http://www.nehrp.gov/>

U.S. Department of Transportation

- A Guide to Regional Transportation Planning for Disaster, Emergencies and Significant Events - http://onlinepubs.trb.org/onlinepubs/nchrp/nchrp_rpt_777.pdf
- Federal Highway Administration - Emergency Relief Program - <http://www.fhwa.dot.gov/programadmin/erelief.cfm>
- Federal Highway Administration – Recreational Trails Program - http://www.fhwa.dot.gov/environment/recreational_trails/
- Federal Transit Administration – Grant Programs - <https://www.transit.dot.gov/grants/13070.html>
- Federal Transit Administration – Enhanced Mobility of Seniors and Individuals with Disabilities <https://www.transit.dot.gov/funding/grants/enhanced-mobility-seniors-individuals-disabilities-section-5310>
- Federal Transit Administration – Formula Grants for Other than Urbanized Areas - <https://www.transit.dot.gov/rural-formula-grants-5311>
- Federal Transit Administration - Public Transportation Emergency Relief Program - <https://www.transit.dot.gov/funding/grant-programs/emergency-relief-program/emergency-relief-program>
- Federal Highway Administration – MAP-21 - Moving Ahead for Progress in the 21st Century - <http://www.fhwa.dot.gov/map21/factsheets/mp.cfm>
- Federal Transit Administration – State of Good Repair & Asset Management - <https://www.federalregister.gov/documents/2016/07/26/2016-16883/transit-asset-management-national-transit-database>
- Recovery Resource Guide: A Transportation Stakeholder Guide to Recovery - https://cms.dot.gov/sites/dot.gov/files/docs/RECOVERY%20RESOURCE%20GUIDE_Final%20Version_08-27-2014.pdf
- DOT Transportation Investment Generating Economic Recovery (TIGER) Discretionary Grants - <http://www.dot.gov/TIGER>

U.S. Department of Veterans Affairs

- Burial Benefits - Headstones, Markers, and Medallions for Placement in Private Cemeteries
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4713/1/11>
 - <http://www.cem.va.gov/cem/hmm/index.asp>
- Burial Benefits - Partial Reimbursement of Expenses
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4711/1/11>
 - <http://benefits.va.gov/benefits/>
- Burial Benefits - Presidential Memorial Certificates
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4709/1/11>
 - <http://www.cem.va.gov/>
- Burial Benefits - Veteran and Dependent Burial in VA National Cemeteries
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4715/1/11>
 - http://www.cem.va.gov/cem/burial_benefits/
- Change of Address - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4698/1/11>
- Direct Home Loans for Native Americans
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4364/1/11>
 - <http://benefits.va.gov/homeloans/nadl.asp>
- Housing Grants for Disabled Veterans - <https://www.benefits.va.gov/homeloans/adaptedhousing.asp>
- Inquiry Routing and Information System (IRIS)
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4509/1/11>
 - <https://iris.custhelp.com/>
- Loan Management
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5933/1/11>
 - <http://www.benefits.va.gov/homeloans/>
- Memorial Benefits - https://explore.va.gov/memorial-benefits?gclid=EAlaIqobChMI9ojP14Ob1QIV04WzCh2wqgBKEAAYASAAEgLdh_D_BwE
- My HealthVet Website
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4700/1/11>
 - <https://www.myhealth.va.gov/index.html>
- Native American Veterans Housing Loan Program
 - <https://www.benefits.va.gov/HOMELOANS/nadl.asp>
 - <http://www.benefits.va.gov/PERSONA/veteran-tribal.asp>
- Specially Adapted Housing Grant
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4733/1/11>
 - <http://www.benefits.va.gov/homeloans/adaptedhousing.asp> and <http://www.benefits.gov/benefits/benefit-details/587>
- VA-Guaranteed Home Loan Program
 - <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/1507/1/11>
 - <http://www.benefits.va.gov/homeloans/>

Environmental Protection Agency (EPA)

- Brownfields Area-Wide Planning Grants - http://www.epa.gov/brownfields/areawide_grants.htm
- Clean Water State Revolving Loan Fund - http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm
- Drinking Water State Revolving Loan Fund - http://water.epa.gov/grants_funding/dwsrf/
- EPA Federal Interagency Working Group on Environmental Justice - <https://www.epa.gov/environmentaljustice/federal-interagency-working-group-environmental-justice-ej-iwg>
- Green Infrastructure Technical Assistance Program - <http://water.epa.gov/infrastructure/greeninfrastructure/index.cfm>
- ORD Consolidated Research/Training/Fellowships - <https://www.epa.gov/research>
- Superfund Program - <https://www.epa.gov/superfund>
- Underground Storage Tanks (UST) Program - <http://www.epa.gov/oust/>
- Smart Growth: Building Blocks for Sustainable Communities - <https://www.epa.gov/smartgrowth/building-blocks-sustainable-communities>
- Smart Growth Implementation Assistance Program - <https://www.epa.gov/smartgrowth/smart-growth-implementation-assistance>
- Urban Waters Small Grants - <http://www2.epa.gov/urbanwaters/urban-waters-small-grants>
- Water Pollution Control (Section 106) Grants - http://water.epa.gov/grants_funding/cwf/pollutioncontrol.cfm
- Water Infrastructure and Resiliency Finance Center and Water Security Division - <https://www.epa.gov/waterfinancecenter>

General Services Administration (GSA)

- GSA Programs for State and Local Customers, including Disaster Purchasing Program - <http://www.gsa.gov/portal/content/105300>

National Aeronautics and Space Administration (NASA)

- Science Mission Directorate – Earth Observing System Data and Information System (EOSDIS) - <http://science.nasa.gov/earth-science/earth-science-data/>

National Archives and Records Administration

- Preservation General Information - <http://www.archives.gov/preservation/disaster-response/general.html>

National Endowment for the Humanities (NEH)

- Preservation Assistance Grants for Smaller institutions - <http://www.neh.gov/grants/preservation/preservation-assistance-grants-smaller-institutions>
- NEH Grants - <http://www.neh.gov/grants/grants.html>

Small Business Administration (SBA)

- Disaster Loan Information – <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/apply-disaster-loan>
- Local Assistance - <https://www.sba.gov/tools/local-assistance/districtoffices>

- Learning Center - <https://www.sba.gov/tools/sba-learning-center/>
- Types of Disaster Loans - <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans>
- Disaster Loan Factsheet - <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/disaster-loan-fact-sheets>
- Current Declared Disasters - <https://disasterloan.sba.gov/ela/Declarations/Index>

Selected Non-Federal Recovery Resources

- Association of Bay Area Governments (ABAG) Recovery Toolkit for Local Governments - <http://resilience.abag.ca.gov/resilience/toolkit>
- American Planning Association: Planning for Post-Disaster Recovery: Next Generation
 - <https://www.planning.org/research/postdisaster/>
 - <http://blogs.planning.org/postdisaster/>
- American Red Cross - Disaster Relief - <http://www.redcross.org/what-we-do/disaster-relief>
- Architects Foundation - <http://architectsfoundation.org/>
- Corporate Citizenship Center: Resources for Disaster Recovery - <https://www.uschamberfoundation.org/corporate-citizenship-center/resources-disaster-recovery>
- Council on Foundations - Disaster Philanthropy - <http://www.cof.org/content/disaster-philanthropy>
- International City/County Managers Association: ICMA Knowledge Network: Disaster Recovery - http://legacy.icma.org/en/international/services/expertise/disaster_mitigation_recovery
- International Economic Development Council - Restore Your Economy - <http://restoreyoureconomy.org/>
- National Association of Development Organizations (NADO) Disaster Resilience - <http://www.nado.org/category/resources/disaster-recovery/>
- NASASP – National Association of State Agencies for Surplus Property - <http://www.nasasp.org/>
- NEMA - National Emergency Management Association - <https://www.nemaweb.org/>
- National Forest Foundation (provides match to federal funding) - <https://www.nationalforests.org/grant-programs>
- National Trust for Historic Preservation - National Main Street Center - <http://www.preservationnation.org/main-street/>
- National Voluntary Organizations Active in Disasters Resources - <http://www.nvoad.org/>
- National Resource Network New Solutions for Cities - www.nationalresourcenetwork.org
- US Green Building Council - <https://www.usgbc.org/>





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