

— CREATING A LOCAL —

HOUSING DISASTER RECOVERY

— STRATEGY —

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Version 2: Updated July 2026

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Introduction

Older housing in Florida is very vulnerable to natural disasters. When housing is destroyed or damaged and residents are displaced, the full recovery of the community cannot occur until people can return to their homes to resume work and school. When homes and rental housing financed with housing subsidies are impacted, the shortage of deeply affordable housing increases. Fortunately, during periods following a disaster, the SHIP infrastructure, local programs and federal funding have supported Florida recovery.

Across the state, affordable housing assistance programs work to address housing need. Florida created a dedicated revenue source to fund the State Housing Incentive Partnership (SHIP) program at the local level and the State Apartment Incentive Loan (SAIL) program at the state level. SHIP is in every one of our 67 counties, as well as larger municipalities. Since it was started in 1992, SHIP has created an infrastructure of local housing administrators who run housing rehab and emergency repair programs every day of the year.

Preparing your community to develop a plan, define resources and coordinate with stakeholders needs to be implemented long before the storm hits. This guide serves as a tool for local governments to prepare accordingly and address the common gaps in responding to disasters guide defines the federal framework and state roles to support coordination between the emergency operations and housing sectors in a unified approach. The disaster management cycle is streamlined and effective when a disaster housing strategy addresses each phase with a plan for activities that strengthen the housing stock, equitably redevelop damaged communities, and effectively target resources to the fullest extent.



MAKING A DISASTER RECOVERY PLAN

Disasters occur frequently enough in Florida that success with affordable housing assistance is contingent on having a plan for disaster recovery. Each Florida community needs a strategy for protecting affordable housing against disaster damage and repairing or replacing damaged housing stock.

This guide helps in the development of a disaster housing strategy. It includes a framework and a range of considerations to align housing providers with the emergency management functions in their communities. A disaster housing strategy must be thoroughly informed to involve coordinated preparation and response. The guide points the way.

The timing of the guide is optimal since FEMA is preparing guidance on disaster housing recovery. At the same time, housing staff across Florida have gained recent experience recovering from severe hurricane and flooding disasters.

Beyond the disaster housing strategy framework, this guide offers tools to help you address housing-related disaster preparation:

Disaster Preparation Best Practices

Consider the activities of the local governments featured in this publication. They regularly train with local emergency management staff and prepare housing plans for disaster response.

Housing Mitigation

Disaster preparation includes mitigation and resilience measures that are included in year-round home repairs, in addition to new construction design. They are intended to reduce loss of life and property by lessening the impact of future disasters.

Disaster Toolkit

Review checklists and materials that will aid local government housing administrators and planners.

Permanent Affordability

The role of Community Land Trusts in long-term disaster housing recovery.

Rebuilding Your Community

This publication also provides guidance and identifies resources to use in responding to disasters:

- **State and Federal Resources for Disaster Housing Recovery:** The primary sources of permanent housing recovery funding for lower income households are the FHFC Finance Corporation (FHFC), U.S. HUD Small Business Administration (SBA), and United State Department of Agriculture (USDA). This section includes detailed guidance for the Hurricane Housing Recovery Program (HHRP).
- **Timeline of Housing Recovery:** The timeline identifies short term recovery in the early months after a disaster, as well as ongoing recovery that may occur for years to come. Rapid or temporary repairs are critical in the short term to make homes habitable in the 60 to 90-day period after a disaster. Longer term rebuilding funding sources are described with tips and guidance.
- **SHIP and HHRP Documents:** The guidebook contains a library of sample documents related to SHIP or HHRP administration activities. The Application and Disaster Assistance Agreement in this manual should be completed by every disaster recovery applicant. Other documents may be used when contracting with a sub-recipient organization.

The FHFC Coalition welcomes users' comments, questions, and input to the guide which can be submitted by email to info@flhousing.org.

PART ONE:

DISASTER PREPARATION

This section includes:

A framework for how emergency management and housing administrators work together on a Disaster Housing Strategy

An outline of a Disaster Housing Strategy and guidance on sequential tasks to complete

Disaster preparation best practices from Florida communities

Housing Mitigation resources to strengthen homes against future disasters

A Disaster Toolkit with helpful materials, including a checklist for creating an inclusive disaster strategy

Emergency Management & Housing Administrators Disaster Housing Strategy

The purpose of the Disaster Housing Strategy framework is to provide the tools that will align housing providers with the emergency management preparation and operational functions in their communities. This will make certain that the preparation of a Disaster Housing Strategy will be thoroughly informed resulting in a coordinated preparation and response, and that recovery and ongoing mitigation activities are effective in saving lives and protecting property.

The guide is designed for the coordinated use by both Housing Administrators and Emergency Management staff. The preparation of the Disaster Housing Strategy requires interpretation and navigation so that the housing and hazard management goals for each will result in a unified approach consistent with the goals and objectives of both sectors.

The programs and principles that guide the housing and emergency management activities in each community share common goals that convey the importance of a coordinated approach. The principles behind these goals are derived from FEMA's evolving National Response Framework (NRF).

The NRF guiding principles include:

1. Engaged partnership of whole community
2. Tiered response of federal, state, and local governments
3. Scalable, flexible, adaptable, and operational capabilities so that responses to changing needs and incidents are nimble, adaptable and resilient.

4. Unity of effort through unified command promote maximum response capabilities through establishment of common objectives and strategies
5. Readiness to act by community leaders, businesses, nonprofit sector, and all levels of government in a forward leaning posture.

For convenience, the guide will refer to the housing sector as Housing and Community Development (HCD) and emergency management as Emergency Operations Center (EOC), respectively. HCD includes the municipal divisions that are responsible for housing assistance and development as well as the community partnerships that engage neighborhoods, housing counselors, and members of the building industry. EOC refers to the emergency response functions in a municipality including the public safety, flood plain management, and public works sections that plan for and respond to risks and disaster events.

CONTEXT: This guide is not a textbook on housing and emergency management, but instead a plan for the collaboration of common interests and responsibilities with the mutual goal to protect lives and properties. The Disaster Housing Strategy belongs to the community as a whole and coordinates the roles and responsibilities of the HCD and EOC sectors so that the lives are protected, survivors return to safe homes as soon as possible, and the community engages in ongoing mitigation activities that will make households and homes resilient to future hazards. The guide is primarily focused on the hazards of tropical cyclones and flooding but may also be applied to other disasters such as wildfires and sinkholes.

Federal Planning Framework

The Disaster Housing Strategy guide relies on the National Disaster Recovery Framework (NDRF) that is the centerpiece of FEMA's 2018-2022 Strategic Plan. The NDRF encompasses the federal roles and responsibilities while emphasizing the importance of a state-based mission that supports disaster planning at the local level. As housing providers know, "housing is local" and must be addressed in a community context that incorporates local housing stock, demographic makeup, and available resources. Similarly, emergency management is local, but both housing and emergency management rely on state and federal programs and resources to support their missions. The intention of this guide is to result in more effective communication, coordination, and optimal use of resources.

State Planning Framework

The State of Florida Division of Emergency Management (DEM) is responsible for partnering with FEMA at the federal level and with Emergency Management Departments at the local county level. The 2024 Florida Comprehensive Emergency Management Plan (CEMP) draft is available for review: <https://councilonstrategicrisks.org/wp-content/uploads/2025/04/FEMA-Strategic-Plan-2022-2026-2021.pdf>

The purpose of the CEMP is to:

- Develop an all-hazards planning approach that will be used for all threats to, and/or emergencies or disasters that may impact Florida.
- Create the general framework of planning for preparedness, response, recovery, and mitigation activities of the state.
- Describe the state's role in supporting and coordinating with local governments and federal partners during an emergency or disaster response and recovery.
- Create a system that integrates, adopts, and applies (where applicable) the tenets of the National Incident Management System (NIMS) to ensure its interface with the National Response Framework (NRF) to maximize the integration of incident-related preparedness.

Florida's CEMP provides guidance for coordination with local officials concerning disasters and the effective integration of state support for local emergency operations when requested by local officials. Local CEMP's provide guidance for the use of local resources, mutual aid resources, and specialized regional responses under a local incident commander. The Disaster Housing Strategy described in this guide and framework is designed to be a component of the local CEMP. Emergency management officials are



FEMA

FEMA'S Comprehensive Preparedness Guide explains that there are three types of planning in disaster preparedness: strategic, operational, and tactical (incident scene).

Strategic planning sets the context for operational planning, while operational planning provides the framework for tactical planning. All three tiers of planning occur at all levels of government.

aware that a community cannot begin to fully recover from a disaster until the housing infrastructure has been reestablished, allowing people to return to work and school. This guide and framework are within the federal and state recovery framework. It provides for collaboration and coordination of emergency management and housing with the goal of a faster, better quality, and more equitable recovery.

Local Planning Framework

Strategic planning for disaster housing response and recovery at the local level is a combined effort of multiple public and private entities. The EOC, as the point of contact with Florida DEM and FEMA should be the lead coordinator as the housing strategy is part of the community's Emergency Operation Plan. Because housing is so critical in the disaster preparation and recovery process, the EOC must work closely with HCD which has access to stakeholders, data, and long-term recovery resources.

The following statements of purpose establish the overall framework from which the principles and goals derive for housing and emergency management.

HCD Statement of Purpose

All Floridians deserve to have a quality affordable home and suitable living environment. Housing affordability

generally means that housing costs do not exceed 30% of gross household income. Suitable housing means that the home is safe and accessible and meets standard building codes. The principle of equity underlies the mission of housing. As the National Low Income Housing Coalition (NLIHC) states, "When a disaster strikes, the lowest income survivors- including people of color, seniors, people with disabilities, people experiencing homelessness, people with

EOC Statement of Purpose

Emergency management is the managerial function charged with creating the framework within which communities reduce vulnerability to hazards and cope with disasters. The fundamental principles of emergency management are based on four phases- mitigation, preparedness, response, and recovery. The mission of emergency management is to protect the community by coordinating and integrating all activities necessary to build, sustain, and improve the capability to mitigate against, prepare for, respond to, and recover from threatened or actual natural disasters, acts of terrorism, or other man-made disasters



Crosswalk of HCD and EOC Structure, Collaborating Agencies and Housing Activities

TOPIC	HCD	EOC
Governmental Jurisdiction	Local: County and Municipal Government Community Redevelopment Areas Public Housing Authority Housing Finance Agency Homeless Continuum of Care Social Service Agencies	Local: County Emergency Operations and Hazard Management Other Public safety departments
	State: FHFC Finance Corporation Florida DEO Florida DCF	State: Florida Division of Emergency Management
	Federal: U.S. HUD U.S. Dept. of Agriculture	Federal: FEMA SBA
Regulations and Authorities Laws, regulations and executive orders that impact housing assistance. *Note: Public meetings must abide by Florida's Sunshine Law. Meetings should also be accessible.	Local: Comprehensive Plan Zoning and Land Use Building Code Health Codes	State: Governors Declaration of Emergency Florida Comprehensive Emergency Management Plan
	State: Governors Declaration of Emergency State Housing Initiatives Partnership	
	Federal: Housing and Community Development Act Fair Housing Act USDA	Federal: Robert T. Stafford Disaster Relief and Emergency Assistance Act Post Katrina Emergency Management Reform Act
Citizen and Stakeholder Engagement	Local: Long Term Recovery Groups Housing Assistance Committee (AHAC) Homeless Continuum of Care	Local: Emergency Operations Plan task force Mitigation Task Force
		State: Disaster Housing Task Force (DEM)
Disaster Related Housing Activities	Rental assistance Rapid rehousing Single family home repair Single family home construction Multifamily repair Multifamily construction Housing Counseling	Mass care shelter Disaster housing mission is to provide temporary housing assistance for disaster survivors Establish sites for temporary housing

DRRA Section 1211(a) amends Stafford Act Section 408(f) Federal Assistance to Individuals, state administration of assistance for direct temporary housing and permanent housing construction. Under the provisions of DRRA, states may request authority to directly administer some FEMA housing programs called "Other Needs Assistance." The Act provides a two-year period to develop rules that would enable states to administer direct temporary housing and permanent housing construction. The Act notes that qualifications include a demonstrated capacity along with a State Disaster Housing Strategy and a State Disaster Housing Recovery Task Force. This framework sets in motion the need for local governments to prepare Housing Disaster Strategic Plans that show a unified response from the local Emergency Operations Centers and the Housing and Community Development sectors in each community. This guide and framework are designed to support the corroboration of the emergency response and housing services sector of the community.

Housing Phases

FEMA describes housing solutions in the context of phases. These phases are identified as sheltering, interim, and permanent housing.

- **Sheltering** is the shortest of the housing phases. It generally occurs in the days immediately before and after a disaster. Providing survivors who are displaced from their homes with a place of safety, other services offered include food and other types of support. As disasters increase in size and complexity, the number and type of shelters increase, along with the number of people in them. This typically results in long-term sheltering (i.e., more than two weeks). EOC is primarily responsible for sheltering.
- **Interim housing** is the intermediate period of housing assistance that covers the gap between sheltering and the return of disaster survivors to permanent housing. EOC is primarily responsible for Interim housing but HCD is an important contributor.
- **Permanent housing** is the final housing phase, when disaster survivors move back into their repaired homes or attain another form of long-term housing. This can take several years. HCD is primarily responsible for permanent housing solutions.

As noted in the introductory comments, the Housing Disaster Strategy is formed within FEMA's National Recovery Framework (NRF). The NRF is a feature of FEMA's 2018-2022 Strategic Plan. FEMA's Strategic Plan is the implementation doctrine of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act) which grants the President the authority to issue emergency and major disaster declarations and provides a range of federal assistance to state, local, tribal and territorial governments, as well as certain private nonprofit organizations and individuals and families. On October 5, 2018, the President signed into law the Disaster Recovery Reform Act of 2018 (DRRA) as part of the Federal Aviation Administration Reauthorization of 2018. DRRA is comprised of 56 distinct provisions, among which Section 1211(a) is of critical importance to disaster housing recovery.

FEMA's 2014 National Disaster Housing Strategy provides a planning framework for states and local governments to prepare their own disaster housing strategies including disaster housing partners, disaster housing principles, practices, and implementation of the strategy. It recognized the evolution of disaster housing assistance, the importance of proactive planning, and the need for a clear delineation of roles and responsibilities in disaster housing well before an incident occurs. The strategy emphasized the need for a comprehensive disaster housing effort that enables individuals, households, and communities to rebuild and meet their own housing needs.

THE SIX GOALS

Established in the National Disaster Housing Strategy Include:

- 1** Support individuals, households, and the community in returning to self-sufficiency as quickly as possible.
- 2** Affirm and fulfill fundamental disaster housing responsibilities and roles.
- 3** Increase our collective understanding and ability to meet the needs of disaster victims and affected communities.
- 4** Build capabilities to provide a broad range of flexible housing options, including sheltering, interim housing, and permanent housing.
- 5** Better integrate housing assistance with related community support services and long-term recovery efforts.
- 6** Improve disaster housing planning to better recover from disasters including catastrophic events.



The NLIHC has led a disaster housing recovery task force since 2017 which developed seven key principles to ensure a fair and rapid recovery for low income survivors and their communities:

- 1** Everyone in need receives safe, temporary housing where they can reconnect with family and community.
- 2** Securing help from government is accessible, understandable, and timely.
- 3** Displaced people have access to the resources they need for as long as they need to safely and quickly recover housing, personal property, and transportation; disaster rebuilding jobs and contracts are locally sourced, whenever possible.
- 4** Everyone is fairly assisted to fully and promptly recover through transparent and accountable programs and strict compliance with civil rights laws, with survivors having a say in the way assistance is provided.
- 5** All homeowners are able to quickly rebuild in safe, quality neighborhoods of their choice.
- 6** Renters and anyone experiencing homelessness before the disaster quickly get quality, affordable, accessible rental property in safe, quality neighborhoods of their choice.
- 7** All neighborhoods are free from environmental hazards, have equal quality and accessible public infrastructure, and are safe and resilient.

The 2019 NRF emphasizes engaged local partnerships implementing a whole community approach to be used by the private sector, nongovernmental organizations (NGOs), local, state, tribal, territorial and insular area governments, and the federal government. The private sector includes for-profit and non-profit organizations, both formal and informal associations, commerce, and industries. NGOs are a distinct category of organizations within the private sector that can include voluntary, racial and ethnic, faith-based, veteran-based, disability, relief agencies and animal welfare organizations. Public sector partners include

emergency management practitioners, first responders and community leaders.

The basic functions of the local emergency management operation in responding to a disaster are to establish situational awareness (what happened), take action to restore basic community lifelines, restore power, food and water, fuel, and energy. The NRF encourages a common lexicon to facilitate communication and enable cross-sector coordination.

¹ FEMA. National Response Framework, DRAFT 4th edition, May 28, 2019, Dept. of Homeland Security. P.1.

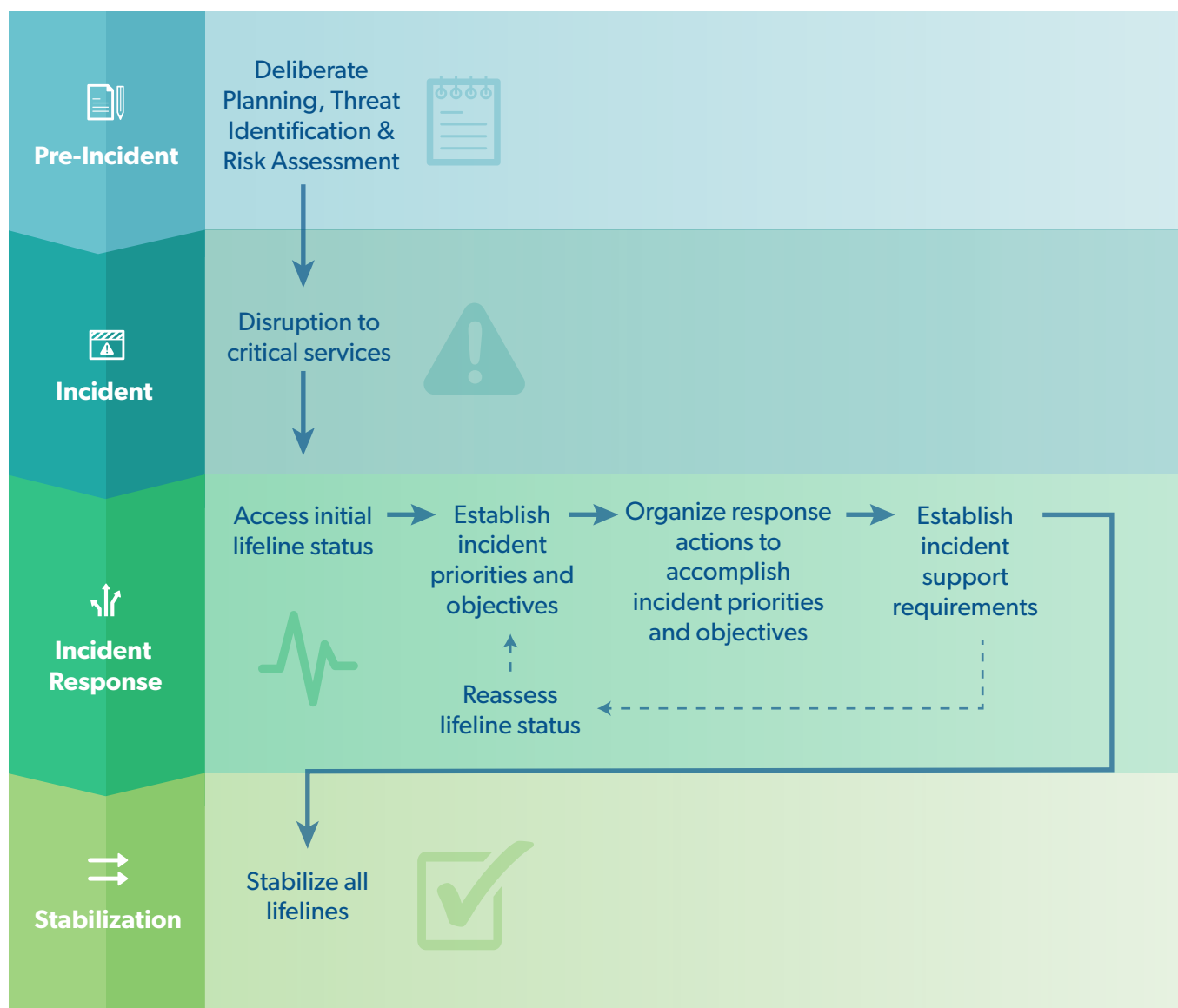
The Seven Community Lifelines Identified in the NR	
Community Lifeline	Description
Safety & Security	Law enforcement and government services, as well as the associated assets that maintain communal security, provide search and rescue and firefighting capabilities, and promote imminent hazard mitigation and responder safety.
Food, Water & Sheltering	Support systems that enable the sustainment of human life, such as water treatment, transmission, and distribution systems; durable goods; food retail and distribution networks; and evacuations, sheltering, and temporary housing, among other components.
Health & Medical	Infrastructure and service providers for medical care, public health, patient movement, fatality management, behavioral health, veterinary support, and the medical industry.
Energy (power and fuel)	Service providers for electric power infrastructure, composed of generation, transmission, and distribution systems, as well as gas and liquid fuel processing, transportation, and delivery systems. Disruptions can have a limiting effect on the functionality of other community lifelines.
Communications	Infrastructure owners and operators of broadband Internet, cellular networks, landline telephone, cable services (to include undersea cable), satellite communications services, and broadcast networks (radio and television). Communication systems encompass a large set of diverse modes of delivery and technologies, often intertwined but largely operating independently. Services include elements such as alerts, warnings, and messages, as well as 911 and dispatch. Also includes accessibility of financial services.
Transportation	Multiple modes of transportation that often serve complementary functions and create redundancy, adding to the inherent resilience in overall transportation networks. Transportation infrastructure generally includes highway/roadways, mass transit, railway, aviation, maritime, pipeline, and intermodal systems.
Hazardous Material	Systems that mitigate threats to public health/welfare or the environment. This includes facilities that generate or store hazardous substances, as well as specialized conveyance assets and efforts to identify, contain, and remove incident debris, pollution, contaminants, oil, or other hazardous substances.

The table on the previous page outlines how the stabilization of community lifelines relies on all levels of government, businesses, and infrastructure functions. The sheltering function in the response phase is primarily the role of emergency management. The community lifeline for housing is #2, Food, Water, and Sheltering. Clearly, the initial activities in response are the responsibility of the local emergency operations center to prepare for and operate emergency shelters. During this phase, housing providers should be readying temporary and interim housing options.

The graphic below from the NDF illustrates how community lifelines are applied to support decision-

making. Note that stabilization follows incident response which is the role of emergency management.

The NDF includes Emergency Support Functions (ESFs) which are job aids or briefs that bring together the federal and state capabilities. Federal ESFs are groups of organizations that work together to deliver the core capabilities and community lifeline to support an effective response. There are two ESFs that are most relevant to housing; ESF#6 and ESF#14.



Emergency Support Function #6 – Mass Care, Emergency Assistance, Housing, and Human Services

The purpose of ESF #6 is to coordinate the delivery of federal mass care, emergency assistance, and human services when local, tribal, and state response and recovery needs exceed their capabilities. ESF #6 is authorized by a number of statutory authorities including the Stafford Act and Americans with Disabilities Act of 1990.

ESF#6 addresses the needs for individuals who require additional response assistance including those who have disabilities, who live in institutional settings, who are elderly, who are from diverse cultures, who have limited English proficiency, or who are non-English speaking who are children, or who are transportation disadvantaged. Under ESF#6, housing includes options such as rental assistance, repair, loan assistance, replacement, factory-built housing, semi-permanent and permanent construction, referrals, identification and provision of accessible housing, and access to other sources of housing assistance.

The National Disaster Housing Strategy guides this assistance which defines the full scope of options for disaster housing assistance including:

- **Temporary Roof Repair:** Quick repairs to damaged roofs on private homes. This assistance allows residents to return to and remain in their own homes while performing permanent repairs.
- **Repair Program:** Financial assistance to homeowners for repair of their primary residence, utilities, and residential infrastructure.
- **Replacement Program:** Financial assistance issued to victims to replace their destroyed primary residence.
- **Existing Housing Resources:** A centralized location for identified available housing resources from the private sector and other Federal agencies (i.e., Department of Housing and Urban Development (HUD), Department of Veterans Affairs (VA), and USDA properties).
- **Rental Assistance:** Financial assistance issued to individuals and families for rental of temporary accommodations.

- **Non-Congregate Facilities:** Facilities that provide private or semiprivate accommodations, but are not considered temporary housing (e.g., cruise ships, tent cities, military installations, school dorm facilities, or modified nursing homes).
- **Transportation to Other Locations:** Assistance to relocate individuals and families outside of the disaster area where short- or long-term housing resources are available. Transportation services may include return to the pre-disaster location.
- **Permanent Construction:** Direct assistance to victims and families of permanent or semi-permanent housing construction.
- **Direct Financial Housing:** Payments made directly to landlords on behalf of disaster victims.
- **Hotel/Motel Program:** Temporary accommodations for individuals and families in transition from congregate shelters or other temporary environments, but unable to return to their pre-disaster dwelling. (Important note- FEMA has limited the Temporary Shelter Assistance Program to 180 days)
- **Direct Housing Operations:** Provision of temporary units, usually factory-built. This option is utilized only when other housing resources are not available. Units will be appropriate to the community needs and include accessible units.

There are two other essential functions in ESF#6 of great importance to housing response and recovery. These are the coordination of volunteer agencies and disaster case management. ESF# 6 defines these components as

Voluntary Agency Coordination: ESF #6 works in concert with local, tribal, and State governments, VOLAGs, faith-based organizations, and the private sector to facilitate an inclusive, multiagency, communitywide, and coordinated response and recovery effort. ESF#6 has an exhaustive list of voluntary agencies active in disasters and their roles.

Disaster Case Management: Through FEMA and the Department of Health and Human Services (HHS), ESF #6 provides case management services, including financial assistance, through government agencies or qualified nonprofits to eligible individuals. Case management ensures that a sequence of delivery is followed to streamline assistance, prevent duplication of benefits, and provide an efficient referral system.

Esf#14 Cross-Sector Business and Infrastructure

ESF #14 supports the coordination of cross-sector operations including stabilization of key supply chains and community lifelines, among infrastructure owners and operators, businesses, and their government partners. This ESF is important to housing recovery as it includes supply chains such as building materials and maintaining a local labor force. The core capability described for Logistics and Supply Chain Management includes the following actions:

- Analyzes cross-sector interdependencies that may disrupt local, regional, or national supply chains.
- Coordinates with business, industry, and critical infrastructure owners and operators to determine resource requirements and how supply chain disruptions affect resource management efforts
- Identifies business capabilities that can be leveraged to supplement state, local, tribal, territorial, insular area, and Federal Government resources in addressing supply chain gaps.
- Supports partner ESFs securing key supply chain nodes, methods of transport among nodes, and materials in transit.

Most important to note, ESF #14 pairs with ESF #6, as described below through the provision of resources through federal agencies.

Small Business Administration (SBA) Disaster Loan Program

- Provides low-interest, long-term disaster loan assistance for qualified homeowners and renters, nonagricultural businesses of all sizes, and nonprofit organizations to fund the repair and replacement of disaster-damaged property.
- Provides loan funds that also may include

money for such things as relocation, mitigation, refinancing of existing liens, code-required upgrades, and one-year insurance premiums.

U.S. Department of Housing and Urban Development (HUD)

- Provides access to and information on available habitable housing units, including housing units accessible to individuals with disabilities, owned, or in HUD possession, within or adjacent to the incident area for use as temporary housing.
- Ensures that disaster victims who were receiving Housing Choice Voucher (Section 8) Rental Assistance vouchers prior to the disaster are reintegrated into that program.
- Provides available HUD staff to assist, when needed, with mass care and housing operations.
- When requested and funded by FEMA, administers the Disaster Housing Assistance Program for eligible applicants.
- Provides housing resources for individuals certified as eligible for long-term housing.
- Provides access to housing counseling services.
- Provides enforcement of the Fair Housing Act and compliance with other civil rights statutes.

U.S. Department of Agriculture (USDA) – Rural Development (RD)

- Provides information (location, type, owners, and/or management service) on USDA-financed currently available, habitable housing units that are not under lease or under agreement of sale.
- Provides available USDA (RD) staff to assist when needed
- Provides Letters of Priority Entitlement allowing the holder of the letter (identified evacuee and or victim) to go to the top of any USDA MF 515 or 514 waiting lists for placement in USDA-financed housing
- Assists eligible recipients to meet emergency housing assistance needs resulting from Presidentially declared emergencies or major disasters.

Veterans Administration

- Provides available facilities suitable for mass shelter.

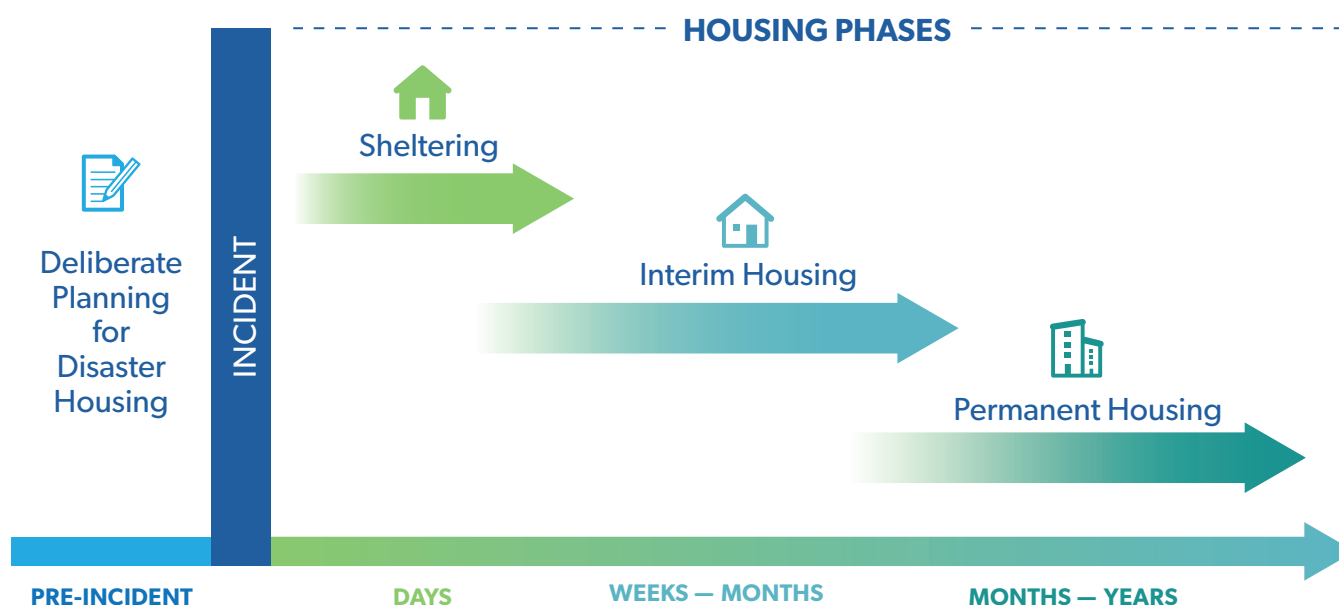
- Provides assistance to veterans affected by disasters to help them avoid defaulting on existing home mortgages and/or foreclosure on their homes, as well as assistance for veterans with disabilities to retrofit their home with necessary accessibility measures (e.g., wheelchair ramp).
- Develops and maintains plans to make available housing assets that are habitable, to which VA has title and possession, for use by survivors in catastrophic disasters.

There is one other FEMA guide that has a direct impact on housing planning. This is the Individual Assistance Program and Policy Guide (IAPPG). The IAPPG provides the policy directives for many forms of assistance that are covered under ESF#6. The two main forms of assistance that can support housing are the Other Needs Assistance (ONA) and Disaster Case Management. ONA is the category for housing assistance in the form of financial assistance or direct housing. Housing assistance in the form of financial assistance includes funding directly to the survivor or to the housing provider.

Examples of financial assistance include Lodging Expense Reimbursement (LER), Rental Assistance, Home Repair Assistance, and Replacement Assistance. Examples of direct assistance include Multifamily Lease and Repair (MLR), Transportable Temporary Housing Units (TTHUs), such as Recreational Vehicles (RVs) or Manufactured Housing Units (MHUs), Direct Lease, and Permanent Housing Construction (PHC).

Disaster Case Management (DCM) is of critical importance to housing providers as they will seek to provide long term and permanent housing for survivors with unmet needs. The transfer of cases requires data sharing, protection of privacy, and details on benefits received.

Note that there are many other individual forms of assistance that are fully covered by the guide; these include crisis counseling, legal services, unemployment, etc.



Disaster Housing Strategic Planning Framework

FEMA employs a six-step planning framework that is a useful guide in developing the local Disaster Housing Strategy. The steps can be interwoven into the four phases of disaster recovery: preparation, mitigation, re-sponse, and recovery. The roles and responsibilities of housing providers are fully described in the FHFC Coa-lition's Disaster Management: Guide for Housing.

The creation of a Disaster Housing Strategy is a part of the overall Emergency Management and Operations function and is therefore aligning with the FEMA and Florida DEM principles, while using the terminology and tools that are derived from the National Disaster Response Framework as described in the previous section.

The draft of FEMA'S Planning Considerations: Disaster Housing publication is based on FEMA's Comprehensive Preparedness Guide (CPG 101). These six steps are:



STEP ONE Form the Collaborative Team



STEP TWO Understand the Housing Situation



STEP THREE Determine Housing Goals and Objectives



STEP FOUR Housing Plan Development



STEP FIVE Housing Plan Preparation, Review and Approval



STEP SIX Housing Plan Implementation and Maintenance

STEP 1: FORM THE COLLABORATIVE PLANNING TEAM

1. Determine the leadership structure of the planning process. Principals should include staff from the EO and HCD.
2. Create a work plan for the effort
3. Identify governmental, private sector, and NGO entities with responsibilities or equities for developing housing solutions.
4. Identify members of the core and collaborative planning teams.
5. Conduct a kickoff meeting to establish the timeline, milestones, and expectations.
6. Determine whether these same members will participate in a housing task force to execute the plan.

STEP 2: CONDUCT HOUSING-RELATED RESEARCH AND ANALYSIS

1. Understand the demographics and infrastructure in the jurisdiction. This includes determining the number of people with access and functional needs.
2. Review results pertaining to housing from national, regional, or statewide studies.
3. Create a scenario to drive the planning effort e.g., the maximum number of people to shelter, number of homes destroyed).
4. Research existing roles and responsibilities by distributing surveys or fact sheets to collaborative planning team members.
5. Identify the lead agency (or agencies) for disaster housing solutions.
6. Identify mutual aid partners.
7. Consider issuing a community survey to better understand local demographics and housing needs.

Planning Assumptions and Considerations

1. Based on the scenario, develop assumptions (e.g., will enough percentage of displaced survivors that will request assistance).
2. Review the planning considerations in this document, as well (e.g., available resources, usable locations, permitting and utility connection processes) to complete or refine them based on the jurisdiction's needs.

Regulations and Authorities: Key Considerations

1. What entities have regulatory or legislative responsibilities for disaster housing within the jurisdiction?
2. What is the legal basis for mutual aid agreements to provide housing assistance?
3. What health and safety protocols can impact return to, and occupancy of, homes and buildings?
4. What codes and ordinances may need to be waived or suspended to support temporary housing solutions (e.g., placement of temporary housing units, distance from roadways, multiple temporary housing units on property, zoning, local flood damage prevention ordinances)?

Natural Environment: Key Considerations

1. Has the jurisdiction conducted GIS modeling to determine topography and assess impacts from hazards?
2. What unique environmental risks in the jurisdiction could result in large numbers of displaced persons or challenges with rebuilding (e.g., coastal areas, floodplains, seismic zone)?
3. Are any cultural or historical sites in the jurisdiction governed by specific regulations?
4. Would any zoning regulations hinder the ability to rebuild in certain locations due to environmental considerations?

5. Does the jurisdiction have high-risk flooding areas or Special Flood Hazard Areas?
6. Are threatened or endangered species or other protected wildlife or plants present in any proposed locations where land-clearing activities may be required?

Infrastructure: Key Considerations

1. What critical infrastructure (e.g., water/wastewater plants, health care systems, schools), if damaged, could impact ability of individuals to return to their homes?
2. What are the specific building codes to which structures need to be rebuilt?
3. Do planners have access to a list of key public and private infrastructure partners (e.g., power providers, utility companies) on which the jurisdiction relies?

Population: Key Considerations

1. What are the most densely populated areas in the jurisdiction?
2. Does the population for the jurisdiction fluctuate throughout the year (e.g., periods of the year where the tourist population increases)?
3. What is the demographic breakdown of the jurisdiction? How current are the statistics?
4. Which agencies within the jurisdiction provide services to the population with access and functional needs?
5. What is the homeless population in the jurisdiction? Are there plans for sheltering or housing them following a disaster?
6. What portion of the community receives pre-disaster housing assistance?
7. What are the estimated numbers of the community's homeowners and renters?
8. How many hospitals or medical centers are in the jurisdiction? Do they have evacuation plans in place?
9. Does the planning team have copies of evacuation plans for jails/prisons and medical centers?

Inclusion: Key Considerations

1. Has an inventory of demographics and infrastructure been conducted to estimate the number of persons with access and functional needs who may require accessibility accommodations during the shelter, interim housing, and permanent housing phases?
2. Does the communication and messaging strategy include various alternative formats for releasing and distributing disaster-related messaging?
3. Is there a plan developed to coordinate operations between shelter facilities and on-site or off-site support agencies?
4. Are ADA Accessibility Guidelines used to govern shelter site selection and operations?
5. What is the plan to provide necessary developmentally appropriate supplies (e.g., diapers, formula, age-appropriate foods), staff, medicines, durable medical equipment, and supplies needed during an emergency for children and those with access and functional needs?
6. What training/education protocols are in place for shelter staff and other disaster recovery staff to guarantee guidance and ensure services are provided in accordance with the ADA, including treatment of service animals, accessibility, and support services.
7. How many hospitals, jails, and medical centers are in the jurisdiction and what are their evacuation plans?
8. What is the process for providing services to unaccompanied minors in shelters?
9. Who are the lead agencies and relevant authorities to address the needs of persons with access and functional needs when planning for a disaster and executing the plan?

Housing Availability: Key Considerations

1. What is the composition of the current housing stock (e.g., rentals, single-family, multi-family, short term occupancy)?
2. What percentage of the housing inventory is accessible for people with access and functional needs?
3. Does the jurisdiction have temporary housing resources (e.g., temporary housing units, trailers)?
4. What is the percentage of homeowners and renters in the area?
5. What percentage of the housing inventory is non-primary residences?
6. Are agreements in place for temporary housing solutions (e.g., with neighboring jurisdiction, colleges, hotels)?
7. Can building codes or zoning ordinances be waived to create additional temporary housing solutions? If so, what is the process for that?
8. Is there an inventory of potential areas that could support group sites?
9. Is there an inventory of available pads for lease?

Contracting: Key Considerations

1. What, if any, pre-positioned contracts exist in the jurisdiction for housing-related services?
2. If any exist, have they recently been reviewed for accuracy and currency?
3. If none exist, are there resource gaps where a contract should be considered?
4. What is the contract process that would be used to address housing needs?
5. Does the planning team understand the requirements for federal acquisitions?

Host State Agreements: Key Considerations

1. Are there any host state agreements already in place at the state level?
2. If not, should host state agreements be established?
3. Does the agreement specifically address relocation of displaced individuals?
4. Does the agreement specify procedures or limits to sharing information on displaced individuals (e.g., personally identifiable information)?

Wrap-Around Services: Key Considerations

1. Have the wrap-around services and the agencies or organizations responsible for providing them been identified within the jurisdiction?
2. Are wrap-around service providers part of relevant planning effort?
3. What community organizations and partners can provide support and resources?

Housing Inspections: Key Considerations

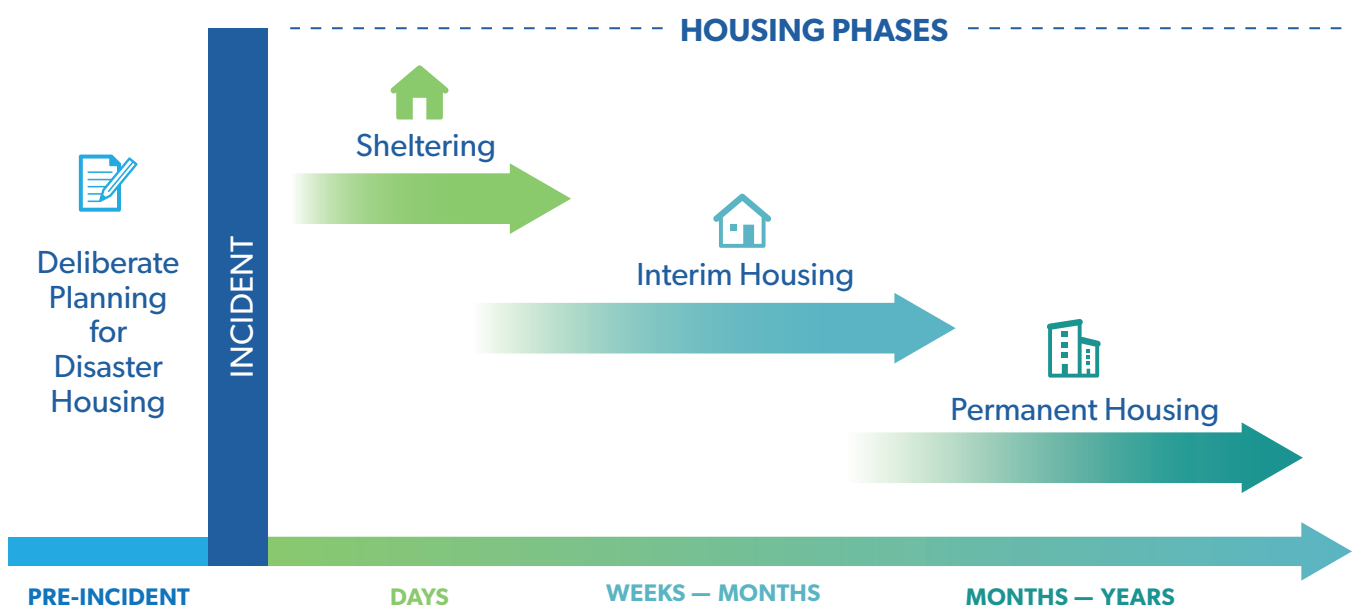
1. What entity is responsible for occupation and safety inspections?
2. What are the available housing inspection resources within the jurisdiction?
3. Does the state recognize certifications and licenses from other states?
4. Are mutual aid agreements in place for additional housing inspectors?
5. What ways can inspections be expedited (e.g., waivers)?
6. What is the current waiting time to receive a certification of occupancy? Can this be expedited post incident?

Public Information, Outreach, And Preparedness: Key Considerations

1. What communication channels will communicate relevant information to the community?
2. Has disaster-housing-related messaging already been developed within the jurisdiction?
3. Who is responsible for releasing information to the public within a jurisdiction?
4. What community organizations can help amplify housing-related messaging?
5. Will a website be established to convey disaster-housing information? How would it be established and who will sustain it?
6. What is the protocol to synchronize messages between local, state, and federal entities?

STEP 3: DETERMINE HOUSING GOALS AND OBJECTIVES

1. Review the goals from the National Disaster Housing Strategy.
2. Verify with senior officials (elected or appointed) any additional housing goals that are unique to the jurisdiction.
3. Conduct a working session with the collaborative planning team to map out a framework for each goal (goal; objective; actions).
4. Develop COAs for each objective.
5. Determine the measure(s) of success for each objective.
6. Discuss the jurisdiction's capability to achieve the objectives – including discussing strengths and weaknesses of staffing, funding, and resources.
7. Identify housing capability gaps and solutions for closing them.



STEP 4: HOUSING PLAN DEVELOPMENT (PRESENTED AS A TEMPLATE)

PURPOSE, SCOPE, SITUATION OVERVIEW, AND PLANNING ASSUMPTIONS

PURPOSE

Indicate the reason a disaster housing plan is necessary in context of the jurisdiction or state. State what the plan is intended to accomplish.

SCOPE

Clearly indicate when housing phases are anticipated to transition from sheltering to interim housing to permanent housing.

SITUATION OVERVIEW

Describe the unique characteristics of the jurisdiction or state (e.g., population, demographics, geography, socioeconomic factors, infrastructure) and what impact they have on its ability to provide disaster housing. Explain the roles and responsibilities of key organizations (from research in Step 2).

PLANNING ASSUMPTIONS

Include the list of planning assumptions specific to sheltering, interim housing, or permanent housing.



CONCEPTS OF OPERATIONS

SHELTERING

1. Identify and describe the agencies and their actions to identify open, and staff emergency shelters, including the temporary use of reception centers while waiting for shelters to officially open.
2. Describe mutual aid agreements in place with other jurisdictions for receiving sheltering assistance, including providing shelters when it is not practical to do so locally.
3. Describe the conditions under which in-place and non-congregate sheltering (e.g. trailer, hotel) will be used.
4. Identify which agencies will support these operations and how they will determine when to implement these operations.
5. Describe how the jurisdiction will ensure the physical and programmatic accessibility of shelter facilities, effective communication using multiple methods, full access to emergency services, and reasonable modification of programs or policies where needed.
6. Describe how shelters will coordinate their operations with on-site and off-site support agencies.
7. Identify and describe the agencies and their actions to inform the public about sheltering-in-place (e.g., implementation, updates, and termination).
8. Describe the plans, methods, and agencies/organizations responsible for distributing emergency relief items (e.g., hygiene kits, cleanup items, infant care supplies).
9. Identify and describe the agencies/organizations and their methods to provide feeding services, both within the shelter facilities, and at other identified feeding sites or mobile feeding operations.
10. Identify and describe the agencies and their actions to provide short-term lodging and other mass care needs (beds/cots, food/water, crisis counseling, phones, clergy support, household pets/service animals support).

11. Identify and describe the agencies and their methods to provide care and support for institutionalized populations, children, and individuals with access and functional needs, including their caregivers.
12. Identify and describe the actions to ensure that ADA Accessibility Guidelines govern shelter site selection and operation.
13. Describe the method to provide necessary developmentally appropriate supplies (e.g., diapers, formula, age-appropriate foods), stationery, medicines, durable medical equipment, and supplies needed during an emergency for children and those with access and functional needs.
14. Describe the mechanisms or processes for handling and providing services for unaccompanied minors in shelters.
15. Describe the method to provide guidance on the admission and treatment of service animals.
16. Identify and describe the agencies and their actions to identify, screen, and handle evacuees exposed to hazards from a disaster (e.g., infectious waste, polluted floodwaters, chemical hazards) and to keep the shelter free of contamination.
17. Describe how shelters inform evacuees about incident status, including actions that shelter residents may need to take when they return home.
18. Identify and describe the agencies and their actions to notify and inform the public about the status of injured or missing relatives.
19. Identify and describe the agencies and their actions to care for household pets and service animals that are brought to shelters.
20. Describe the method for household pet registration (including identification of a current rabies vaccination for all animals).
21. Describe the method to reunite rescued animals with their owners.
22. Identify and describe the actions to address the long-term care, permanent relocation, or disposal of unclaimed pets.

INTERIM HOUSING

1. Identify and describe the agencies/organizations who have the lead for interim housing.
2. Identify the wrap-around services that need to be in place to enable interim housing solutions (varies by jurisdiction).
3. Identify utility connection processes and the responsible party for each step.
4. Identify potential waivers or payment plans for utility connections for applicants with past-due accounts.
5. Identify and coordinate with private sector utility companies to expedite inspections and connections.
6. List the inventory of potential interim housing solutions. Include those within the jurisdiction and within neighboring jurisdictions or states (within a reasonable commuting time).
7. Include a list of programs that can provide rental assistance.
8. Address a surge plan for building inspectors/permit officials. Explain mechanisms to increase staff capability for local code enforcements and inspections.
9. Determine the need for any post-disaster expedited approval processes for waiving ordinances to accommodate temporary housing.
10. Develop a contract template to use should emergency repairs be needed to public facilities necessary for housing.
11. Determine whether the state currently inventories rental properties. If yes, ensure that buildings can accommodate people with access and functional needs in accordance with the Architectural Barriers Act/ADA.
12. Identify the number of houses and housing units in the special flood hazard area.

13. Determine if the state has agreements with other states to host evacuees on an interim basis and provide health, social services, education and, child care access if need exceeds capacity.
14. Create an inventory of commercial recreational vehicle and manufactured housing pads and parks, including availability status.
15. Describe the plan to compile damage assessments.
16. Identify what types of temporary housing units can be used within the jurisdiction or state and communicate that to FEMA. Determine if a communications plan is in place to distribute information on housing assistance.

PERMANENT HOUSING

1. Identify permanent housing vacancy rates and fair market rates for a range of housing sizes across the jurisdiction.
2. Identify sites where interim housing can be converted to permanent housing.
3. Consider ordinances that allow temporary housing units such as manufactured housing units on private property, allow or temporarily remove restrictions on auxiliary housing units in single-family neighborhoods.
4. Specify how environmental and historic resources will be protected when permanent housing is placed on private and/or public property.
5. Permit electrical connection in the absence of a building permit so that repair work can begin; the electrical connection permit might indicate that all work must be brought into compliance with existing codes.
6. Establish a limited building permit that will allow limited repairs to prevent further damage to a structure.
7. Plan to make accommodations for individuals with access and functional needs.

DIRECTION, CONTROL, AND COORDINATION

1. Describe plan leadership and oversight.
2. If a Housing Task Force will execute the plan, describe the composition, roles and responsibilities, and triggers for activating and deactivating it.
3. Provide a clear unity of command when involving multiple organizations and multiple incident scenes.

COMMUNICATIONS

OPERATIONAL COMMUNICATION

1. Identify a mechanism to ensure timely, accurate, and consistent disaster housing messaging across disciplines and jurisdictions.
2. Identify support organizations, capabilities, and teams to establish an effective and continuous interoperable communication, including cellular communications.

PUBLIC INFORMATION AND WARNING

1. Provide a coordinated joint approach to deliver timely, accurate, accessible, and consistent messaging in alternative formats on disaster housing.
2. Address messaging and distribution mechanisms to account for the demographics and resources of the jurisdiction.
3. Address the use of social media to distribute public information rapidly to prevent inaccurate or misleading information.

ADMINISTRATION, FINANCE, AND LOGISTICS

1. Identify administrative controls to provide resource and expenditure accountability.

PREPAREDNESS, MITIGATION, AND RECOVERY

1. Incorporate short-term, interim, and long-term recovery strategies/objectives.
2. Address how to implement support plans for survivors and families of the deceased.
3. Include strategies to implement the RSFs after the incident.
4. Include how to provide mental health assistance and support in recovery efforts
5. Outline remediation procedures for damaged or hazardous sites.

IMPLEMENTATION, MAINTENANCE, AND TRAINING

1. Identify the agency responsible for updating and maintaining the plan.
2. Identify applicable, available disaster housing training and exercises.
3. Identify/summarize how and to whom the plan is distributed; indicate whether it is shared with the public.
4. Include a schedule to review and revise the plan.
5. Identify the process used to review and revise the plan.
6. Include all partners involved in the annex development in the plan's maintenance and training schedule.
7. Outline the responsibility of partners to review and provide changes to the plan; identify the process to provide feedback.

AUTHORITIES AND REFERENCES

1. Include a list of the relevant authorities.
2. Include links to applicable references and guidance.
3. Compile deadlines and timeframes for requests for assistance from FEMA.

STEP 5: HOUSING PLAN PREPARATION, REVIEW, AND APPROVAL

1. Release the document for at least one formal comment period.
2. Conduct adjudication session(s) with the housing collaborative planning team.
3. Ensure concurrence of agencies/organizations on the collaborative planning team.
4. Obtain approval of senior leaders of agencies with primary responsibilities for housing.

STEP 6: HOUSING PLAN IMPLEMENTATION AND MAINTENANCE

1. Execute roll-out strategy communicating the release and availability of the plan to key stakeholders.
2. Conduct training on housing plan.
3. Identify opportunities to exercise the housing plan.
4. Identify and address training gaps identified through real-world events, exercises, and routine plan reviews.
5. Update the plan based on lessons learned.
6. Conduct periodic review as identified within housing plan

SAMPLE DISASTER HOUSING STRATEGY OUTLINE

Executive Summary

- I. Introduction
 - A. Mission
 - B. Purpose
 - C. Scope
 - D. Disaster Housing Planning Goals
 - E. Plan Methodology
 - a. Preparation, Review, Approval
 - F. Planning Assumptions
 - G. Authorities and References (Glossary, Acronyms)
- II. Local Jurisdiction Situation and Composition
 - A. Jurisdiction Composition
 - B. Hazard Vulnerability Analysis Affecting Disaster Housing
 - C. Geography and Geology
 - D. Housing Analysis: Key Considerations
 - a. Regulations and Authorities
 - b. Natural Environment
 - c. Infrastructure
 - d. Population
 - e. Housing Availability
 - f. Inclusionary
 - g. Contracting
 - h. Host State Agreements
 - i. Wrap Around Services
 - j. Housing Inspections
 - k. Public Information, Outreach, Preparedness
- III. Housing Goals and Objectives
- IV. Concept of Operations
 - A. Sheltering
 - B. Interim Housing
 - C. Permanent Housing
- V. Regulatory Considerations
- VI. Inclusionary Housing Considerations
- VII. Preparedness
 - A. Activation of the EOC
 - B. Plan Updates and Maintenance
 - C. Training and Exercise
 - D. Plan Integration
- VIII. Glossary
- IX. Definition
- X. Acronyms
- XI. Appendices

SUPPORTING VULNERABLE POPULATIONS

Disasters disproportionately affect households with limited resources, limited housing options, and greater barriers to accessing assistance. A Disaster Housing Strategy must intentionally account for these disparities to support a faster, more equitable recovery. This section outlines how local governments can identify, plan for, and respond to the needs of vulnerable populations throughout the disaster housing continuum—before, during, and after a disaster.

Supporting vulnerable populations is not a separate or parallel effort. It is an integrated component of disaster preparedness, response, and recovery that informs assumptions, priorities, and actions across all housing phases.

UNDERSTANDING VULNERABILITY IN DISASTER HOUSING

Vulnerability in disaster housing is shaped by the interaction of income, housing type, and individual or household characteristics. Lower-income households are more likely to live in housing that is older, less resilient, more crowded, or located in higher-risk areas such as floodplains. Renters, manufactured home residents, individuals experiencing homelessness, and residents of assisted or congregate housing often have limited control over repairs, insurance coverage, or relocation options following a disaster.

Certain populations face additional barriers during disasters, including people with disabilities, older adults, people with limited English proficiency, individuals residing in institutional or congregate settings, and households without access to reliable transportation. These factors can compound housing instability, extend displacement, and delay recovery if they are not explicitly addressed in disaster planning.

A successful Disaster Housing Strategy recognizes that vulnerability is not defined by a single characteristic, but by overlapping conditions that affect a household's ability to prepare for, respond to, and recover from a disaster.

ROLE OF ANALYSIS IN IDENTIFYING VULNERABLE POPULATIONS AND HOUSING STOCK

Analyzing the needs of vulnerable populations is one

action among many within the Disaster Housing Strategic Planning Framework. It is primarily conducted during Step 2: Conduct Housing-Related Research and Analysis, and it informs subsequent steps related to goal-setting, plan development, and implementation.

Conducting vulnerability assessments require a cross-departmental approach and effective use of GIS to identify and map populations, specific environmental risks and define their housing type and building age. The Floodplain Administrator, Office of Resilience and Emergency management staff are the typical leads in this activity. Housing staff can provide nuanced information and guidance.

Key elements of the analysis may include identifying and mapping:

- Locations with high flood and wind risk factors – current and future flood risks
- Demographic data (income, age, disability status, household size, language)
- Housing stock by type (single-family, multifamily, manufactured housing, assisted housing)
- Housing stock by year built

This multi-layered, integrated housing and social vulnerability analysis will help to clearly identify concentrations of vulnerable populations by geography. The maps and data become central to updating the disaster scenarios and planning assumptions, during blue sky and after a disaster, support effective coordination with service providers, housing administrators, and emergency management staff.

Many Counties and cities have conducted Community Vulnerability Assessments, with funding from the Resilient Florida program and federal grants.

2 FEMA, Glossary/Acronyms of Key Terms for the National Disaster Housing Strategy
<https://www.fema.gov/glossary/acronyms-key-terms-national-disaster-housing-strategy#S>

3 <https://www.dhs.gov/publication/notice-recipients-nondiscrimination-during-disasters>

4 https://readi.com/wp-content/uploads/2019/06/Disabled_Know-your-rights-in-a-disaster.pdf 5 FEMA National Housing Disaster Strategy (2009).

https://www.fema.gov/media-library-data/20130726-1819-25045-9288/ndhs_core.pdf

The CVAs are focused on infrastructure assessments. The housing vulnerability analysis should be updated regularly to integrate newly defined hazards and risks, and development changes.

POPULATION-SPECIFIC CONSIDERATIONS

LOW INCOME AND SAVINGS

The role of insurance is a key factor in recovery. FEMA disaster data indicates that many long-time homeowners who have paid their mortgages off and have limited/ low incomes may not have home insurance and flood insurance. These combined factors can result in displacement and loss of naturally occurring housing stock to redevelopment.

ELDERLY ADULTS

Florida has a substantial population of elderly. Elderly residents may face challenges related to income levels, mobility, health or transportation. Social isolation factors can inhibit immediate recovery planning – i.e. lack of friends and families to complete mucking and gutting. Additionally, there may be or lack of ability or lack of trust in using digital formats to prepare complicated recovery documents and processes.

These factors are compounding and increase the need for coordination at each Planning stage. Pre-disaster planning should incorporate person-centered approaches and coordinate with aging services providers and housing counseling to support preparedness, evacuation, sheltering, and recovery.

PERSONS EXPERIENCING HOMELESSNESS

Individuals experiencing homelessness before a disaster should be explicitly included in disaster housing planning. Coordination with the local Continuum of Care is essential to ensure that sheltering, interim housing, and recovery strategies align with existing systems. Disasters do not change eligibility requirements for homelessness assistance programs, but they do increase demand and complexity. Planning should address notification, transportation, sheltering, and access to services for this population.

PERSONS RESIDING IN INSTITUTIONAL, RESIDENTIAL, AND CONGREGATE SETTINGS

Hospitals, nursing facilities, assisted living facilities, and other congregate settings require specialized planning due to medical, staffing, and transportation needs. Disaster housing strategies should coordinate evacuation planning, mutual-aid agreements, and continuity-of-care protocols with facility operators and health agencies.

CORE FOCUS AREAS FOR PLANNING

Disaster housing planning for vulnerable populations should address the following core areas throughout preparedness, response, and recovery.

ACCESSIBLE PREPAREDNESS AND COMMUNICATION

All disaster preparedness activities must be accessible to individuals with varying needs. This includes using multiple communication formats, delivery methods and languages. Engaging community-based organizations and neighborhood associations can increase the reach. Preparedness efforts should include outreach to assisted housing providers, service organizations, and institutional facilities to ensure that plans reflect the needs of residents who may not be able to evacuate or relocate independently.

EVACUATION, TRANSPORTATION, AND SHELTER ACCESS

Many vulnerable populations face barriers to evacuation, including limited mobility, medical needs, lack of transportation, or reliance on caregivers. Disaster housing planning should coordinate transportation options, shelter accessibility, and continuity of care for individuals who require accommodations.

Shelters must be physically and programmatically accessible, support service animals, and be equipped to address medical, communication, and functional needs. Staff training is essential to ensure consistent and lawful service delivery.

INTERIM HOUSING AND SUPPORT SERVICES

Interim housing solutions must be paired with wrap-around services that support stability and recovery.

6 Florida Department of Health, Special Needs Shelter Program.<http://www.floridahealth.gov/programs-and-services/emergency-preparedness-and-response/disaster-response-resources/spns-index.html>

These services may include transportation, access to health care, case management, employment support, and connections to benefits.

For lower-income households, interim housing costs, security deposits, and utility connections can present significant barriers. Planning should identify strategies to address these challenges through coordinated assistance and policy flexibility.

LONG-TERM RECOVERY AND HOUSING STABILITY

Permanent housing recovery should prioritize minimizing displacement and restoring housing stability for households least able to absorb prolonged disruption. This includes prioritizing repairs or replacement of housing for individuals with disabilities, older adults, and lower-income households, and ensuring that rebuilt housing is safe, accessible, and resilient.

Housing recovery strategies also considers long-term affordability, particularly in communities where post-disaster market pressures may increase rents or housing costs.

CREATING A DISASTER STRATEGY THAT SUPPORTS EVERYONE

Supporting vulnerable populations is not a standalone chapter or checklist—it is a lens that should be applied across all disaster housing planning activities. The findings from demographic and housing analysis should inform:

- disaster scenarios and assumptions,
- housing goals and objectives,
- sheltering and housing strategies,
- coordination with service providers, and
- long-term recovery priorities.

By embedding these considerations into the overall Disaster Housing Strategy, communities can reduce displacement, speed recovery, and ensure that disaster response and recovery efforts serve all residents equitably.

HUD recommends following the six-step process to address disaster mitigation among persons experiencing homelessness.

HUD'S SIX STEP GUIDE TO CREATING AN INCLUSIVE PLANNING PROCESS

1. **Check: Find out what disaster planning has taken place.**

- Locate your local disaster plan, documents, and contact information.
- Review and evaluate your local disaster plan.

11

2. **Involve: Get the right people together.**

- Identify, meet, and get to know your stakeholders.

3. **Collect: Obtain data on your homeless population.**

- Review your Point-In-Time Count, Housing Inventory Count, Annual Homeless Assessment Report, and any current Homeless Management Information System Data.

4. **Identify: Collect information about your provider network.**

- Develop an inventory of your homeless service providers, scope and services provided, needs of population served, and address resources for disaster recovery.

5. **Improve: Expand your plan.**

- Integrate the needs of persons experiencing homelessness into the local disaster strategy to address needs post-disaster.
- Establish who will be served and the scope of the effort, define each participating entity's responsibilities, and identify the key entity responsible for coordinating efforts.

6. **Prepare: Define roles, maintain, plan, and prepare.**

- Outline division of duties, execute a memorandum of understanding, ensure everyone understands the steps involved to execute each segment of the disaster strategy.

11 US Department of Housing and Urban Development. Disaster Recovery Homelessness Toolkit. <https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-toolkit/local-planning-guide/>

INTERIM RESPONSE AND RECOVERY PHASE

NEW PLANNING APPROACHES TO STRENGTHENING FEMA AND SHIP COORDINATION

This section provides a brief overview of two FEMA post-disaster programs and outlines how local government housing and non-profit housing repair organizations can effectively support the Transitional Sheltering Assistance program and obtain FEMA data to implement strategic disaster response and recovery programs.

FEMA TRANSITIONAL SHELTERING ASSISTANCE

The Transitional Sheltering Assistance (TSA) is a specific program that provides short-term hotel/motel stays for survivors who have been displaced due to damage. Through agreements with the lodging industry and occasionally RV parks, FEMA works to place survivors who are displaced from their homes into temporary housing while damage assessments, insurance claims, and permanent housing plans are underway.

When looking for TSA housing options, FEMA prioritizes proximity to the affected area, helping households maintain access to jobs, schools, medical care, and social networks while reducing reliance on congregate shelters. However, lodging can be some distance away – if hotels and motels are first booked for disaster responders.

Thus, coordination between FEMA, the state, and/or local jurisdictions is essential to assist FEMA in rapidly identifying businesses that are willing and able to provide temporary shelter. Coordinating with TSA can also support a transition, referrals, and case management, when survivors leave TSA.

PREPAREDNESS PLANNING FOR SHIP STAFF AND HOUSING ORGANIZATIONS

Prior to hurricane season, local governments can implement a range of actions to help expedite FEMA TSA start up, in the event of a disaster. SHIP staff can coordinate the following activities:

- Engage your local AHAC, elected officials and business groups to identify supportive hotels and motels – outside of high-risk hurricane and flood zones.
- Identify population and local community specific challenges—such as accessibility needs, or transportation barriers.
- Send communications to the identified hotel/motels, Airbnb, and local landlords.

- Ask hotels to define the number of available units per month and indicate periods of high reservations bookings. Hotels/motels are legally allowed to displace TSA survivors for short periods such as peak holidays. Survivors may need assistance during these periods.
- Develop communication materials for displaced residents to help ensure a smooth handoff from FEMA's transitional sheltering to locally administered housing solutions.

SHIP teams should preestablish coordination protocols with emergency management, housing authorities, and social service agencies so that households in transitional sheltering can be quickly assessed for follow-on support.

This includes preparing intake and documentation processes, understanding FEMA eligibility timelines, and identifying when SHIP funds or programs may be used for rental assistance, repairs, or gap financing once survivors exit TSP.

FEMA ISAA AND LOCAL SHIP DATA COORDINATION

FEMA assists individuals and households through the coordination and delivery of Individual Assistance (IA) programs. IA includes several programs, including the Individuals and Households Program (IHP) which is comprised of Housing Assistance (HA) and Other Needs Assistance (ONA).

Local access to FEMA IHP data after a disaster can enhance and expedite repair and rental assistance coordination efforts, optimize the distribution of local resources and support more equitable local recovery. Conversely, local housing recovery coordination can be delayed or hampered when SHIP staff and housing agencies do not have access to data, and when groups are not able to coordinate with each other because they lack formal data sharing agreements.

The FEMA Information Sharing Access Agreement (ISAA) is a legally required data sharing agreement that allows FEMA to disclose personally identifiable information (PII) to state, local governments, tribal agencies and other entities who can provide assistance to disaster survivors. PII data is collected from the FEMA applications and held in the FEMA database.

FEMA requires an executed ISAA before releasing sensitive PII from the Individual Assistance, NFIP and other programs. The ISAA establishes how data will be accessed, used, safeguarded, stored, and ultimately destroyed to ensure privacy protection.

ISAA data includes FEMA's determinations on eligibility, type of damage, assistance awarded, and unmet needs—making it a critical dataset for shaping local housing recovery decisions.

For local SHIP staff, executing an ISAA is essential to support rapid housing recovery planning. FEMA data serves as an early indicator of post disaster housing program needs. It helps identify households that may be underinsured, denied sufficient assistance, or facing long-term displacement.

When properly coordinated, ISAA information allows SHIP programs to target funds to eligible households exiting FEMA programs, especially those transitioning from Transitional Sheltering Assistance (TSA) or rental assistance into longer-term housing solutions.

SHIP programs can use ISAA data to strategically step in as FEMA assistance winds down and survivors face housing gaps. Aligning SHIP intake, underwriting criteria, and landlord engagement with FEMA program timelines reduces lapses in housing stability. When local SHIP staff are trained to interpret ISAA data and coordinate across agencies, the result is a more seamless continuum from emergency response to permanent housing recovery, strengthening both individual outcomes and community resilience.

STEPS FOR SHIP STAFF

FEMA requires a formal request on official agency letterhead identifying the type of data requested (e.g., Individual Assistance inspection or disaster recovery data), the legal authority for the request, and a clear explanation of how the data will be used in alignment with FEMA program purposes.

Activities to implement as part of disaster preparation:

- Review FEMA data categories: SHIP staff should have a solid understanding of FEMA data categories, damage categories, inspection outcomes, and denial reasons so local assistance can be aligned. Review the checklist on the following page.
- Coordinate with Emergency Management and Human Services. Determine which department will take the lead on the FEMA ISAA request.
- Formalize information sharing protocols between emergency management, housing and human services departments. Additionally, FEMA requires formally established agreements or contracts with your local continuum of care or long-term recovery groups, if they are to receive PII data.
- Ensure that the Housing department is included in the letter and authorized to receive detailed information. The requesting entity must submit organizational and contact information to FEMA, including: the full legal name of the agency, the name and title of the authorized official who can sign the agreement, and all designated points of contact who will have access to the data.
- Determine Housing Program Data Needs. SHIP staff should define the specific data needed, its intended use and explanation of the local programs and funding that will be provided to support survivors.
- Prepare the Request Letter: Work with your Emergency Manager to create a draft ISAA in advance of disasters. This ensures that local governments are positioned to quickly execute after a storm.

AFTER THE DISASTER

Schedule a meeting with the assigned FEMA representative to review the document and finalize the specific requests prior to officially sending it to FEMA. At FEMA, it will go through a formal privacy and legal review process and transmit it back to your government for signature. Once signed and returned, the agreement is finalized by FEMA's Privacy Office, and the approved data is delivered securely, typically in encrypted, password protected form.

SHIP RESPONSIBILITIES AFTER ISAA APPROVAL

Once the ISAA is executed, the EM or SHIP staff are responsible for complying with all data safeguarding requirements, including limiting access to authorized users, preventing re-disclosure, reporting any privacy incidents, and destroying the data when it is no longer needed or when the agreement expires. FEMA may conduct audits or request verification of compliance during the ISAA term.

USING AGGREGATED DATA IS ALLOWED

While FEMA PII data is protected and subject to privacy rules, aggregated or referral level data can be used to support situational awareness among stakeholders. The data can help define geographic concentrations of damage, housing typologies (single-family, mobile homes), and impacts to renters or homeowners, and demographic vulnerabilities.

IMPROVING OUTREACH WITH AGGREGATED DATA

After the disaster, using aggregated data can improve local stakeholder engagement. The Coalition has prepared brief training programs and can assist local governments in using aggregated FEMA to implement strategic and targeted outreach programs.

The Florida Housing Coalition introduced the first publicly accessible dashboards using aggregated data from OpenFEMA to support local coordination. By reviewing the dashboards for Hurricanes Milton, Helene, Debby and Idalia, SHIP staff can learn about the different data categories that can be used for pre and post-disaster planning. The Coalition plans to create additional dashboards as needed.

Florida Statewide Disaster Housing Dashboards

<https://flhousing.org/resource-library/disaster-recovery-dashboards/>

UNDERSTANDING FEMA IHP DENIALS

FEMA data will also include the registration and assistance eligibility status. Here is a list of common FEMA IHP denial categories and reasons:

- **Proof of Ownership:** Homeowners cannot produce deed, mortgage, or tax records for home repair assistance.
- **Duplication of Benefits:** Applicant already received assistance for the same need from another source (non-profit, insurance).
- **Late Application:** Application submitted after the established deadline.
- **No Contact/Inaccessible:** Inspector could not reach the applicant or access the property.
- **Household Member Issue:** Applicant does not meet citizenship or "qualified alien" status
- **Proof of Occupancy:** Inability to prove the damaged home was the primary residence.
- **Insurance Coverage:** Insurance settlement or denial letter not provided, or insurance covers the loss.
- **Insufficient Damage/Not Disaster-Caused:** Inspection finds damage is pre-existing, wear-and-tear, or not caused by the designated disaster.

FEMA INDIVIDUAL ASSISTANCE DATA CATEGORIES RELEVANT TO HOUSING (PARTIAL LIST)

DEMOGRAPHIC CATEGORIES:

- Applicant Name and FEMA ID
- Email address
- Damaged Street Address
- Damaged City, ZIP (ZIP 5)
- Damaged Latitude/Longitude (if available)
- Household Composition
- Income
- Special Needs (Y/N)
- Own/Rent

HOUSING CATEGORIES:

- Insurance/Insurance Company/Insurance Settlement
- Flood Insurance Inspection (Y/N)
- Residence Type
- Real Property FEMA Verified Loss (RP FVL)
- Destroyed (Y/N)
- Water Level Flooded (Y/N)
- Foundation Damage (Y/N)
- Foundation Damage Amount
- Roof Damage (Y/N)
- Roof Damage Amount

ASSISTANCE:

- Rental Assistance Received (Y/N)
- Rental Assistance Amount,
- Rental Assistance Ineligible Reason
- Repair Received (Y/N),
- Repair Amount
- Repair Ineligible Reason
- Replacement Received (Y/N)
- Replacement Amount
- Replacement Ineligible Reason
- SBA Eligible (Y/N)
- SBA Received Amount
- Renter Damage Habitability Repairs Required (Y/N)
- Rental Assistance End Date
- Rental Resource Street (location of temporary housing)
- Rental Resource City/ ZIP (ZIP 5)

RESOURCES

<http://serviceandinclusion.org/index.php?page=emergency#preparation>

https://www.fema.gov/media-library-data/20130726-1819-25045-9288/ndhs_core.pdf

<https://www.floridadisaster.org/state-eoc/eco/>

<https://www.ada.gov/emergencyprepguide.htm>

<https://www.nationalservice.gov/resources/disaster-services/developing-and-implementing-inclusive-emergency-preparedness-plan>

<https://www.fema.gov/pdf/about/regions/regionii/phillips.pdf>

<https://www.cdc.gov/ncbddd/disabilityandhealth/emergency-tools.html>

<https://reaadi.com/disabled-know-your-rights-in-a-disaster/>

<https://www.dhs.gov/publication/notice-recipients-nondiscrimination-during-disasters>

<https://files.hudexchange.info/resources/documents/DR-H-Integrate-the-Needs-of-Homeless-People-in-Your-Disaster-Plans.pdf>

Housing Disaster Mitigation

Hazard Mitigation Planning

Hazard mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. It works best and is most effective when implemented under a comprehensive, long-term mitigation plan. Local governments need to engage in hazard mitigation planning to identify risks and vulnerabilities associated with natural disasters and develop long-term strategies for protecting people and property from future hazardous events. Mitigation plans are key to breaking the cycle of disaster damage, reconstruction, and repeated damage.

FEMA recommends that a local government's mitigation plan outline components such as:

- Increase education and awareness around threats, hazards, and vulnerabilities;
- Build partnerships for risk reduction involving government, organizations, businesses, and the public;
- Identify long-term, broadly supported strategies for risk reduction;
- Align risk reduction with other community objectives;
- Identify implementation approaches that focus resources on the greatest risks and vulnerabilities;
- Communicate priorities to potential sources of funding.

Mitigation for single family homes and other housing types can be overlooked when included with the larger public works projects such as infrastructure resilience. For that reason, housing disaster mitigation should be treated as a housing program that is performed by local housing departments, optimally the SHIP office.

Some SHIP offices include mitigation features to strengthen housing and help avoid damage from future disasters under rehabilitation, emergency repair or reconstruction programs. The SHIP program should proactively provide hurricane hardening on the front end. Hurricane hardening is the process whereby repairs or construction is used to make the property capable of withstanding extreme weather events or the

general impacts of sea level rise. It includes changing the infrastructure to make it less susceptible to damage from extreme wind, flooding, or flying debris. Hardening includes installing protective barriers to strengthen the homes resistance against potential damage.

Hardening usually requires significant investment by the community. Some projects take years to complete; for example, large earth-moving equipment may be brought in to build a new levee. Sometimes the sheer magnitude of assets involved (e.g., thousands of wooden distribution poles) requires years of concerted effort to upgrade. Addressing hardening techniques before a disaster occurs has many benefits:

- Reduces the amount of risk after a disaster
- Reduces the cost of insurance to the homeowner
- Reduces displacement and damage after a disaster

When using SHIP funding to create resilient dwellings that are built or updated to withstand a natural disaster, local governments are regularly mitigating housing in their communities before an emergency situation occurs. Developing strong and equipped housing assists government entities in appropriately identifying and prioritizing households for assistance in times of crisis; removing the less vulnerable but still eligible and serving those most in need of assistance.

Providing financial assistance before a disaster through mitigation is a good investment. Although the damage and assistance requests may sometimes look similar for all disasters, the sources and amounts of assistance available varies depending on the disaster.

Incorporating Mitigation Features in SHIP Strategies

There are many types of mitigation features available to help strengthen homes in the event of a disaster. Shutters, reinforced roofing, impact windows are some of the ways that local governments can help to strengthen homes through rehabilitation and home improvement programs. Some mitigation improvements like shutters are easy to see, while some improvement that cannot be seen sometimes provides

key structural components for protecting the structural integrity of homes.

Florida's Division of Emergency Management (DEM), the Federal Emergency Management Agency (FEMA), the Environmental Protection Agency (EPA), the Federal Alliance for Safe Homes (FLASH) and other federal, state, non-profit, and for-profit organizations all provide recommendations and guidance available about

mitigation features. Many of the mitigation features recommended prevent or lessen damage caused by high winds and flooding that occur with storms. Wind causes damage by entering the home through poorly sealed openings, resulting in increasing pressure and causing uplift forces on the roof. There are links to technical manuals and general guidance included in this publication that can be incorporated into housing rehabilitation and new construction strategies.

RECOMMENDATIONS & GUIDANCE TO **STRENGTHEN HOMES & PREVENT DAMAGE**

FEMA recommends the following types of modifications or retrofits to existing residential buildings can reduce future wind damage:

- Improving the building envelope.
- Installing hurricane shutters or other protective measures.
- Retrofitting gable end walls to eliminate wall failures in high winds.
- Replacing existing non-ductile infrastructure with ductile infrastructure to reduce their exposure to hazardous events.
- Retrofitting buildings with load-path connectors to strengthen the structural frames.
- Installing safe rooms.
- Reinforcing garage doors.
- Inspecting and retrofitting roofs to adequate standards to provide wind resistance.

Florida Department of Emergency Management recommends the following activities for

STRENGTHENING HOMES

WINDOW OPENINGS

Window openings may be addressed in several ways. Shatterproof glass (impact) windows are more costly than shutters 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.

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.

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 mile per hour winds and should be installed using the number of fasteners recommended by the manufacturer for high-wind areas.

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.

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.

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. Consult the 2026 Florida Uniform Wind Mitigation Verification Inspection Form for criteria to support insurance savings.

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.

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.



The guidebook for DEM's Hurricane Loss Mitigation Program offers additional recommendations:

- 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.

Planning for Flooding

There are several possible ways that local governments can plan for flooding. It will rely on partnerships with other organizations at the state and local level to better identify and coordinate the resources available.

- Forming a committee of professionals knowledgeable in flooding issues and flood zones. This committee can analyze, plan coordinate action that can be taken before and after a disaster.
- Local government should use federal, state and local resources to address neighborhoods that have recurrent flooding and flood plan hazards by using local resources to install and repair storm drains, repave streets and sidewalks,
- Establishing watershed-based planning initiatives to address the flood hazard with neighboring jurisdictions.
- Forming a citizen plan implementation steering committee to monitor progress on local mitigation actions. Include a mix of representatives.

Comprehensive planning and floodplain management can mitigate flooding by influencing development. Strategies include:

- Determining and enforcing acceptable land uses to alleviate the risk of damage by limiting exposure in flood hazard areas. Floodplain and coastal zone management can be included in comprehensive planning.
- Developing a floodplain management plan and updating it regularly.
- Mitigating hazards during infrastructure planning. For example, decisions to extend roads or utilities to an area may increase exposure to flood hazards.

- Adopting a post-disaster recovery ordinance based on a plan to regulate repair activity, generally depending on property location.
- Passing and enforcing an ordinance that regulates dumping in streams and ditches.
- Establishing a "green infrastructure" program to link, manage, and expand existing parks, preserves, greenways, etc.
- Obtaining easements for planned and regulated public use of privately-owned land for temporary water retention and drainage.

The Enterprise Green Communities publication "Ready to Respond," available at www.smartvent.com/pdfs/ready-to-respond.pdf provides instruction on disaster mitigation for multifamily properties. It offers detailed guidance on a variety of mitigation features, including:

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 saltwater, 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.

Incorporating Mitigation into SHIP Work

Disaster mitigation occurs before a community experiences a disaster. SHIP assistance is provided year in and year out, so mitigation work may be integrated into many types of SHIP assistance that is regularly provided.

Owner Occupied Rehabilitation

Repairing homeownership 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 cost 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 program.

New Construction of Homeownership Units

Some SHIP offices offer funds to subsidize the new construction of homeownership units. 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.

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. It is appropriate to include a rehabilitation strategy for small rental properties that provide housing for low- and moderate-income residents. The investment can not only improve the housing but can prevent long term displacement due to severe damage.

Other Mitigation Funding Sources

DEM Hurricane Loss Mitigation Program

This program is administrated by the Florida Division of Emergency Management (DEM) to promote wind and flood mitigation and provide hazard mitigation retrofitting to residential and commercial properties. the program funds activities that improve property resiliency through retrofits made to commercial and residential properties—including mobile homes. This fund also pays to promote public education and public information, and fund hurricane research activities.

The Hurricane Loss Mitigation Program is authorized at \$10 million annually from the Florida Hurricane Catastrophe Fund. For the current FY 2025–2026 cycle, approximately \$3.5 million is available through competitive mitigation grants.

The Hurricane Loss Mitigation Program is annually allocated up to \$3.4 million to minimize damages caused by hurricanes. The Florida DEM partners with local housing authorities and non-profit organizations through contracts. 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 on 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 on the LMS.

How to Apply

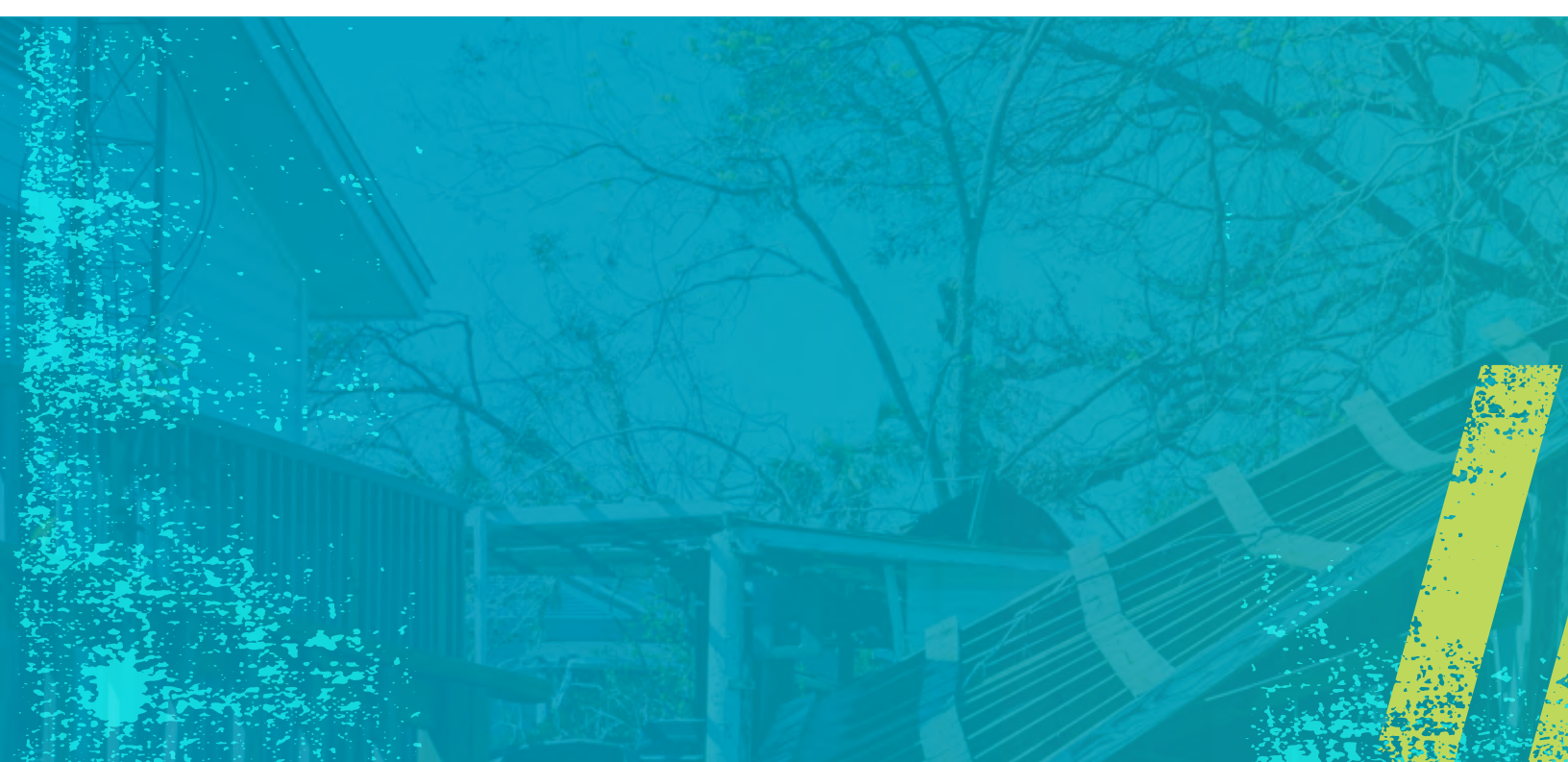
The Florida Legislature provides the Division with HLMP funds through the grants and aid appropriation category. Eligible proposers under this RFP include governmental entities, nonprofit organizations, and qualified for-profit organizations. Individual homeowners are ineligible to apply.

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.

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.

Funding Resources for Entitlement Communities

Local governments that are entitlement communities can leverage federal resources as a way to extend the impact of SHIP funds. Local governments that receive Home Investment Partnership Funds (HOME), HUD Community Development Block Grant Funds (CDBG), and HUD Community Development Block Grant -Disaster Recovery (CDBG-DR) funds can combine them with SHIP for disaster mitigation measures. Many counties and cities are entitlement communities that receive HOME and CDBG funds annually. Additionally, in the aftermath of a significant disaster, CDBG-DR funds are allocated to impacted communities. HUD provides flexibility to cities, counties, and states to help them recover from Presidentially declared disasters, especially in low-income areas. The funds can be used to rebuild affected areas and provide the funds needed to start the recovery process. Since CDBG-DR assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources.



Eligible activities under CDBG generally fall into one of the following categories:

- Housing Rehabilitation
- Restoration of infrastructure
- Economic revitalization
- Administration and Planning

CDBG-DR eligible activities include:

- Rehab of damaged properties
- Street repairs
- Debris removal
- Buyout program
- Development of multifamily housing

Eligible HOME activities include:

- Purchase assistance
- Rental and homeownership rehabilitation including reconstruction
- New construction of rental and owner-occupied housing
- Tenant based rental assistance

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 pairing federal dollars with SHIP funds. The local government must ensure that it is in compliance with the requirements of all funding sources used to provide disaster assistance. In most cases, the strictest program requirements will apply.

Additional resources, information, and guidebooks are available in the Appendix I of this publication.

“WHEN COMBINING FEDERAL AND STATE RESOURCES, THE LOCAL GOVT MUST ENSURE THAT THE RULES OF THE STRICTES FUNDING SOURCES APPLY.”



Planning for Disasters

This Guide and toolkit components are designed to assist local governments with the planning and implementation of their disaster housing strategy following a federally declared disaster. By having a plan in place, staff can move forward quickly in implementing their emergency repair, rehabilitation, and/or reconstruction programs.

The impact of a natural disaster is unique to each community; as are the needs required to assist in recovery after the disaster occurs. Depending on the level of damage post-disaster, the local government will need to address different levels of impact within their community. All the components of the tool kit must be modified and adapted to address the unique needs of the local community.

Some local governments may have well-developed emergency operations systems in place to address natural disasters, while others may require a more comprehensive approach that requires development of new systems, procedures, and staff skills. It is important that new staff, subrecipients, sponsors, and contractors are trained to become familiar with the defined requirements under the local government disaster strategy and planned response, as outlined in the Local Housing Assistance Plan (LHAP). Review of the policies,

procedures, processes, and the tools that will be used by the local government, participating organizations, and staff is essential to quickly implementing the disaster strategy and moving forward with providing assistance to residents impacted by the disaster.

Each local government must establish a framework for assessing how best to implement these programs and adapt tools for their own environment. The amount of funding available to assist residents, capacity of staff, and program goals will influence how a community responds to the disaster. It is important to know when the local government must expand coordination efforts, engaging others in their community to additional assistance and expertise. This multi-system effort assists local governments with executing disaster-related programs and addressing the recovery needs of those impacted by the disaster.





PART TWO:

REBUILDING YOUR COMMUNITY

STATE & FEDERAL RESOURCES FOR DISASTER HOUSING RECOVERY

Background

The HUD Community Development Block Grant-Disaster Recovery (CDBG-DR) program provides funding from the federal government to repair housing damaged by natural disasters. In theory, this is all the funding needed; however, the funding is slow to arrive, so states often take action. The FHFC Finance Corporation (FHFC) provided a variety of funding sources targeting housing recovery in the impacted region. This section provides the latest information on federal disaster recovery funds, as well as a summary of FHFC's programs focused specifically on disaster recovery.

HUD Community Development Block Grant - Disaster Recovery (CDBG-DR)

CDBG-DR funding is designed to address housing, infrastructure, and economic development needs that remain after other assistance has been exhausted. This includes federal assistance as well as private insurance. Following a disaster, Congress makes an appropriation of CDBG-DR funding based on preliminary damage assessments. Once HUD prepares a notice of how the funds may be allocated and publishes it in the Federal Register, the state must prepare an Action Plan. The Action Plan, once approved by HUD, is implemented to provide funding for a variety of activities including home repair, rental housing repair, and the development of new multifamily housing. The buyout of homes that have been repetitively damaged may also be undertaken.

CDBG-DR funds can be used for a wide range of recovery related activities. These are determined by the Action Plan. Unless the requirement is waived, at least 70% of CDBG-DR funds must benefit low and moderate-income persons. CDBG-DR funding typically meets the national objective of meeting urgent needs.

- **Homeowner Assistance:** CDBG-DR funds can be used to help survivors repair or rebuild their homes. Since the funding is for meeting unmet needs, all other funds must be exhausted, including FEMA, private insurance, SBA loans, or charitable giving. Funds can be used to make repairs, reconstruct homes, elevate them, or acquisition. Low- and moderate-income households are prioritized.
- **Assistance to Rental Properties:** If allowed by the Action Plan, CDBG-DR funds can be used to repair rental housing with a priority for housing serving low- and moderate-income households.
- **Eligible Applicants:** The general public cannot apply directly for CDBG-DR funding. Instead local governments or contractors are awarded funding. CDBG-DR funds can be combined with other federal funding sources but cannot duplicate benefits. CDBG-DR funds can be used to match other federal resources in combination with Hazard Mitigation Grant funding.

Applicants: ▪ Communities that have received a disaster declaration and are named in the HUD Allocation post disaster. ▪ Application cycle is based on Action Plan provisions.	Housing Type: ▪ Homeownership ▪ Rental
Primary Uses: ▪ Repair ▪ Reconstruction ▪ Replacement ▪ Voluntary Buyout ▪ Infrastructure ▪ Economic Revitalization	

**Note that CDBG regulations have a different definition for the term “low-income” than the one used in Florida Statutes. CDBG defines a low-income household as having an income at or below the “very low-income” threshold established by HUD for the Housing Choice Voucher (Section 8) program, and a moderate-income household as having an income at or below the Housing Choice Voucher “low-income” threshold but above the “very low-income” threshold. The Florida Statutes use the Housing Choice Voucher program definitions of low-income (≤80% of area median) and very low-income (≤50% of area median). HUD updates these income limits on an annual basis, with some mathematical adjustments made for geographic areas where housing costs or incomes are exceptionally low or high.*

UNDERSTANDING THE STATE HURRICANE HOUSING RECOVERY PROGRAM (HHRP)

The Hurricane Housing Recovery Program (HHRP) is administered by FHFC Finance Corporation through the SHIP jurisdictions located in the impacted counties. The HHRP was initially offered in response to damage by the storms of the 2004 hurricane season to support communities impacted by Hurricanes Charley, Frances, Ivan and Jeanne. More recently, HHRP has been activated in response to Hurricanes Michael, Ian, Nicole, and Idalia. After each of these disasters, the Florida Legislature allocated money from the State's Sadowski Affordable Housing Trust Fund for a broad range of recovery strategies.

Here is the proviso language that the Florida Legislature adopted for HHRP recovery activities when they passed legislation appropriating funding for Hurricane Michael:

- *From the funds in Specific Appropriation 2316A, \$65,000,000 of nonrecurring funds from the Local Government Housing Trust Fund shall be used to fund the Hurricane Housing Recovery Program for eligible counties and municipalities based on Hurricane Michael Federal Emergency Management Agency damage assessment data and population.*
- *Hurricane recovery purposes may include, but are not limited to, repair and replacement of housing; assistance to homeowners to pay insurance deductibles; repair, replacement, and relocation assistance for manufactured homes; acquisition of building materials for home repair and construction; housing re-entry assistance, such as security deposits, utility deposits, and temporary storage of household furnishings; foreclosure eviction prevention, including monthly rental assistance for a limited period of time; or strategies in the approved local housing assistance plan.*

Applicants: ▪ For-profit ▪ Nonprofit ▪ Public Agencies ▪ Individuals	Housing Type: ▪ Homeowner ▪ Rental
Program Contact: Robert Dearduff Director of Special Programs FHFC Finance FHFC Finance Corporation robert.dearduff@floridahousing.org (850) 488-4197	Primary Uses: ▪ Repairs ▪ Rehabilitation ▪ Acquisition ▪ New Construction ▪ Temporary Rent Assistance ▪ Purchase Assistance

SHIP VS HHRP: UNDERSTANDING THE SIMILARITIES AND DIFFERENCES

Beginning in 1992, Florida's state-funded State Housing Incentive Partnership (SHIP) program, funded through the Sadowski Affordable Housing Trust Fund, has developed an infrastructure of local housing administrators who operate housing rehabilitation and emergency repair programs aimed at addressing housing needs of residents whose income is within 140% AML in their local communities.

The state distributes disaster housing assistance through this established SHIP infrastructure, which enables Florida's impacted communities to successfully recover in the short and long term. For this reason, HHRP's framework is modeled after SHIP, having most of the same requirements and program rules. Both programs provide the same types of housing assistance. SHIP and HHRP target the same income categories and primarily focus on homeownership assistance. However, there are some key differences between the SHIP and HHRP programs.

DIFFERENCES IN SHIP AND HHRP PROGRAMS

- **HHRP Focus:** SHIP may assist a wide range of applicants, while HHRP is focused solely on helping households directly impacted by the disaster.
- **Expenditure Deadline:** This may be different than the three-year timeframe for SHIP, since some larger HHRP allocations may take longer than three years to expend. Consider the answer to this question from an HHRP training:
 - **"What is a possible scenario warranting an HHRP expenditure extension?"**
Answer: One scenario involves experiencing ongoing difficulty locating contractors to work with the program. However, such a challenge should be addressed well before the expenditure deadline. The FHFC Coalition can help you consider alternative methods for quickly expending HHRP.
- **Sources of Repair Assistance:** When SHIP pays for rehabilitation during non-disaster periods, it is often the only resource available to an eligible homeowner. That is not the case after a disaster, when a claim check from the homeowner's insurance company may be available, as well as FEMA financial assistance, an SBA loan, and assistance from charitable organizations. For this reason, applicants must list other sources of assistance when requesting HHRP rehabilitation. HHRP staff are required to take measures to avoid the duplication of benefits.

HHRP ALLOCATIONS

\$208,000,000	Hurricanes Charley, Frances, Ivan and Jeanne (2004)
\$65,000,000	Hurricane Michael (2018)
\$60,000,000	Hurricanes Ian and Nicole (2022)
\$25,000,000	Hurricane Idalia (2023)

HOW LONG DOES IT TAKE TO RECEIVE HHRP AFTER A HURRICANE

It often takes less time to receive HHRP than other state or federal resources. Staff from the Florida Housing Finance Corporation start by reviewing damage estimates based on FEMA reports and data provided by counties. They propose an HHRP allocation for each community based on its proportionate share of the estimated damage. The Florida Legislature authorizes these HHRP allocations and they are disbursed to affected cities and counties. The waiting period can be short. Consider the timeline for Hurricane Ian, which made landfall in Florida on September 30, 2022. Impacted communities received HHRP at the end of January 2023.

HHRP ASSISTS DISASTER-IMPACTED HOUSEHOLDS

HHRP is reserved solely for households who were directly impacted by the hurricane. This must be emphasized in your advertising and outreach efforts. Maintain a waiting list of all households in the order in which they submitted complete applications to ensure that each applicant is screened and served appropriately.

Eligible households directly affected by a hurricane may have paid for expenses that can be reimbursed by HHRP. For example, HHRP may pay for insurance deductibles to assist homeowners with property insurance. If an eligible homeowner has already paid the deductible, HHRP funds may reimburse the household. It may also be possible to reimburse homeowners for temporary or permanent repairs which have been paid. Before writing a reimbursement check, collect documentation that shows when the repairs were completed. Before providing reimbursement, inspection of these permanent repairs is required to ensure that they were properly completed.

HHRP QUESTIONS AND ANSWERS

Q. What are the restrictions on the HHRP funds?

A. The funds are to be expended under strategies in the local government's local housing assistance plan (LHAP) that covers the allocation for the state fiscal year in which HHRP was received. All income and other set-asides in statute and rule apply. Funds must be directed towards those affected directly by the declared disaster.

Q. What are the deadlines for expending HHRP funds?

A. The deadline is the same as for the SHIP allocation for the state fiscal year in which HHRP was received. Recovery activities take time, so a community may request an expenditure deadline extension using the same process as SHIP.

Q. Are there separate reporting requirements for HHRP?

A. No. The funds will be noted on a community's SHIP annual report under "disaster funds". From an audit and compliance standpoint, track HHRP funds as being from the allocation for the state fiscal year in which it was received. The SHIP Data Spreadsheet that is uploaded to the annual report includes a column for reporting HHRP expenses.

Q. If we purchase a new mobile home, does it count towards the construction set-aside requirement?

A. Yes.

Q. We are concerned about requirements for mobile home eligibility. For SHIP, older units are not eligible. Is there an exception for HHRP funds to assist older mobile homes?

A. Both SHIP and HOME have the same definition of eligible housing. Mobile home assistance is only available for units built after mid-1994 since that was when a stronger performance building standard was enacted. This

policy avoids concerns with some older mobile homes, which may not meet the building code, may have structures built onto them, and are difficult to retrofit to meet the newer performance code. An applicant with a pre-1994 unit is eligible for assistance to demolish and replace it with a newer mobile home or stick built house.

Q. As part of a home hardening program, may HHRP funds pay for the installation of a home backup generator?

A. Yes, this is an eligible expense. Generators can be expensive, so this assistance may need to be prioritized for those most in need. For example, consider providing them as a health and safety measure in cases where household members are elderly or have disabilities.

Q. What is the role of building resilience in our HHRP work?

A. Resiliency and home hardening are part of home rehabilitation work. This is a valuable activity to complete for homes that were impacted by the hurricane. For new construction projects, consider requiring hardening features that exceed the building code. Consider how else you can integrate disaster mitigation into your HHRP work.

Q. Some have incomes above 120% AMI but still need assistance. If we want to serve households with incomes at 121-140% AMI, can we add this to the LHAP?

A. Yes, you can update your LHAP strategies to serve this income group. Applicants with 121% to 140% AMI income should not be the priority, however. Form a plan to first prioritize assistance to very low and low-income households to comply with the income set-aside.

Q. Do I have to involve my Affordable Housing Advisory Committee (AHAC) in the development of the HHRP Agreement?

A. AHAC involvement is not required by the SHIP Statute or Rule, so AHAC involvement is not required by the state. However, in some communities, the AHAC may address more than SHIP incentive strategies and AHAC members may provide helpful insight about the best uses of funds. In communities that use the AHAC for policy and strategy recommendations, the AHAC should be involved in the development of the plan for HHRP assistance.

Q. We have many flood zones in our community. The general rule is that if a house in a flood zone receives improvements that total more than 50% of the homes' market value, the unit must be elevated two feet above the 100-year flood level. Is there any exception for HHRP?

A. HHRP has no exception to this rule. Such elevation is required, even for a mobile home. Another option to consider in cases that trigger the elevation requirement is to relocate to a non-flood zone area.

Q. If a local government plans to contract out some or all of the HHRP work, does the local government use its normal procurement policy?

A. Yes, use the local procurement policy to solicit contractors since there are no additional HHRP requirements. Note that there is a difference between a sponsor and a subrecipient. A sponsor is an entity that is awarded HHRP funds to build or repair homes. A subrecipient is hired to manage some portion of HHRP program administration, and they are not a builder/developer. Some communities contract out all HHRP administration to a subrecipient. However, in all cases the local government is still on the hook and responsible if there is a compliance problem.

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

A. If your allocation is too small to assist an applicant, notify Florida Housing that you wish not to receive the funds. In that case, the funds will flow back to the county. If you intend to work within an interlocal agreement that is not already part of your SHIP program, please notify Florida Housing.

Hurricane Rental Recovery Loan Program (RRLP)

The Hurricane Rental Recovery Loan Program (RRLP) was activated in response to Hurricane Michael’s devastation of both small and large rental properties. The Florida Legislature allocated \$50 million from the State’s Sadowski Affordable Housing Trust Fund for the development of new multifamily housing in the Hurricane Michael impacted counties. The RRLP is administered by FHFC Finance Corporation through the solicitation of competitive applications. Of note, RRLP was initially offered in response to damage by the storms in the 2004 hurricane season. The Florida Legislature formed a taskforce to create the RRLP and allocated \$187 million from general revenue for the program.

RRLP provides low-interest loans, on a competitive basis, to affordable housing developers. These funds are available to construct or substantially rehabilitate affordable multifamily rental housing. RRLP often serves to bridge the gap between the development’s primary financing and the total cost of the development. It usually covers 25% to 35% of payment costs. RRLP may provide a first, second, or other mortgage loan or loan guarantee for the development of multifamily rental units that are affordable to very low-income households with incomes up to 50% AMI. At a minimum, RRLP developments must set aside 20% of units for households at or below 50% of AMI.

Applicants: - For-profit and nonprofit housing developers - Public agencies	Housing Type: Rental
Program Contact: Marisa Button Director of Multifamily Development Programs FHFC Finance Corporation Marisa.Button@floridahousing.org (850) 488-4197	Primary Uses: - Construction - Rehabilitation - Demolition/Reconstruction - Acquisition



Additional Resources for Disaster Housing Recovery

Community Rebuild and Restore

Community Rebuild and Restore provides grants to Federal Home Loan Bank of Atlanta’s members (financial institutions) to facilitate the recovery efforts of shareholders in Federal Emergency Management Agency (FEMA) designated disaster areas within the United States and its territories. Assistance is for the rehabilitation of existing owner-occupied units damaged by a disaster. Assistance is available on a first-come, first-served basis for up to two years after the disaster declaration.

Applicant Eligibility: Eligible homeowners have income that is at or below 80% of the county area median income. An applicant must provide a FEMA ID number, which is provided when a homeowner applies for FEMA assistance in the months after a disaster. Participants of the Community Rebuild and Restore program are required to complete a home-buyer counseling program. This program is provided telephonically by ClearPoint Credit Counseling Solutions.

Eligible Properties:

- Owner-occupied units that are the primary residence of the homeowner.
- Properties may be single family detached (1-4 units), condominiums, townhouses, cooperatives, or manufactured housing.

Applicants: ▪ Homeowners ▪ Nonprofit housing agencies ▪ Public agencies	Housing Type: ▪ Homeownership
Primary Uses: ▪ Single Family Rehabilitation ▪ Disaster Mitigation	

Benefits to Leveraging

Rebuild and Restore may be layered with other assistance and subsidies. Layering assistance is an effective practice that best assists the applicant. Not only is the homeowner gaining access to a variety of financial resources aimed at recovery, it is also more efficient, minimizing paperwork because some programs require the same documents/ documentation to access disaster recovery dollars.

In addition, Rebuild and Restore may repair older mobile homes, making it a rare financial resource. SHIP, by contrast, may not repair a mobile home constructed before 1994. Also, Rebuild and Restore requires and pays for mandatory homeowner counseling. This is beneficial and customized counseling that may help a household improve its budget or re-evaluate spending priorities. SHIP staff may work with financial institutions to obtain Rebuild and Restore funds to leverage with SHIP home repairs.

To sign up your SHIP office, contact chaney@flhousing.org to gain access to the application website.

Program Details

Rehabilitation under Rebuild and Restore is limited to the following: exterior doors, HVAC, roof insulation, windows, low flow plumbing fixtures, toilets, sinks, vanities, showers, kitchen cabinets/sink, and replacement of floor coverings. Other rehabilitation not related to the defined scope may be approved at the bank's sole discretion.

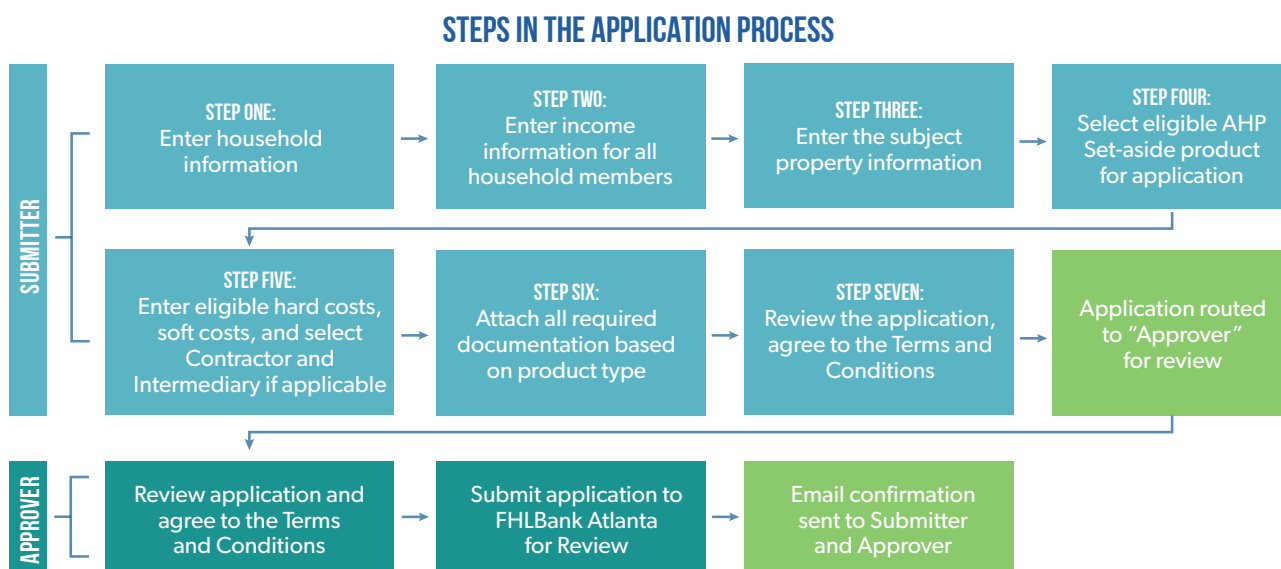
Rebuild and Restore pays the rehabilitation contractor directly, avoiding any process of reimbursing a nonprofit or SHIP account. Assistance is secured with a note and mortgage, or other acceptable form of retention agreement to ensure compliance through the five-year Affordable Housing Program (AHP) retention period.

Application Instructions

A nonprofit or local government may serve as the 'submitter' to complete an application on behalf of a homeowner believed to be eligible.

Each nonprofit or local government registers by emailing chaney@flhousing.org and providing business name, address, phone number, contact name, and email. Staff will be provided with a username, password, and website link to access the FHLBank Portal. For best results, use Windows Explorer as the browser on this website.

Steps 1 – 7 of the application process involve the submitter providing data on the website regarding the applicant, the property, household income, and other details that a nonprofit or local government has already collected for an application to SHIP or another source. The submitter will need to provide the estimated amounts of hard costs and soft costs in the scope of work. Lastly, the submitter will then upload signed certification forms, the contractor's license, and additional documents. A lender must be involved in this application. Neighborhood Lending Partners is currently serving as the financial institution—also called the Approver—for Hurricane Michael-related applications.



Rebuild and Restore in Action in Florida

As a response to damages caused by Hurricane Irma, Center State Bank served as the financial institution applying for recovery assistance in 2017 and 2018. The bank partnered with Volusia Interfaith/Agencies Networking in Disasters (VIND), a local nonprofit offering disaster repairs from a variety of funding sources. VIND used its network of contractors to make repairs, completed inspections, and obtained application documents. Rebuild and Restore assisted 22 homeowners in Volusia County. Each received almost a full \$10,000 for home repairs.

Timeline of Housing Recovery

Housing recovery is a part of short-term disaster response as well as long term disaster recovery.

Disaster Response involves immediate deployment of resources, notifying key officials, warning the public of emergency situations, activating emergency facilities, and mobilizing personnel and equipment to support the response to the emergency. This period of response involves temporary shelters and applying for FEMA assistance and SBA loans. This period is intended to last for two to six months and is prolonged when there is a pre-existing shortage of housing in the impacted area.

Disaster Recovery focuses on bringing a community and its economy back after the disaster. Recovery can formally begin once infrastructure is restored, shelters have closed, and survivors have returned home, or to semi-permanent or transitional housing. In the short-term, housing recovery relies on FEMA hotel vouchers, FEMA trailers, or FEMA rental assistance or direct leasing. Many survivors reside with friends or family during this phase. In the long-term, housing full recovery can take years.

Timeline: 0 to 60 Days

Disaster Response Housing Activities: Transitional or Temporary Shelter

Many households may be displaced temporarily from their uninhabitable homes after a disaster. If their homes are not fixed quickly, many cannot return to their homes after temporary shelters close (usually 30 days after a disaster). SHIP funds, if available, may be used to pay for displaced households to stay at hotels or rental units with month-to-month leases.

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 in another location. SHIP may provide a rental security deposit, including first and last month's rent. Such assistance is often provided as a grant. Eviction prevention assistance provides a separate form of rental assistance for households already residing in rental housing who need help to pay past due rent and avoid eviction. Beyond SHIP, there are a number of resources for temporary relocation:

- **FEMA Temporary Sheltering Assistance (TSA):** TSA pays for hotel rooms on a temporary, emergency basis; paying participating hotels directly on behalf of eligible survivors. TSA has a limited timeframe that may expire before permanent housing is recovered. In addition, some survivors do not qualify for FEMA assistance or have been unable to complete their applications.
- **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 RVs:** FEMA trailers can be rapidly deployed. However, FEMA's policy is to remove the trailer prior to the start of the next hurricane season, a policy that must sometimes be waived. Local staff must help identify safe and appropriately zoned sites for FEMA trailers. FEMA trailers can be deployed to the survivor's homesite if the conditions are appropriate.
- **FEMA Direct Leasing:** Some disasters occur where there was a pre-existing significant shortage of rental housing. In such cases, FEMA may 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.
- **FEMA Disaster Housing Assistance Program (DHAP):** DHAP has not been deployed by FEMA in the recent past. However, this is a valuable program for displaced households. The program provides rental assistance vouchers similar to Housing Choice Vouchers (Section 8) and is jointly administered by HUD. The local jurisdiction and the state disaster coordinator must request this assistance directly from FEMA.

Tools for Housing Assistance

In the first months of housing response, several tools may be deployed:

- **Collect accurate and prompt damage assessments:** Coordinate each assessment with a work write up.

- **Case Management:** Local staff from the Long-Term Recovery Group should work with FEMA to coordinate a smooth handoff for ongoing case management.
- **Connect Case Management to Housing Counseling:** Case managers should be housing experts able to determine which program is best suited to each applicant.

Additionally, there are many alternative and innovative temporary housing models available. These include re-purposed shipping containers, tiny homes, and a variety of modular homes. The availability of these solutions may be limited, and the required research and program design may divert the SHIP administrator from deploying available resources. Thus, it is suggested that these models be considered during non-disaster periods so that careful decisions can be made as to the priorities set by the local jurisdiction.

Volunteers Arrive Early and Work Late for Housing Recovery

Volunteers bring great value after a disaster to prepare for home repair. Rehabilitation and reconstruction begin after the emergency response has been completed, debris is cleared, and infrastructure is restored. Volunteer organizations mobilize long before CDBG-DR or additional SHIP disaster funding is available. They muck out, gut, and make temporary repairs to homes as part of early response. This helps prevent mold and mildew problems and prepares the homes for permanent repairs performed by others.

National, state, and local volunteer organizations provide labor, tools, equipment, and sustenance after a disaster. Volunteers are on scene alongside the first responders, national guard, and FEMA. Nonprofit and faith-based organizations can rapidly deploy to a disaster zone. Large groups can merge with other groups and offer outreach to identify households in need.

National Volunteer Organizations Assisting in Disasters (VOAD) works through the Florida VOAD, which coordinates activities on the local level. In Florida, over 140 organizations are part of this vital network that includes local, state and nationwide nonprofit and faith-based organizations. In Florida, volunteer groups must coordinate the deployment of volunteers and raise funds for supplies and materials. Florida's volunteer framework is staffed by:

- **Volunteer Florida** works closely with Florida's Division of Emergency Management (FDEM) with a board of directors that is appointed by the Governor. It oversees the Volunteer Foundation of Florida, a 501(c)4. Volunteer Florida issues competitive solicitations for disaster case management as well as grants for volunteer organizations. Most recently, the organization has created "Volunteer Connect", an online platform for recruiting volunteers. Starting in the Spring of 2019, this platform is available at <https://volunteer.volunteerflorida.org/Become-a-Partner> for volunteers interested in variety of service, from disaster assistance to school support to arts and culture activities.
- **VOAD Groups:** VOAD Florida 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) is a formal coalition of more than 88 recognized non-governmental organizations. During major incidents, FLVOAD member organizations send representatives to the State Emergency Operations Center (EOC) to coordinate with the Human Services Branch to represent the voluntary organizations and assist in response coordination.

Volunteer Florida

Florida VOAD website: <https://flvoad.communityos.org/cms/>
National VOAD website: <https://www.nvoad.org/voad-members/>

Timeline: 60 to 90 Days After the Disaster

Short Term Disaster Recovery Housing Activities

Within 60 to 90 days after a disaster, infrastructure is reconnected, debris has been cleared, and housing recovery activities may begin. Homes are mucked, gutted, and are ready to be repaired.

State housing funding was available within 60 to 90 days after Hurricanes Matthew, Hermine, Irma, Michael, and Dorian. SHIP programs in the impacted areas were the first to receive their newest allocation and they received portions of the \$5 million that is annually reserved for SHIP Disaster Recovery (SHIP-DR).

In cases where SHIP offices were staffed, prepared, and supplied with available contractors, the following assistance has started within 60 to 90 days of a disaster:

- **Payment of Insurance Deductibles:** SHIP and HHRP may pay for an eligible homeowner's property insurance deductible, often providing an award of \$3,000 to \$10,000 for each eligible homeowner. This is an eligible repair expense that complies with SHIP Construction/Rehabilitation set-aside and Homeownership set-aside requirements.
- **Expedited Temporary Repairs:** SHIP and HHRP may pay for temporary repairs to achieve two goals. Under the first goal, tarps, debris removal, and repairs help prevent further damage from falling debris or water intrusion. The second goal may be even more important: prioritizing repairs to achieve habitability as quickly as possible. This helps avoid a long period of displacement, saving federal and state funds. It may also be the approach most associated with rapid community recovery. SHIP may pay for temporary repairs completed by licensed contractors. Similarly, SHIP may reimburse homeowners for repairs they paid for after a disaster.

Tools for Housing Assistance

More tools may be deployed during this phase, including:

- **Heir Title Resolution:** Lawyers from Florida's legal services offices address barriers involving the chain of title and numerous heirs. This problem must be addressed before FEMA, insurance or SHIP assistance is provided. The legal advocate organizations statewide that can provide services for lower income survivors whose approval for assistance is hampered by the lack of clear title. This is a slow legal process but should be deployed year-round as well as in the aftermath of a disaster.
- **Surplus Land:** Discounted or donated land can significantly reduce the cost of developing affordable housing. Locating suitable land for affordable housing is a common challenge and surplus public land can be a valuable part of the disaster housing recovery solution. The formation of a surplus and inventory for affordable housing is a statutory requirement outlined in Florida Statutes Sections 125.379 and 166.0451. Each county and municipality in Florida must prepare an inventory list of all the real property it owns that is appropriate for use as affordable housing. It is essential to have guidelines to ensure that that land parcels are properly identified and used for affordable housing. The FHFC Coalition can provide local government staff with the guidance needed.
- **Community Land Trust:** In the aftermath of disaster, some local government turn to a community land trust to keep housing affordable for the long term. This approach separates land from building to reduce housing costs and ensure long term housing affordability through restrictions on resale price. Local governments may devote land to support the development of a CLT. They may also commit housing funds—including SHIP and HHRP—for land purchase and construction of homes. A CLT can serve a single neighborhood, a specific geographical area, or an entire county. A CLT's core mission must be securing permanent affordability for housing that receives financial or other assistance for lower income or workforce residents. More information is on pages 79-81.

- **New Homeownership Financing:** Some displaced households may choose to purchase a newly constructed home after a disaster. SHIP, HHRP, and other state and federal programs may provide down payment and closing cost assistance to help low- and moderate-income buyers with home purchase. There are a variety of programs that provide purchase assistance, including down payment and closing costs. Each community should explore the options available and incorporate them into their intake and counseling process.
- **Rental Housing:** Multifamily or small-scale rental housing is an important component of the local housing stock and should be repaired and made habitable as soon as possible. Funding sources flow differently than for purchase assistance. Owners of multifamily properties that serve lower income residents often have insurance, but there may be unmet needs.

Housing assistance programs include SHIP, Rental Recovery Loan Program (RRLP), HOME, Low Income Housing Tax Credits, and SAIL. These programs are offered through competitive solicitations most often. Programs differ in eligible activities. Some funding sources may be used for the repair of damaged housing while others provide for new construction of rental housing as a means of increasing the availability of rental housing in a community attempting to rebuild the community and economy. As an example, it is important to recognize that small scale rental repair is an extremely important approach and may require working with property owners who are investors as well as “mom and pop” small rental duplexes

or small complexes. The new construction of multifamily workforce housing is a distinctly different approach, requiring qualified housing developers and long-term professional property management. Both large and small rental construction and repair programs are involved at this stage and can be expected to span into longer term phases of recovery.

Timeline: 90 Days to Years After the Disaster **Long Term Disaster Recovery Housing Activities**

After 90 days of disaster response and recovery, significant and large-scale housing recovery activities are in process. The length of housing recovery varies with the level of damage experienced for each disaster. Large disaster recovery nonprofits in New Orleans involved with housing recovery after Hurricane Katrina report that work that has spanned a decade. Fortunately, other disasters have a shorter timeline. In cases where SHIP offices were staffed, prepared, and supplied with available contractors; the following assistance programs may be started 90 days after a disaster, or sooner:

- **Home Repair:** SHIP housing administrators accept applications directly to determine eligibility and the scope of work. They also work with staff from the long-term recovery organization as they identify unmet housing needs. Home repair is the most common use of SHIP and HHRP funds for disaster assistance. Most SHIP disaster assistance involves owner occupied rehabilitation and is performed by licensed contractors. It is important to avoid duplication of benefits. Many homeowners have insurance settlements to help pay for recovery. Also, it is likely that homeowners have already applied for FEMA assistance. The Small Business Administration (SBA) issues low interest loans in the early stages of recovery that can be used along with insurance claims and assistance from charitable organizations. 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.
- **Replacement Housing:** If an applicant’s house has been completely destroyed or the damage exceeds 50% of the appraised value of the home, disaster housing resources cannot be used to make repairs. The home must be replaced in a way that future risk of flooding is avoided by elevation or other means. SHIP and HHRP may pay for demolition and the reconstruction of a home for an income-eligible household. Replacement housing invests a significant amount of SHIP or HHRP

funds into assisting one house. The approach taken in some jurisdictions is to require an applicant to use their FEMA, insurance or SBA loans to finance whatever portion of the re-placement they can afford before paying for the remainder with SHIP or HHRP. Most programs require that damaged mobile homes built prior to 1994 must be replaced.

- **Purchase Assistance:** SHIP and HHRP are available 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 can qualify for a first mortgage. The amount of purchase assistance available to a buyer is not limited by the SHIP Statute and Rule. Instead, each SHIP jurisdiction determines the acceptable amount of down-payment and closing costs assistance based on what eligible buyers can afford to borrow in the form of a first mortgage and the cost of buying a house in the local area.
- **Foreclosure Prevention:** SHIP may pay past due amounts on a homeowner's mortgage to avoid foreclosure. Most communities offering this assistance specify that it is only available to households that can document a reasonable prospect that they will be able to resume full mortgage payments to the primary lender. Most financial institutions offer forbearance on regular mortgage payments when the borrower cannot make timely payments due to the disaster's impact on home damage, as well as workplace disruption. It is important to make sure the applicant has communicated with their lender to learn of any assistance available if payments cannot be made.
- **New Single-Family Housing Development:** SHIP and HHRP may provide upfront financial assistance to for profit or non-profit developers of single-family housing developments including site acquisition, predevelopment, and development

expenses. The new construction (or acquisition and rehabilitation) strategy should allow for appropriate development costs that may include a developer fee. SHIP-assisted single-family development may involve the construction of a subdivision of homes, a townhouse project, or in-fill housing in existing neighborhoods. Often, SHIP development assistance is provided to a developer early in the process and the subsidy per unit may be passed on to the income eligible purchaser. Local government responsibilities involved with homeownership development include the selection of a qualified developer, creating a contract between the SHIP office and developer, and providing the SHIP or HHRP funding at the proper time in the development process so that the housing is completed within the required timeframe.

- **Multifamily Rental Housing Development:** SHIP may help finance the new construction or rehabilitation of rental housing. Rental new construction often comes with a large price tag, so SHIP or HHRP funds are rarely the sole source of financing. Often, other sources of subsidy—like HOME, SAIL, bond financing, and Housing Credits—are also involved. Rental rehabilitation is also an allowable SHIP strategy. Common repairs include roof replacement, plumbing, air conditioning maintenance or replacement, electrical repairs, and measures to make units more accessible to residents with disabilities. Many local governments are asked to make a contribution to a multifamily development in order to qualify for financing from FHFC Finance Corporation. Remember that the amount of SHIP or HHRP funds that may be provided for rental development is limited by the statutory requirement that at least 65% of the SHIP allocation is devoted to homeownership activities. Since another 10% is commonly reserved for administration, only the remaining 25% of the allocation—along with all program income—is available for rental development. The expenditure deadlines for SHIP should be carefully considered to ensure that the development is completed and occupied within the SHIP expenditure timeframe.

Permanent Affordability: The Role of Community Land Trusts in Long-Term Disaster Housing Recovery

The formation and operation of a Community Land Trust (CLT) can be a principal strategy in the disaster recovery and resiliency process. A CLT refers to the legal mechanism of separating the land and the improvements (homes) for the purpose of transferring title to the house without selling the land. It also denotes the nonprofit organization that holds title to the land and manages the ground leases on CLT properties. By keeping housing units affordable in perpetuity, the CLT model ensures that lower-income residents can obtain resilient, sustainable, and affordable housing that also prevents displacement after a disaster.

The Basics of the CLT

The purpose of using the CLT model is to make housing affordable by separating its value from the value of the land underneath it. CLT developments can be used for both rental and homeownership activities. A qualified income-eligible homebuyer can purchase the house, and the land continues to be owned by the community-based nonprofit corporation. The CLT provides a renewable 99-year ground lease to the homeowner, which is treated as the functional equivalent of ownership in Florida. The sales price of the home does not include the value of the land. Therefore, the homebuyer has an affordable monthly mortgage payment and a nominal ground lease payment.

The CLT ground lease stipulates the resale price of the home so that when the homeowner wishes to sell, the home is resold to another income eligible homebuyer at a restricted price. Through the resale formula, the CLT homeowner is able to retain a defined amount of equity in the home upon resale.

Using the CLT's process of executing a 99-year ground lease and applying a resale formula, affordable housing units are preserved in perpetuity. This creates a stable community and expands the opportunity for lower income families to have the pride of homeownership. The CLT model also is key in preserving housing subsidies and the preventing displacement of working families in areas that are experiencing rapidly rising home prices.

Permanent Affordability and the Preservation of Affordable Housing

Before discussing how CLTs play a key role in long-term disaster housing recovery, it is important to consider

how CLTs maximize government subsidies and preserve affordable housing units. Government housing subsidy programs, such as the Low-Income Housing Tax Credit (LIHTC), HOME, State Housing Initiatives Partnership (SHIP), and State Apartment Incentive Loan (SAIL), tend to require affordability periods of 15, 30, or 50 years in exchange for financial assistance. However, although the subsidies are effective in producing affordable housing units, preservation of those units is an ongoing challenge. From a policy perspective, it is important to address what happens to government-assisted units after affordability periods expire. In areas experiencing rapidly rising prices or redevelopment, many assisted affordable rental units may be converted into market-rate units once the required affordability period ends. When this occurs, the public subsidy and affordable units are lost.

With the CLT, there is no risk of losing affordable housing units due to expiring affordability periods. Even if a particular government subsidy has a stated affordability period, the CLT ensures that the units will be affordable in perpetuity. By targeting government resources, particularly resources that are available for disaster recovery, CLTs guarantee that public dollars will offer a long-term, positive impact to the community by preventing a transition from affordable to market-rate housing.

CLTs and Subsidy Retention

Homeownership programs, such as SHIP, provide subsidies that are generally loaned rather than granted. When electing to issue a loan as opposed to a grant, subsidies are recaptured upon resale and are recycled to help another family transition into homeownership. However, under the normal economic environment of rising home prices, recaptured monies from a loan made five to ten years earlier are typically not enough to get another in-

come eligible family into homeownership, as the gap between the family income and the purchase amount will now be greater. In markets with rapidly increasing home values, recapture provisions for traditional down payment and closing cost assistance do not keep pace with the appreciation in value of the homes that low-income families purchase. Thus, under subsidy recapture, governments typically need more public subsidy to get subsequent households into homes.

Through a CLT, instead of a subsidy being tied to a particular homebuyer, the subsidy is linked to a specific unit. This allows the public resource to be retained in the home that continues to be affordable to an income eligible family, regardless of the rise in home prices. This is because the price of a CLT-owned property is required to remain affordable upon resale, and the resale formula is based on how much the CLT homebuyer paid in equity at closing (down payment) as well as all principal payments made on the mortgage, plus a defined amount of appreciation. Upon resale, the initial subsidy is retained by the homeowner, rather than recaptured by the CLT.

CLTs and Long-Term Disaster Housing Recovery

With the influx of government assistance in response to a disaster, CLTs can serve to retain disaster recovery dollars within the CLT homes. From the perspective of government policy, CLTs use public subsidies more efficiently than traditional homebuyer subsidies. By taking a property out of the speculative market, a CLT is often able to recycle the initial subsidy from a government entity for many subsequent homebuyers. This is particularly important during the rebuilding phase after a disaster.

CLTs are great tools by which communities, pre- and post-disaster, can improve and maintain their affordable housing stock. Many local governments in Florida recognize that CLTs can play an important role as stewards of community resources for current and future residents. Local governments can assist CLTs by providing surplus land, pairing SHIP funds for eligible homeownership or rehab activities, granting startup and other operational funds, and other and financial assistance. Localities can also support the development

of CLT homes by providing regulatory relief in the form of reduced impact fees, flexible zoning requirements for parking or setbacks, density bonuses, and other concessions from local land development regulations. Local governments can even run their own CLT and act as the steward of land to achieve permanent affordability.

Consideration of CLTs and permanently affordable units should be included in requests for proposals for disaster funding monies. By including CLTs in the RFP process, local governments can capitalize on the CLT model as a tool for disaster recovery. Local and state governments should target CDBG-DR, FEMA, SHIP, Hurricane Housing Recovery Program (HHRP), and other government resources to the construction and stewardship of CLT homes. Resulting from the hard work by housing advocates across the state, for the FHFC Finance Corporation (FHFC) made Community Land Trusts a priority for funding in 2019. CLTs were granted priority as part of Hurricane Irma CDBG-DR funding for the Monroe County and Large County RFAs. This action by FHFC was a watershed moment in recognizing CLTs as a vital disaster recovery tool.

In addition to using subsidies efficiently, CLTs stabilize communities after a disaster. Affordable, workforce housing is essential infrastructure that is needed to revitalize communities. Without an affordable place to live, many lower-income residents simply migrate elsewhere after a disaster strikes. This harms the economic base and slows the recovery process of disaster affected areas. Since CLT homes are not on the speculative market and the land is owned and stewarded by the CLT, they act as an anti-displacement tool to combat new development that may push out displaced residents who were hoping to return to their community post-disaster. The CLT model can be essential in housing residents that wish to remain in the communities they call home.

As an example, the Florida Keys Community Land Trust (Florida Keys CLT) was established in the immediate aftermath of Hurricane Irma. The Florida Keys CLT has been fundamental in Monroe County's recovery process. With support from various foundations and the local government, the Florida Keys CLT is

continuously engaged in the stewardship and building of permanent, resilient, and affordable homes for lower-income households who are full-time residents, and the workforce, of the Keys. This organization is a great example of how a CLT can be formed post-disaster and have a positive impact on the resiliency of the affordable housing stock. Whether or not there is an existing CLT in a disaster-affected area, the CLT can be a vital tool in disaster recovery and resiliency. The FHFC Coalition's Florida Community Land Trust Institute can assist in establishing a CLT. The CLT Primer provides basic information on CLTs and describes their many benefits to communities. The Primer can be accessed here: <https://tinyurl.com/CLT-Primer>

APPENDIX 1:

HHRP & SHIP RELATED DOCUMENTS



HHRP & SHIP Related Documents

The documents in this Appendix will assist the local government in administering its SHIP/HHRP assistance to disaster victims. Each document is created to serve as an example for local program staff to use as a template in the administration of its program. These documents must be modified to include the specific requirements of the local government program before their use. It is anticipated that the availability of these documents will reduce the time needed by local governments to move quickly in the implementation of their program.

- **SHIP Disaster Strategy:** This is a sample disaster strategy created by FHFC Finance Corporation that can be used as a guide by local governments to update their current disaster strategy or include in a new Local Housing Assistance Plan.
- **SHIP Disaster Procedures:** This document created by FHFC Finance Corporation outlines the disaster procedures authorized under the SHIP Rule and Statute.
- **SHIP Intake and Application Form Sample:** This is a sample SHIP/HHRP program intake and application form that can be modified for use when assisting applicants under both programs.
- **Disaster Written Agreement with Applicant:** This a template of a written agreement that can be modified for use when assisting applicants who have been impacted by a nationally declared disaster.
- **Self-Certification Form:** The self-certification form, created by FHFC Finance Corporation can be used in circumstances where it is not possible for local government staff to obtain third party information from the applicant due to the disaster. A waiver from FHFC is required to use this form.
- **Disaster Subrecipient Agreement Template:** This template can be used when entering into an agreement with a Subrecipient for the administration of a disaster strategy. This document can be modified to comply with the specific requirements imposed by the local government.
- **Disaster Recovery Checklist:** This is a file checklist that can be used when assisting disaster affected applicants under the HHRP and SHIP program.
- **Case Manager Request Form:** This form is submitted to FEMA to request information from the case manager to prevent duplication of benefits. The form request that FEMA provide information on benefits the applicant may have already received so the local government can provide the assistance needed to address unmet needs.

A. SHIP PROGRAM DISASTER PREPAREDNESS CHECKLIST

Action	Description	Staff Responsible	Deadline	Complete (X)
Check Strategies in Local Housing Assistance Plan (LHAP)	Some applicable strategies include: A. Disaster Strategy B. Rapid Rehousing C. Rental Assistance D. Rental Rehabilitation E. Homeowner Rehab			
Mitigation Program (Ongoing)	Funding beyond SHIP for repair, replacement, and elevation of damaged, non-code compliant homes may come from: A. EOC/DEM Apply for grants (need match) for mitigation blue sky and post disaster B. Weatherization Federal Weatherization Assistance Program (WAP) funds may be combined with SHIP rehabilitation funds to maximize weatherization services to the home.			
Identify Partners	For each of the following, include a name, role, and contact information: A. Emergency operations center Mitigation, planning, response, recovery phases B. Housing providers C. Realtors D. Apartment association E. Long term recovery organization case management and assistance F. Continuum of care & membership G. Disaster services agencies Red cross/salvation army/habitat/churches F. Staff assigned to special needs evacuation plans			
Check Zoning and Building Codes	Review requirements related to emergency repairs, temporary housing, and debris. Identify codes that prohibit placing trailers on property, since they may have to be waived after a disaster.			

A. SHIP PROGRAM DISASTER PREPAREDNESS CHECKLIST

Action	Description	Staff Responsible	Deadline	Complete (X)
Locate Sites for Trailers, Rvs, and Other Temporary Housing				
Contact Motels, Multifamily Properties to Exchange Information				
Identify Temporary Housing				
Identify Who Will Do Damage Assessment				
Prepare Marketing and Outreach to Communicate with Survivors				
Understand Post-Disaster Demolition Prohibitions	Demolition can negate fema funding if done prior to FEMA assessments.			
Understand Federal Procurement for FEMA and CDBG-DR				
Understand Substantial Damage And Floodplain Regulations				

A. SHIP PROGRAM DISASTER PREPAREDNESS CHECKLIST

Action	Description	Staff Responsible	Deadline	Complete (X)
Consider SHIP Disaster Support Programs	SHIP staff should consider the development of programs such as: Wind retrofitting of residential structures – provide funding options to harden existing housing units. Installation of hurricane shutters or impact-windows; metal roofs, reinforced trusses and reinforced garage doors. Provide funding to elevate existing private residences above base flood elevation. Provide funding to demolish and replace private residences to meet or exceed building code and floodplain requirements. Develop and increase the supply of workforce housing & choice of rental housing opportunities: identify areas of damaged properties or areas of less damaged properties to more easily and more quickly rebuild safe, energy-efficient and cost-effective housing units. Purchase scattered sites for single family homes; purchase parks and redevelop multi-family housing, purchase less vulnerable sites for workforce housing Rebuild and repair resilient existing housing units as safe, energy-efficient and cost-effective housing units Identify areas to purchase and not rebuild that area. Provide financial incentives to purchase areas in dangerous or high-risk zones Provide funding to purchase developed properties in v-zone with existing residences to create additional open space and natural buffers and rebuild housing outside of v-zone Relocate and rebuild in less vulnerable locations using purchase & rehabilitation assistance Provide funding to purchase abandoned/damaged structures and demolish unsafe structures Provide funding to improve infrastructure for drainage at housing units – lessen flooding vulnerability Identify/explore cost effectiveness of different types of factory-built housing to replace manufactured housing units.			

A. SHIP Disaster Procedures

SHIP Program Disaster Response Procedures by the FHFC 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 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.

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 FHFC's holding back of funds for disaster recovery annually or specially appropriated funds (as described below).

Florida Housing Finance Corporation's Collaboration with Division of Emergency Management

Florida Housing Finance Corporation's 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 FHFC 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 1-3005. A copy is available on FHFC'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/>.

Paycheck 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.

- 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 Finance Corporation has disaster funds available to allocate to affected local governments:
 - a. Florida Housing Finance Corporation 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 Finance Corporation 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 FHFC 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 FHFC for the disaster.
3. Once FHFC 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 FHFC 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 FHFC through the online SHIP Annual Report system. The following steps/guidelines shall be followed:

1. FHFC 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.

B. SHIP Disaster Recovery File Checklist

SHIP Disaster Recovery File Checklist

Applicant Case #:	Address:
Applicant Name:	City, State, Zip:
SHIP Funding Year:	Strategy:
FEMA application #:	Insurance Claim #:

Application Intake

- ☐ Completed application signed by all adult household members
- ☐ Release of Information signed by all adult household members
- ☐ Social Security Number Affidavit form all adult household members
- ☐ Public Information Affidavit
- ☐ Proof Applicant affected by disaster
- ☐ Property Type Eligible
- ☐ Proof of Ownership and Property value
- ☐ Taxes Paid
- ☐ ID's for Household Members in File
- ☐ Income and Asset Verified
- ☐ Income Certification Signed by All Parties
- ☐ Award Letter Issued

Rehabilitation Documents

- | | |
|---|-----------------------|
| ☐ Preliminary Inspection with Pictures | Date: |
| ☐ Scope of Work and Cost Estimate | Date: |
| ☐ Pre-Bid Meeting | Date: |
| ☐ Bids Received | Date: |
| ☐ Bid Awarded To | Project Cost: |
| ☐ Contractor Licensed and Insured | Date Verified: |
| ☐ Construction Contracts Executed | Date: |
| ☐ Payment 1 | Amount: |
| ☐ Payment 2 | Amount: |
| ☐ Payment 3 | Amount: |
| ☐ Change Orders | Amount: |
| ☐ All Releases and Warranties received | Date: |
| ☐ Total Project Cost | Date of Final Payment |
| ☐ Recorded Document Received | Date: |
| ☐ Modification Recorded | Date: |
| ☐ Other: | |

C. SHIP Intake and Application Sample Form

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;
 - Mortgage/deeds held by applicant;
 - 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.

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, stockholders, 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:		2. TO BE COMPLETED BY CO-APPLICANT:	
(Head of Household)		(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:	

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:

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:

☐ YES ☐ NO

ii. Was the unit a single-family residence (including manufactured housing units)?

☐ YES ☐ NO

iii. At the time of the disaster, were you the Homeowner of this residence (including manufactured housing units)?

☐ YES ☐ NO

iv. Was the unit the primary residence of the applicant on the date of the disaster?

☐ YES ☐ NO

The following question will require a special review to determine eligibility:

v. Did you register with FEMA for disaster related assistance for structural damage to the home?

☐ YES ☐ 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:

Damaged Property Phone No:

i. What type of structure is the property? (Select One)

☐ Single Family ☐ Manufactured Housing Unit ☐ Modular ☐ Other (Describe): Year Built:

ii. Did you occupy the property at the time of the event?

☐ YES

☐ NO

iii. Are you currently living in the property? If no, explain your current living situation below:

☐ YES

☐ NO

If no, explain your current living situation:

iv. Is the damaged property in a Flood Plain?

☐ YES

☐ NO

☐ DON'T KNOW

v. Are you seeking assistance for a manufactured/modular housing unit?	☐ YES	☐ NO	
vi. Do you own the land?	☐ YES	☐ NO	☐ DON'T KNOW
vii. Do you have a deed on the damaged property	☐ YES	☐ NO	☐ DON'T KNOW
viii. Are there any other names on the deed for the damaged property?	☐ YES	☐ NO	☐ 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...	☐ YES	☐ 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.		☐ YES	☐ 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.)	☐ YES	☐ 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.)	☐ YES	☐ 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?	☐ YES	☐ NO	
If "Yes", what type?	☐ Hazard		
	☐ Wind		
	☐ Flood		
Other: (Explain)	☐ Contents		

ii. Did you file a claim?		☐ YES	☐ 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?		☐ YES	☐ NO
v. Are you involved in an appeal or a lawsuit against your insurance company?		☐ YES	☐ NO
vi. What is the status of your insurance appeal/lawsuit? (If Applicable)		☐ YES	☐ NO
D. OTHER			
i. Did you receive any other assistance for the repair of your home?		☐ YES	☐ 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.		☐ YES	☐ 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?

☐ YES☐ NO☐ 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?

☐ YES☐ NO

If yes, what is the current balance owed on the mortgage?

iii. Are your payments current on your mortgage?

☐ YES☐ NO

iv. Is your primary residence currently in foreclosure?

☐ YES☐ 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.

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 Benefit

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 Benefit

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

Disaster Self- Certification of Income Form

(Provided for use by FHFC 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 _____

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 subaward, 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)

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, FHFC 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

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 FHFC 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 FHFC.
- 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. (I) of this plan
- G. Sponsor/Developer Selection Criteria: N/A
- H. Additional Information: SHIP funds must be used for eligible applicants and eligible housing.

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: _____ Email: _____

Submitting Agency: _____ Phone: _____

Case Worker: _____

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 2:

DISASTER PLANNING & MITIGATION RESOURCES



Authorities & References

Flood Disaster Protection Act of 1973

The Flood Disaster Protection Act of 1973 made the purchase of flood insurance mandatory for the protection of property located in Special Flood Hazard Areas.

National Flood Insurance Act of 1968

Each state and local jurisdiction has unique statutes and policies that govern their housing activities. The authorities portion of this appendix focuses on Federal authorities that jurisdictions and states should consider when developing their disaster housing plans.

Age Discrimination Act of 1975, 42 U.S.C. § 6101-6107

Prohibits discrimination on the basis of age in programs and activities receiving Federal financial assistance.

Americans With Disabilities Act (ADA), Public Law 101-338, as Amended. 42 U.S.C. 961 § 12101

Prohibits discrimination on the basis of a disability; defines a person with a disability as an individual who has a physical or mental impairment that substantially limits one or more major life activities. All federally funded programs must be ADA compliant.

Architectural Barriers Act, as Amended, 42 U.S.C. § 4151 Et Seq.

Requires that all buildings and facilities designed, constructed, or altered with Federal funds, or leased by a Federal agency, comply with Federal standards for physical accessibility (requirements are limited to architectural standards in new and altered buildings and in newly leased facilities). Federal funds that provide shelter or interim or permanent housing after a disaster must comply with this act.

Civil Rights Act of 1964, Title VI, Public Law 88-352

Prohibits discrimination on the basis of race, color, and national origin by recipients of Federal financial assistance.

Civil Rights Act of 1968, Title Viii (Also Known as the Fair Housing Act of 1968), 42 973 U.S.C. § 3601-3619

The 1968 act expanded on the Civil Rights Act of 1964 by prohibiting discrimination concerning the sale, rental, and financing of housing based on race, religion, and national origin. A 1974 Amendment added gender and a 1988 Amendment protects people with disabilities and families with children.

Executive Order 12898: Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Directs Federal agencies to identify and address disproportionately high and adverse human health or environmental effects of their actions on minority and low-income populations with the goal of achieving environmental protection for all communities.

Executive Order 13166: Improving Access to Services for Persons with Limited English Proficiency (LEP)

Requires Federal agencies to examine the services they provide, identify any need for services to those with LEP, and develop and implement a system to provide those services so LEP people have meaningful access to them.

Executive Order 13347: Individuals with Disabilities in Emergency Preparedness

Ensures that the support needed by individuals with disabilities is integrated into the development and implementation of emergency preparedness plans by Federal, SLTT governments, and private organizations.

Reform Act of 2018, Public Law 115-2524

Acknowledges the shared responsibility of disaster response and recovery and aims to reduce the complexity of FEMA and build the Nation's capacity for the next catastrophic event. The law contains more than 50 provisions that require FEMA policy or regulation changes for full implementation, as they amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

Fair Housing Act

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing.

Flood Disaster Protection Act of 1973, Public Law 93-234

Mandated the purchase of flood insurance to protect property located in Special Flood Hazard Areas.

Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, 2009

The McKinney-Vento Homeless Assistance Act as amended by S. 896 The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009, consolidates three of the separate homeless assistance programs administered by HUD under the McKinney-Vento Homeless Assistance Act into a single grant program—the Continuum of Care (CoC) Program. The HEARTH Act also codifies into law the Continuum of Care planning process, a longstanding part of HUD's application process to assist homeless persons by providing greater coordination in responding to their needs.

Housing and Community Development Act of 1974

When Congress passed the HCD Act of 1974, it broke down the barriers of prevailing practice - where under separate categorical programs, the Federal Government had made the decisions about every community development project undertaken by cities. The HCD Act departed from this model by creating the CDBG program. CDBG merged 7 categorical programs into a block of flexible community development funds distributed each year by a formula that considers population and measures of distress including poverty, age of housing, housing overcrowding, and growth lag. Grantees now determine what activities they will fund as long as certain requirements are met, including that each activity is eligible and will meet one of the three broad national objectives of the program.

Homeland Security Presidential Directive - 5 (HSPD-5), Management of Domestic Incidents, 2003

Establishes a single, comprehensive national incident management system.

International Code Council: International Residential Code, 2018

Used by most states and local jurisdictions (after local adoption) for the design, construction, materials, and use and occupancy of one- to four-unit residential structures. Communities may have adopted earlier versions of this code. For larger residential and all non-residential buildings, the International Building Code would govern, when locally adopted.

McKinney-Vento Homeless Assistance Act of 1987

Establishes distinct assistance programs for the growing numbers of homeless persons. Recognizing the variety of causes of homelessness, the original McKinney Act authorized 20 programs offering a multitude of services, including emergency food and shelter, transitional and permanent housing, education, job training, mental health care, primary health care services, substance abuse treatment, and veterans' assistance services.

National Fire Protection Association 5000: Building and Construction Safety Code, 2018

Provisions to regulate and control the permitting, design, construction, quality of materials, use and occupancy, and location of all buildings, structures, and certain equipment.

National Flood Insurance Act of 1968, 42 U.S.C. 4001 Et Seq.

Established NFIP, an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

Pets Evacuation and Transportation Act of 2006, Public Law 109-308

Amended the Stafford Act to require state and local emergency preparedness operational plans to address the needs of individuals with household pets and service animals following a major disaster or emergency.

Post-Katrina Emergency Management Reform Act, Public Law 109-295

Amended the Stafford Act with several important provisions, including that after a major disaster or emergency declaration, accelerated Federal assistance could be sent by FEMA in the absence of a specific request by a state.

Rehabilitation Act of 1973, 29 U.S.C. § 701 Section 504

Prohibits discrimination on the basis of disability in any program or activity that receives Federal financial assistance, including federally subsidized housing programs.

Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), Public Law 93-288, as Amended, 42 U.S.C. § 408(C)

Enables the Federal government to assist states affected by a disaster to expedite the rendering of aid and emergency services and the reconstruction of devastated areas. It provides statutory authority for most Federal disaster response activities, especially as they pertain to FEMA programs, including disaster housing.

Glossary & Acronyms

Access and Functional Needs: Individuals having access and functional needs may include, but are not limited to, people with disabilities, older adults, and individuals with limited English proficiency, limited access to transportation, and/or limited access to financial resources to prepare for, respond to, and recover from the emergency.

Agency: A government element with a specific function offering a particular kind of assistance.

Congregate Shelters: Private or public facilities with large open spaces, such as schools, churches, community centers, armories, or other similar facilities.

Course of Action (COA): An approach that accomplishes an objective or mission.

Emergency Operations Center (EOC): The physical location where the coordination of information and resources to support incident management (on-scene operations) activities normally takes place. An EOC may be a temporary facility or located in a more central or permanently established facility, perhaps at a higher level of organization within a jurisdiction.

Emergency Operations Plan (EOP): The ongoing plan maintained by various jurisdictional levels for responding to a wide variety of potential hazards. It describes how people and property will be protected; details who is responsible for carrying out specific actions; identifies the personnel, equipment, facilities, supplies, and other resources available; and outlines how all actions will be coordinated.

Emergency Support Function (ESF): The grouping of governmental and certain private sector capabilities into an organizational structure to provide capabilities and services most likely needed to manage domestic incidents.

Host State: A state that, by agreement with an impact-state or FEMA, is providing evacuation and sheltering support to individuals from another state.

Impact State: A state, territory, or tribe that has received a Presidential emergency or major disaster declaration.

Incident: An occurrence, natural or manmade, that necessitates a response to protect life or property. In this document, the word “incident” includes planned events as well as emergencies and/or disasters of all kinds and sizes.

Interim Housing: The intermediate period of housing assistance that covers the gap between sheltering and the return of disaster survivors to permanent housing. Generally, this period may span from the day after a disaster declaration through a period up to 18 months.

Jurisdiction: A political subdivision (e.g., municipality, county, parish, state, Federal) responsible for ensuring public safety, health, and welfare within its legal authorities and geographic boundaries.

Mega-Shelter: An arena, stadium, convention center, or similar very high-occupancy facility that is used to shelter an exceptionally large population of evacuees from a major disaster.

Non-Congregate Shelters: Locations where survivors are not grouped with others in large spaces (e.g., family, friends, trailer, hotel).

Nongovernmental Organization (NGO): A group that is based on the interests of its members, individuals, or institutions that is not created by a government; it may work cooperatively with government. Examples include faith-based groups, relief agencies, organizations that support people with access and functional needs, and animal welfare organizations.

Objective: A statement of an outcome to be accomplished or achieved. Incident objectives are used to select strategies and tactics. Incident objectives should be realistic, achievable, and measurable, yet flexible enough to allow strategic and tactical alternatives.

Permanent Housing: Safe, sanitary, and secure housing that can be sustained without continued disaster-related assistance.

Private Sector: Organizations and individuals that are not part of any governmental structure. The private sector includes for-profit and not-for-profit organizations, formal and informal structures, commerce, and industry.

Reasonable Modification: A structural change made to existing premises, occupied or to be occupied by a person with a disability, to afford such person full enjoyment of the premises.

Shelter: A place of refuge that provides life-sustaining services in a congregate facility for individuals who have been displaced by an emergency or a disaster.

Sheltering: Housing that provides short-term refuge and life-sustaining services for disaster survivors who have been displaced from their homes and are unable to meet their own immediate post-disaster housing needs.

State: Used in this document to include any U.S. state, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and any U.S. possession.

State-Administered Disaster Housing Task Force (DHTF): A permanent body that coordinates SLTT, Federal, nongovernmental, and private sector experts to identify and evaluate housing programs, resources, and capabilities as part of disaster housing planning.

Temporary Housing Unit: Manufactured housing, recreational vehicle, or other readily fabricated dwelling (e.g., pre-fabricated dwelling).

Wrap-Around Services: Infrastructure and additional essential services to address disaster-related needs of affected residents living in temporary housing sites. These services go beyond the physical need for housing or political subdivision of a state and typically include basic social services and access to utilities, transportation, grocery stores, and medical and employment facilities.

ACRONYMS

ACS - American Community Survey

ADA - Americans with Disabilities Act

AHS - American Housing Survey

CDBG - Community Development Block Grant

CDBG-DR - Community Development Block Grant–
Disaster Recovery

COA - Course of Action

CPG - Comprehensive Preparedness Guide

CSBG - Community Services Block Grant

DHTF - Disaster Housing Task Force

DRRA - Disaster Recovery Reform Act

EMAC - Emergency Management Assistance Compact

EO - Executive Order

EOC - Emergency Operations Center

EOP - Emergency Operations Plan

ESF - Emergency Support Function

FEMA - Federal Emergency Management Agency

FHA - Federal Housing Administration

FTH - First-Time Homebuyer

GIS - Geographic Information System

HHS - Department of Health and Human Services

HMGP - Hazard Mitigation Grant Program

HOME - HOME Investment Partnerships Program

HRC – Housing Recovery Center

HSEEP - Homeland Security Exercise Evaluation
Program

HSPD - Homeland Security Presidential Directive

HUD – U.S. Department of Housing and Urban
Development

LEP - Limited English Proficiency

NFIP - National Flood Insurance Program

NGO - Nongovernmental Organization

NQS - National Qualification System

PKEMRA - Post-Katrina Emergency Management
Reform Act

RSF - Recovery Support Function

SAIL – State Apartment Incentive Loan

SBA - Small Business Administration

SHIP - State Housing Initiatives Partnership

SLTT - State, Local, Tribal, and Territorial

TTX - Tabletop Exercise

USACE –United States Army Corps of Engineers

USDA – United States Department of Agriculture

VA – Department of Veterans Affairs

Disaster Prevention & Mitigation Resources & Information

A. Federal Emergency Management Agency (FEMA)

- www.fema.gov
- <https://www.fema.gov/hazard-mitigation-grant-program>
- <https://www.fema.gov/pre-disaster-mitigation-grant-program>
- <https://www.fema.gov/hazard-mitigation-assistance>
- <https://www.fema.gov/media-library/assets/documents/181812>
- <https://www.fema.gov/media-library/assets/documents/23194>

FEMA assists states and localities with immediate and short-term relief following a disaster event through various relief programs including Public Assistance and Individual Assistance. FEMA also provides funding for hazard mitigation projects.

FEMA - National Disaster Housing Strategy Document Annexes

https://www.novoco.com/sites/default/files/atoms/files/fema_ndhs_annexes_011609.pdf

The Annexes provide an overview of the variety of housing disaster programs available to communities following a disaster including methods to house disaster victims, special needs and Disaster Impact and Unmet Needs Assessment Kit B-2 2 Appendix B – Existing Resources and Tools March 2013 low-income populations, disaster housing group site operations, repair/rehabilitation of rental housing, additional authorities and Stafford Act housing assistance.

FEMA – Guide To Federal Recovery Programs

<http://www.fema.gov/pdf/rebuild/ltrc/recoveryprograms229.pdf>

The Guide serves as a resource for government officials by providing brief descriptions and contact information for Federal Programs that may be able to provide disaster recovery assistance to eligible applicants.

FEMA ESF#14 Long-Term Community Recovery Annex

<http://www.fema.gov/pdf/emergency/nrf/nrf-esf-14.pdf>

This webpage provides information about the long-term community recovery planning process and the federal interagency Emergency Support Function #14 (ESF #14) created to facilitate this process.

FEMA Disaster Assistance FAQs

<http://www.fema.gov/assistance/dafaq.shtm>

FEMA Public Assistance Program Information

<http://www.fema.gov/government/grant/pa/index.shtm>

FEMA Public Assistance Guide

<http://www.fema.gov/pdf/government/grant/pa/paguide07.pdf>

Through the PA Program, FEMA provides supplemental Federal disaster grant assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

FEMA Pre-Disaster Mitigation (PDM)

<http://www.fema.gov/pre-disaster-mitigation-grant-program>

The Pre-Disaster Mitigation (PDM) program was authorized by §203 of the Stafford Act. Funding for the program is provided through the National Pre-Disaster Mitigation Fund to assist States and local governments (to include Indian Tribal governments) in implementing cost-effective hazard mitigation activities that complement a comprehensive mitigation program. The PDM program will provide funds to states, territories, Indian tribal governments, and communities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. PDM grants are to be awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds.

Flood Mitigation Assistance (FMA)

<http://www.fema.gov/flood-mitigation-assistance-program>

FMA was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under NFIP. Funding for the program is provided through the National Flood Insurance Fund, and FMA is funded at \$20 million nationally. FMA provides funding to assist states and communities in implementing measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP). Disaster Impact and Unmet Needs Assessment Kit B-3 3 Appendix B – Existing Resources and Tools March 2013.

FEMA Hazard Mitigation Grant Program (HMGP) Program Overview:

<http://www.fema.gov/hazard-mitigation-grant-program>

FY 2011 Hazard Mitigation Assistance (HMA) Unified Guidance

<http://www.fema.gov/library/viewRecord.do?id=4225>

The Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

National Flood Insurance Program (NFIP)

<http://www.fema.gov/business/nfip/>

The Mitigation Division of FEMA manages the National Flood Insurance Program (NFIP). The three components of the Program are: Flood Insurance, Floodplain Management, and Flood Hazard Mapping. Buildings constructed in compliance with NFIP building standards suffer approximately 80 percent less damage annually than those not built in compliance. And, every \$3 paid in flood insurance claims saves \$1 in disaster assistance payments.

National Flood Insurance Program's (NFIP) Community Rating System (CRS)

<http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-rating-system>

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

National Flood Insurance Program (NFIP) White Paper, Insurance Information Institute, October 2005

http://www.iii.org/white_papers/the-national-flood-insurance-program-nfip.html

This paper provides an overview of the National Flood Insurance Program (NFIP). It explains in detail how the program operates, including its costs, types of policies offered, participation, amounts of coverage available, and the NFIP's claims paying capacity and how the program's claims system works.



B. Florida-Specific Resources

<https://www.floridadisaster.org>

<https://www.floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/>



C. Other Resources

Army Corps of Engineers

<http://www.usace.army.mil/Home.aspx>

In any disaster, Corps of Engineers has three top priorities are: support immediate emergency response priorities; sustain lives with critical commodities, temporary emergency power and other needs; and initiate recovery efforts by assessing and restoring critical infrastructure.

Cora C. Brown Fund

<http://www.federalgrantswire.com/cora-brown-fund.html>

This Fund was made possible by a bequest of funds from the late Cora C. Brown of Kansas City, Missouri, who left a portion of her estate to the United States for helping victims of natural disasters not caused by or attributed to war. Funds may be used to assist disaster victims with remaining unmet disaster-related needs associated with any phase of housing. Money from this fund may only be used to provide for disaster-related needs that have not been and will not be met by other assistance programs or insurance. The fund is not intended to replace or supersede these programs.

Economic Development Administration (EDA)

www.eda.gov

EDA assists areas impacted by disasters by providing technical assistance related to measuring economic and market factors following a disaster.

Silver Jackets Program

<http://www.nfrmp.us/state/>

The Silver Jackets program provides a formal and consistent strategy for an interagency approach to planning and implementing measures to reduce the risks associated with flooding and other natural hazards. Federal agencies, including the U.S. Army Corps of Engineers (USACE) and the Federal Emergency Management Agency (FEMA), are partnering to form a unified forum to address the state's flood risk management priorities. Silver Jacket programs are developed at the state level. There are currently 22 active state teams; the ultimate goal is to offer an interagency team in every state.

Small Business Administration (SBA) Office Of Disaster Assistance

<http://www.sba.gov/about-offices-content/1/2462>

The Office of Disaster Assistance provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

Small Business Administration (SBA) Disaster Recovery Plan

http://www.sba.gov/sites/default/files/Disaster%20Recovery%20Plan_0.pdf

SBA, through its Office of Disaster Assistance (ODA), provides affordable, timely and accessible financial assistance to homeowners, renters, businesses, and private nonprofits following a disaster. Disaster Impact and Unmet Needs Assessment Kit B-4 4 Appendix B – Existing Resources and Tools March 2013

ODA has provided more than 1.8 million disaster loans totaling \$49 billion to disaster victims. SBA helps small businesses recover from disasters through its guaranteed lending, technical assistance and procurement programs.

Small Business Administration (SBA) Home Disaster Loans

<http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>

The SBA offers low-interest, fixed-rate loans to disaster victims, enabling them to repair or replace property damaged or destroyed in declared disasters. These low-interest rates and long repayment terms make recovery possible for many individuals and households.

United States Department of Agriculture (USDA)

www.usda.gov

USDA provides emergency preparedness, response and recovery for families, small businesses and communities during emergencies with a focus on rural areas.

USDA Noninsured Crop Disaster Assistance Program

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=nap>

Provides financial assistance to producers of non-insurable crops when low yields, loss of inventory or prevented planting occurs due to natural disasters.

USDA Supplemental Revenue Assistance Program (SURE)

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=sure>

SURE provides financial assistance for crop production and or quality losses due to a natural disaster.

Livestock Forage Program

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=lfp>

This program provides financial assistance to producers who suffered grazing losses due to drought or fire on or after January 1, 2008, and before October 1, 2011, during the calendar year in which the loss occurs. Fire losses must have occurred on federally managed lands.

Conservation Reserve Program

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=crp-eg>

Disaster Impact And Unmet Needs Assessment Kit B-5 5 Appendix B – Existing Resources And Tools March 2013 - USDA Farm Service Agency's (FSA) Conservation Reserve Program (CRP) is a voluntary program available to agricultural producers to help them safeguard environmentally sensitive land. Producers enrolled in CRP establish long-term, resource-conserving covers to improve the quality of water, control soil erosion, and enhance wildlife habitat. In return, FSA provides participants with rental payments and cost-share assistance.

Emergency Farm Loans

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>

USDA's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Volunteers

Florida Voad Website

<https://flvoad.communityos.org/cms/>

National Voad Website

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



D. Links

<https://www.cement.org/docs/default-source/th-buildings-structures-pdfs/12-16-16-resilient-design-guide-concrete-edition-low-resolution.pdf?sfvrsn=2>

http://content.aia.org/sites/default/files/2016-04/Res-Resilient-Design-Guide-HighWind-WoodFrame-Constr_0.pdf

<https://www.epa.gov/fedfunds/fema-disaster-mitigation-funding-programs-available-water-and-wastewater-utilities>

<http://flash.org/protect.php>

<https://fortifiedhome.org/wp-content/uploads/2019/05/FORTIFIED-Home-Hurricane-Standards-2019.pdf>

https://fortifiedhome.org/wp-content/uploads/2019/07/2018-01_technical_bulletin_corrosion-resistant-fasteners.pdf

<http://mitigationguide.org/task-9/funding-and-assistance/>

E. DISASTER RECOVERY GUIDEBOOKS AND BEST PRACTICES

COSCD A DISASTER RECOVERY TOOLKIT FOR STATE COMMUNITY DEVELOPMENT AGENCIES

<http://coscda.org/disaster/>

COSCD A's toolkit on FEMA's Long-Term Community Recovery (LTCR) program is geared specifically to the role of state community development agencies in these efforts. This tool outlines definitions, planning processes, and implementation guidance, including a small section that touches on CDBG funding as it relates to LTCR. The COSCD A Toolkit also includes references and resource documents such as Disaster Impact and Unmet Needs Assessment Kit B-6 6 Appendix B – Existing Resources and Tools such as sample Action Plans and waivers as part of their electronic library. Contact COSCD A for information regarding access to the electronic library files.

Long-Term Community Recovery Planning Process: A Guide to Determining Recovery Values

<http://www.louisianaspeaks-parishplans.org/attachments/FinalRecoveryGuide21606815.pdf>

This DRAFT version of the Long-Term Community Recovery (LTCR) Recovery Value Tool presents a standardized methodology for determining the recovery value of post-disaster reconstruction projects. Prioritizing need, identifying projects to meet the need and determining which projects have the highest recovery value are critical steps to guide a community's long-term recovery from a disaster. The Tool incorporates best practices developed on a number of successful pilot recovery planning initiatives throughout the country.

Long-Term Community Recovery Planning Process: A Self-Help Guide

<http://www.fema.gov/pdf/rebuild/ltrc/selfhelp.pdf>

This tool was created by FEMA to provide disaster-impacted governments with a plan for implementing long-term community recovery. It is intended to be a broad reference for any and all communities and can be customized based on the type of disaster, size of the community, and location.

Grand Forks Flood Disaster and Recovery Lessons Learned

<http://www.grandforksgov.com/Reports/lessonslearned.pdf>

The City of Grand Forks, North Dakota, provides details on their program and lessons learned from disastrous flooding in 1997 and their subsequent recovery efforts. This report defines overarching principles that they used, or learned to use, and are easily able to be tailored for other disasters and locations. Lessons are divided into topic sections, such as Recovery Structure & Planning, Financial Lessons, Rebuilding Regulations, and Communications.

Louisiana Disaster Recovery Cdbg Grantee Administrative Manual

[http://doa.louisiana.gov/cdbg/DR/manual/version3-1-1/DR-GranteeAdminManual-Ver3.1\(11-22-11\).pdf](http://doa.louisiana.gov/cdbg/DR/manual/version3-1-1/DR-GranteeAdminManual-Ver3.1(11-22-11).pdf)

The State of Louisiana has created an extremely comprehensive disaster recovery manual based on their experience with Hurricanes Katrina, Rita, Ike, and Gustav that includes numerous checklists, forms, agreements, and other useful tools. Some of the more helpful resources include sample agreements, compliance monitoring checklists, and financial management forms.

Broomfield, Colorado Damage Assessment Index

<http://www.broomfield.org/police/i/EOP-DamageAssessment.pdf>

Broomfield, CO has provided a Damage Assessment Index that includes their recovery damage assessment tools. It outlines agency responsibilities, types of damage assessments to be used, key contacts, checklists for various user entities, damage estimation guides, and other useful items that can be used in a disaster recovery situation.



F. DISASTER RECOVERY RELATED ORGANIZATIONS

American Red Cross

www.redcross.org

The Red Cross delivers disaster housing assistance in three main forms: Mass Care, Rental Assistance, and Emergency Housing Repair, depending on the size and scale of the disaster and considering other resources available to disaster victims.

Salvation Army

www.salvationarmy.org

The Salvation Army assists with restoration of water, infrastructures and home building following a disaster.

Aidmatrix Network For Humanitarian Relief

<http://www.aidmatrixnetwork.org/>

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The National Donations Management Network provides this resource for donations to relief organizations worldwide. The web site displays disaster-related relief programs and allows users to select specific causes to which to donate not only money, but also goods, transportation, or even volunteer services.

Insurance Information Institute

<http://www.iii.org/>

The Insurance Information Institute helps improve public understanding of insurance. The I.I.I. provides reading material related to better understanding the various forms of insurance. Their web site contains published articles and press releases to help people prepare for disasters as it relates to insurance – what types of insurance to have, preparing for a disaster, and how insurance impacted past disasters.



APPENDIX 3:

DISASTER TOOLKIT



Checklist for Creating Your Disaster Strategy

ADAPTED FROM FEMA'S DISASTER HOUSING PLANNING CHECKLIST

	FEMA GUIDANCE	NOTES
☐	Identify governmental, private sector, and NGO entities with responsibilities or equities for developing housing solutions.	
☐	Inventory demographics and infrastructure in the jurisdiction, including determining the number of people with access and functional needs.	
☐	Create scenario and develop assumptions to drive the planning effort.	
☐	Identify the lead agencies and relevant authorities for disaster housing solutions.	
☐	Identify population of persons experiencing homelessness and shelter/housing options.	
☐	Identify number of hospitals/medical centers/jails.	
☐	Obtain evacuation plans for hospitals/medical centers/jails.	
☐	Evaluate resource gaps.	
☐	Identify organizations responsible to provide wrap-around services, support, and resources.	
☐	Identify communication channels and methods for releasing and distributing disaster-related messaging.	
☐	Detail the physical and programmatic accessibility of shelter facilities, effective communication using multiple methods, full access to emergency services, and reasonable modification of programs or policies where needed.	
☐	Develop a plan for coordinating operations between shelters and on-and-offsite support agencies.	
☐	Identify and describe the agencies and their methods to provide care and support for institutionalized populations, children, and individuals with access and functional needs, including their caregivers.	
☐	Verify ADA Accessibility Guideline to govern shelter site selection and operation.	
☐	Create plan to provide necessary developmentally appropriate supplies (e.g., diapers, formula, age-appropriate foods), staff, medicines, durable medical equipment, and supplies needed during an emergency for children and those with access and functional needs.	
☐	Describe the mechanisms or processes for handling and providing services for unaccompanied minors in shelters.	
☐	Describe the method to provide guidance on the admission and treatment of service animals.	
☐	Review inventory of rental properties to ensure that buildings can accommodate people with access and functional needs in accordance with the Architectural Barriers Act/ADA.	
☐	Provide a coordinated joint approach to deliver timely, accurate, accessible, and consistent messaging in alternative formats on disaster housing.	
☐	Conduct training on housing plan.	

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
FHFC Finance Corporation: Housing Programs	In the wake of the devastation the State of Florida has experienced due to recent natural disasters, FHFC Finance Corporation (FHFC) 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.	http://www.floridahousing.org/programs/special-programs/ship--state-housing-initiatives-partnership-program/disaster-relief
FHFC Finance Corporation: Housing Search	FHFC's website http://www.floridahousingsearch.org/ offers housing resources that accommodates income restrained households and households with other special needs.	http://www.floridahousingsearch.org/
FHFC Finance Corporation: State Housing Initiatives Partnership	FHFC'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 a natural disaster. To apply for assistance, search for your county's point of contact at the link provided.	https://www.floridahousing.org/programs/special-programs/ship--state-housing-initiatives-partnership-program/local-government-information
FHFC Coalition	The FHFC Coalition is working with our state partners, most notably, the FHFC Finance Corporation, as well as our national partners, including the NLIHC and Enterprise Partners, to assist all of our communities in Florida with disaster recovery. Our role includes advocacy for federal and state funding and technical assistance for recovery efforts at the local level.	http://www.flhousing.org/

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
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/
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. Contact 1-888-ROOF-BLU (1-888-766-3258) to request local, current information.	https://www.usace.army.mil/Missions/Emergency-Operations/National-Response-Framework/Temporary-Roofing/
Florida Division of Emergency Management	The Division of Emergency Management (DEM) 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.	https://www.floridadisaster.org/
Florida Law Help	This page will provide you with current information about available national and state disaster benefits as well as resources in the state of Florida. In the meantime, learn about your rights regarding legal issues that can arise after a disaster in Florida.	https://www.floridalawhelp.org/

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
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
U.S. Dept. of Urban And Housing Development (HUD)	HUD offers various funding opportunities for survivors of natural disasters. The link provided lists state-specific resources as well as linkage to disaster assistance resources.	https://www.hud.gov/info/disasterresources
HUD CDBG-DR Toolkits	HUD provides flexible grants to help cities, counties, and states recover from Presidentially declared disasters, especially in low-income areas. Funding is subject to availability of supplemental appropriations.	https://www.hudexchange.info/programs/cdbg-dr/toolkits/
HUD Disaster Recovery Homelessness Toolkit	HUD's Disaster Recovery Homelessness Toolkit focuses on improving outcomes for people experiencing homelessness as part of long-term disaster recovery. This toolkit is for local governments, Continuums of Care, and service providers that want to ensure people experiencing homelessness are included in 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 people experiencing homelessness and vulnerable populations during and after a disaster.	https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-toolkit/

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
Federal Emergency Management Agency: Hazard Mitigation Assistance	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).	https://www.fema.gov/hazard-mitigation-grant-program
FEMA: Individual Assistance Program	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.	https://www.fema.gov/disaster/4294-4297/updates/fact-sheet-what-femas-individual-assistance-program
FEMA: National Disaster Recovery Program Database	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.	https://www.fema.gov/pdf/emergency/disasterhousing/ndrpd_public_user_viewer_guide.pdf

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
FEMA: Public Assistance Grant Program	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.	https://www.fema.gov/news-release/2009/12/15/fema-public-assistance-grant-program
FEMA: National Flood Insurance Program	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.	https://www.fema.gov/national-flood-insurance-program

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
FEMA Mitigation Assessment Team Reports	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.	https://www.fema.gov/fema-mitigation-assessment-team-mat-reports
Federal Highway Administration	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.	https://www.fhwa.dot.gov/
U.S. Department Of Veterans Affairs	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.	https://www.va.gov/HOMELESS/nchav/education/VEMEC-Toolkit.asp
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

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
Small Business Administration: Disaster Loans	The SBA website provides information about the Disaster Loan Program (DLP) 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 DLP 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/programs-surveys/geography.html
U.S. 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 nutrition assistance programs. The National Agricultural Statistics Service (NASS) 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, farm products, and the market value of products sold.	https://www.nass.usda.gov/Data_and_Statistics/

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
U.S. 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
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

A. RESOURCES FOR LOCAL GOVERNMENTS

Disaster Resource	Description	Link
Voluntary Organizations Active In Disasters	Voluntary Organizations Active in Disasters (VOAD) 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. 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.	https://www.crisiscleanup.org/
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

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 state, local, tribal, and territorial (SLTT) levels.
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). 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](http://www.grants.gov) - www.grants.gov
- [Benefits.gov](http://www.benefits.gov) - www.benefits.gov
- [DisasterAssistance.gov](http://www.disasterassistance.gov) - www.disasterassistance.gov
- [Dun & Bradstreet \(DUNS number\)](http://fedgov.dnb.com/webform/displayHomePage.do) - <http://fedgov.dnb.com/webform/displayHomePage.do>
- [Catalog of Federal Domestic Assistance \(CFDA\)](http://www.cfda.gov) - www.cfda.gov
- [U.S. Government Open Data](http://www.data.gov/) - <http://www.data.gov/>
- [Disaster Assistance](https://www.disasterassistance.gov/get-assistance/other-recovery-help) - <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) - <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/americorps-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>

<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>

<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

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/buildyour-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/disasterrecovery/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 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/SilverJackets>

<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

<https://rems.ed.gov/>

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-efficiencyand-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.cfda.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.cfda.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.cfda.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/csbq>

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>

Disaster Recovery Impact Needs Assessment Chronological Checklist

ACTION STEPS	PRIORITY LEVEL	COMPLETION TIMEFRAME	ASSIGNED TO & DATE	DATE DUE & TO WHOM	DATE COMPLETED
CREATE A DECISION-MAKING FRAMEWORK					
Determine process for making recovery related decisions and who has authority and responsibility to make policy decisions.					
Determine process for adopting and implementing recovery plan.					
COORDINATION AND OUTREACH					
Create list of local public officials most relevant to long-term recovery coordination, implementation, and begin outreach.					
Organize periodic meetings of relevant local public officials and other stakeholders. Determine frequency and format (Daily? Weekly? Monthly?) (Conference call? In person? Open to public?)					
Provide regular, accessible guidance on key recovery topics, including hazard mitigation, insurance considerations, permitting requirements, and steps residents and partners can take to navigate the recovery process.					
Create a structured outreach strategy that keeps local communities and key stakeholders informed on disaster recovery progress, available funding opportunities, program eligibility, application requirements, and timelines.					

References

2017 Hurricane Season FEMA After-Action Report. FEMA. July 12, 2018.

<https://www.fema.gov/media-library-data/1531743865541-1034d16794d43d3082544435e1471da07880/2017FEMAHurricaneAAR.pdf>

2017 National Preparedness Report. FEMA. August 28, 2017.

<https://www.fema.gov/media-library/assets/documents/134253>

American Housing Survey. Census Bureau.

<https://www.census.gov/programs-surveys/ahs/about/respondent-information.html>

Community Development Block Grant Disaster Recovery Assistance. HUD. <https://www.hud.gov/hudprograms/disaster-recovery>

CPG 101, Version 2. FEMA. November 1, 2010.

<https://www.fema.gov/media-library/assets/documents/25975>

Emergency Management Performance Grant Program. FEMA.

<https://www.fema.gov/emergency-management-performance-grant-program>

HOME Investment Partnerships Program. HUD.

https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/

Homeland Security Exercise and Evaluation Program. FEMA.

<https://www.fema.gov/media-library/assets/documents/32326>

National Disaster Housing Strategy. FEMA. January 16, 2009.

https://www.fema.gov/media-library-data/20130726-1819-25045-9288/ndhs_core.pdf

National Disaster Recovery Framework, Second Edition. FEMA. June 2016.

<https://www.fema.gov/media-library/assets/documents/117794>

Pre-Disaster Recovery Planning Guide for Local Governments. FEMA. February 2017.

<https://www.fema.gov/media-library/assets/documents/129203>

Pre-Disaster Recovery Planning Guide for State Governments. FEMA. November 2016.

<https://www.fema.gov/media-library-data/1485202780009db5c48b2774665e357100cc69a14da68/>

[Pre-DisasterRecoveryPlanningGuideforStateGovernments-1.pd](#)

FEMA Disaster Housing Resource Center. Provides resource information, such as links to housing strategic documents, interim housing resources, and permanent housing resources.

<https://www.fema.gov/housing-resources>

HUD Disaster Resources Website

<https://www.hud.gov/info/disasterresources>

Small Business Administration

<https://www.sba.gov/funding-programs/disaster-assistance>.



ACCESS AN ELECTRONIC VERSION OF THE

Creating a Local Housing Disaster Recovery Strategy GUIDEBOOK

AND OTHER VALUABLE RESOURCES UNDER THE PUBLICATIONS TAB

ON THE FHFC COALITION'S WEBSITE AT:

WWW.FLHOUSING.ORG