



CREATING CLIMATE RESILIENT
AFFORDABLE HOUSING AND
COMMUNITIES:
UNDERSTANDING RISKS, ROLES AND
LEADERSHIP STRATEGIES

2023

Virtual Conference

Moderator

Annetta Jenkins, FCDA Board Member, Executive Director of the Riviera Beach CDC

Presenters

Mary L. Williams, MBA, FCCM, State Disaster Housing Coordinator, Florida Division of Emergency Management

CJ Reynolds, Director of Resiliency & Disaster Recovery, Florida Housing Coalition

Dayna Lazarus, AICP, Technical Advisor, Florida Housing Coalition



IHP Program Summary

IHP Program Summary	Total
Valid Registrations:	911,576
Inspections Issued:	283,506
IHP Referrals:	679,184
IHP Eligible:	380,678
IHP Amount:	\$1,004,936,677.71
HA Amount:	\$651,091,768.96
Repair Amount:	\$456,909,187.99
Replacement Amount:	\$52,926,161.43
Rental Amount:	\$138,903,568.61
Transient Amount:	\$2,443,171.71
ONA Amount:	\$353,844,908.75
GFIP Amount:	\$19,224,000
Destroyed Owners:	3,059
Destroyed Renters:	393



Non-Congregate Sheltering Program Update

County	Applicant Withdrawn	Pending Site Inspections	Pending Commercial Site Placement	Haul and Install WOs Issued	Pending Permits	Trailers Placement in Progress	Trailers Installed	Pending Utility Work	Pending Final Inspection	Licensed In
Grand Total	64	153	725	519	20	75	424	135	23	266

- State has received 6,793 applications in total, resulting in 1,420 applicants pending site placements.
- 266 households have currently been licensed in for the entire program and we continue to push forward.
- The cutoff registration date was 2/17/23 but the Unite Florida portal will remain open for SHRC and Unmet Needs applications.



Sheltering for in Home Recovery Continuation (SHRC) Update

SHRC Applicant Status	
Total Valid SHRC Applications:	3,804
Pending Outreach:	1,899
Inspection Calls Placed:	1,896
Inspections Scheduled:	836
Inspections Complete:	549

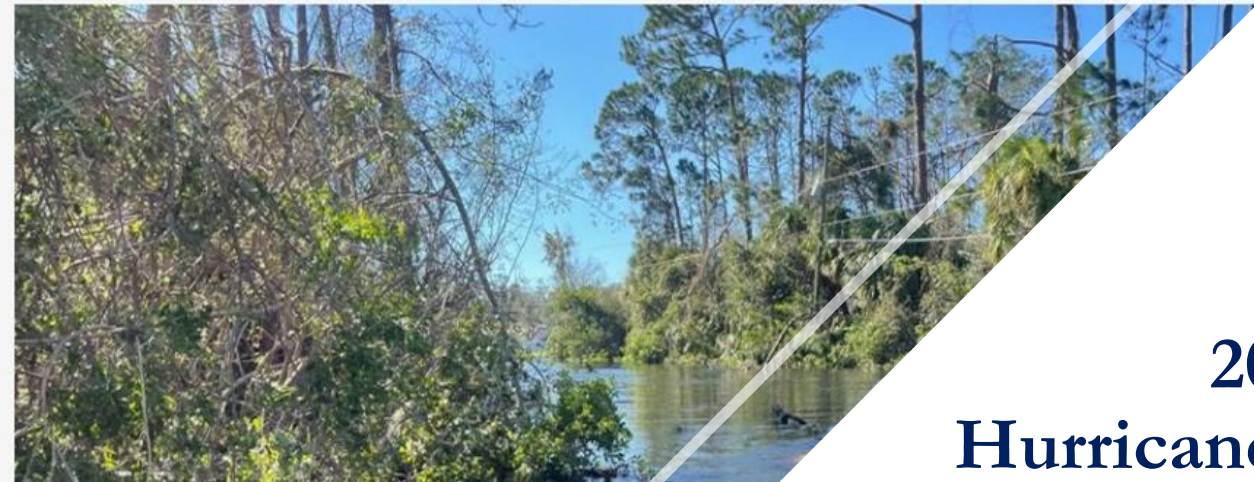
SHRC Repair Status	
Total Applicants Approved (Feasible):	183
Total Infeasible/Withdrawn Applicants:	366
SHRC Repairs Scheduled (WO's Issued):	63
SHRC Repairs in Progress:	4
Repairs Complete:	-

- State has solidified three VOAD partners to administer SHRC: Inspiritus, SBP, All Hands & Hearts
- Currently have 63 Work Orders Issued to VOADS to begin repairs and have 4 SHRC Repairs currently in progress.
- The Unite Florida portal will remain open for SHRC and Unmet Needs applications at this time.



After Ian, river flooding menaces Florida inland towns

By ADRIANA GOMEZ LICON and CURT ANDERSON October 1, 2022



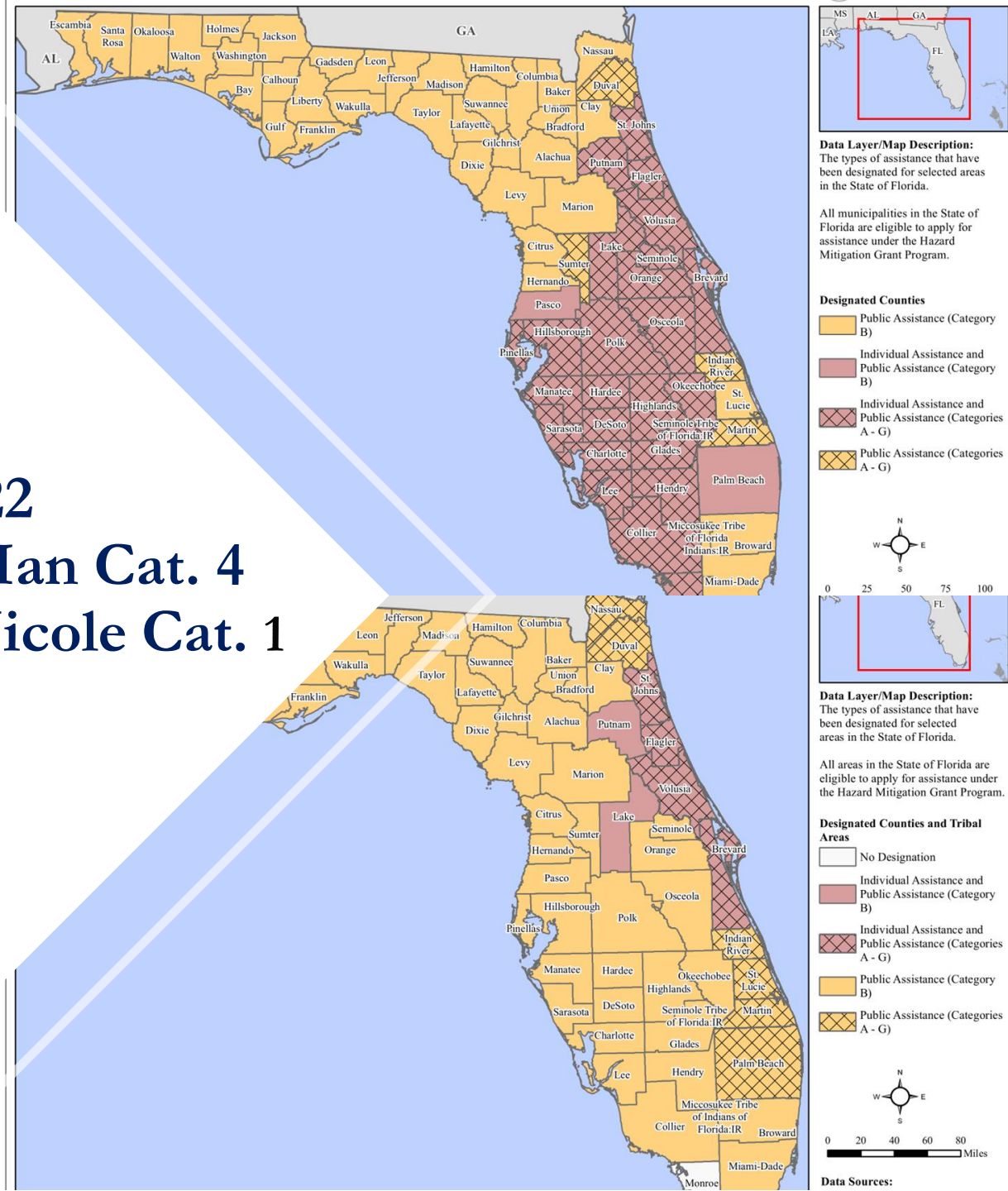
Initial Damage Assessments

Residential Destroyed
 5,076
Major
 13,533
Minor
 14,418
Affected
 17,287
Total
 50,314



University of South Florida, County of Lee, FL, FDEP, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS

2022 Hurricane Ian Cat. 4 Hurricane Nicole Cat. 1



Losing Housing to Disasters and Disconnects

- **Not replacing affordable and workforce units post-disaster.** New development skews toward higher.
- **Properties not insured.** Post-Sandy HUD Inspector identified that 3 housing authorities in Maryland, NY and NJ *did not have flood insurance for 72 buildings that needed it.*
- **Long Rebuild Times.** With destroyed buildings, people likely to leave their community, because rebuilding post-disaster takes YEARS.
- **Lack of Integration of Budgets and Goals.** Affordable housing is NOT YET well integrated with Resilient Infrastructure, Development and Disaster Recovery.
- **Insurance Costs, Gaps and Replacement Costs.** Smaller/older homes in low-income areas receive smaller payouts. Families with paid-off mortgages may not have insurance.



Community Development Leaders Are Also Resilience Leaders

- Statute defines communitywide and redevelopment planning; and power to approve the acquisition, demolition, removal, or disposal of property
- Define land uses, population density, requirements for rehabilitation and improvement
- Work with Public Works and community leaders to develop plans revitalize neighborhoods or improve public services
- Oversee development of new housing communities, construction planning, land acquisition, and permits
- Engage elected officials to obtain support and funding
- Work with stakeholders to identify problems and implement solutions to meet the needs of diverse groups



10 Principles for Resilient Community and Affordable Housing Leadership

1. Know how current and future flood risks will impact your CRAs and affordable housing stock.
2. Know where the vulnerable populations live.
3. Identify and address environmental and infrastructure factors to improve community health.
4. Establish policy that property owners in the CRA who seek local funding for improvements are insured.
5. Use the TIF and understand how CRA funds align with SHIP, HHRP, and other public funding programs to support resilient repairs/rehab.



10 Principles for Resilient Community and Affordable Housing Leadership

6. Define resilient design and construction criteria for new development in CRAs.
7. Recruit professionals with expertise in resilience and sustainability and Community members with disaster experience to serve on Community Development committee and working groups.
8. Integrate affordable housing in community-wide planning to align plans and budgets.
9. Create a Housing Action Plan that integrates resilience and sustainability.
10. Ensure that local Disaster Recovery Plan includes actions for Housing Recovery for all phases of disaster.



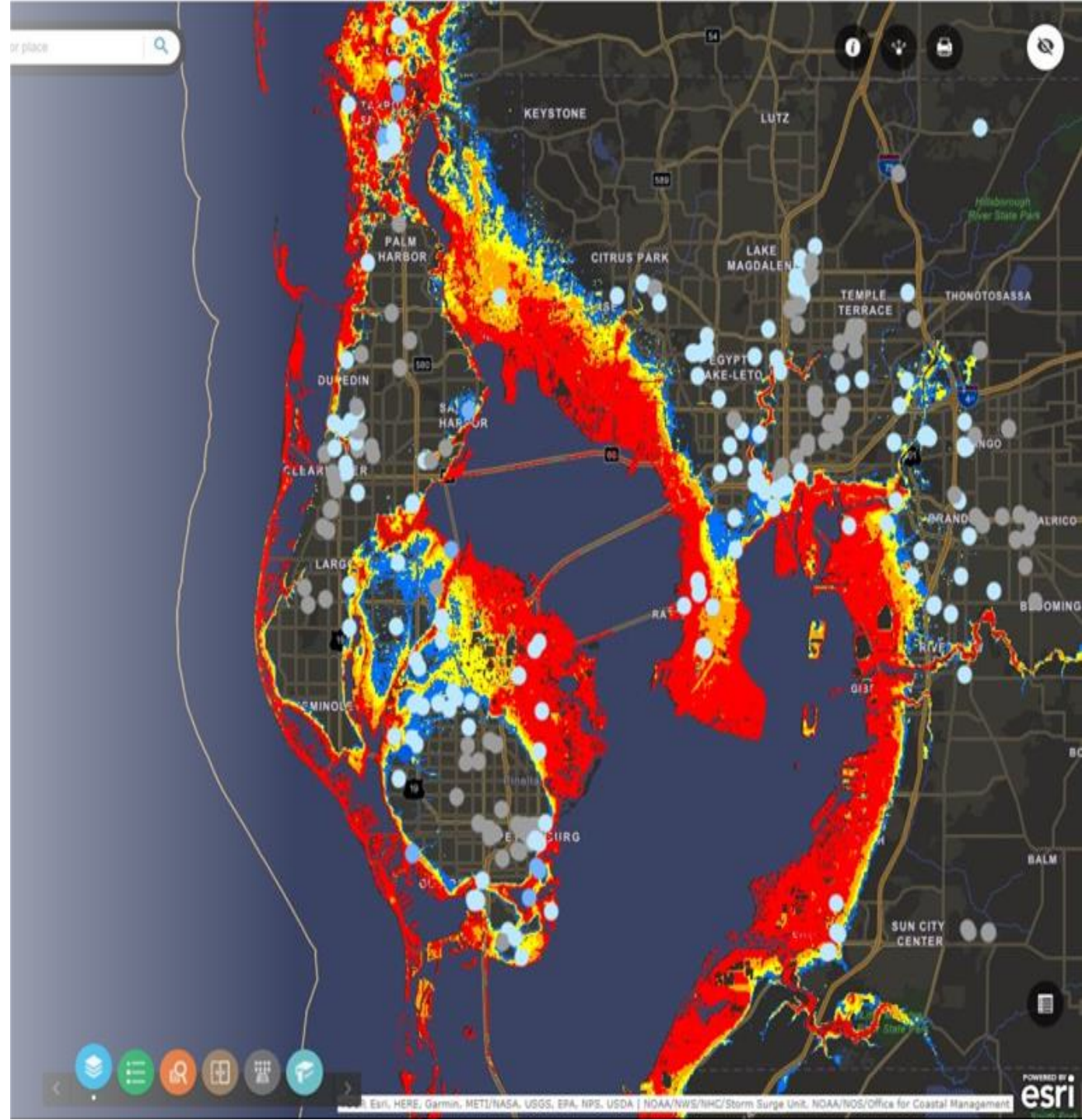
Principle 1: Know Your Flood Risks

In 2021, FS. § 380.093 established statewide programs for adapting to flooding and sea level rise

Local vulnerability assessments, data and maps submitted to FDEP by 2024.

Affordable public housing is defined as a critical asset.

Meet with your Floodplain manager, Planning, EM to review risks, exposure and impacts to the CRA – emphasis on Assisted Multi-Family properties, LMI/special needs populations and small businesses.



Principle 10: Disaster Recovery Plans includes Housing Recovery

We are very good at rapid emergency response, but mitigation, preparedness and recovery need more strategic coordination and funding

What Community Development Leaders can do....

- Request that the Post-Disaster Redevelopment Plan be updated
- **Identify a building in the CRA to serve as a Community Recovery Center** for 3-6 months post-disaster
- Work with SBA, FEMA to help businesses/ property owners
- Create Construction Information Packet and staff the CRC to provide education on repair and reconstruction requirements





1. Home Hardening, Elevation & Rebuilding

Upgrade and retrofit homes to allow residents to shelter in place and qualify for home insurance discounts. A best practice is requiring green building certification.



2. Buyout & Relocation

Fund buyout of flood-prone areas impacted by repeat flood events. This action must be paired with relocating residents to non-hazard areas.



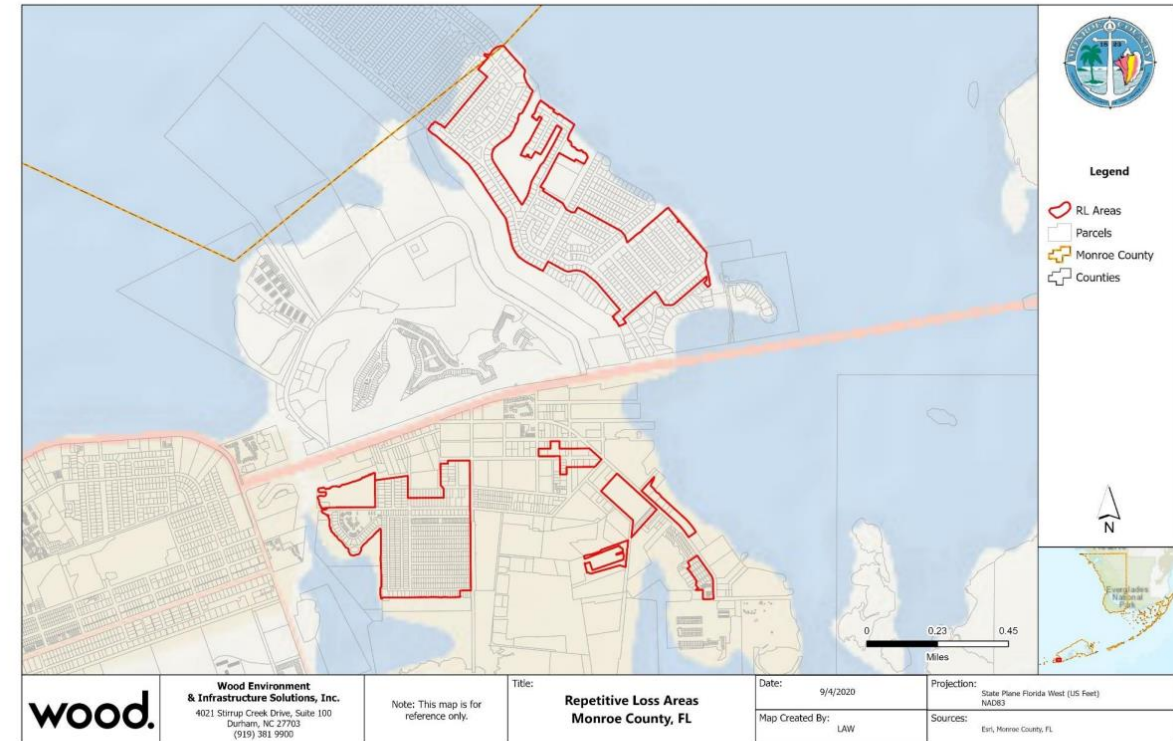
Florida Housing Coalition

7 Housing Mitigation Best Practices

Table 4.20 – Repetitive Loss Properties by Jurisdiction

Jurisdiction	Property Count	Total Losses	Total Building Payments	Total Contents Payments	Total Payments	SRL Count
Islamorada	49	165	\$9,259,466.07	\$2,186,580.29	\$11,446,046.36	17
Key Colony Beach	17	55	\$4,948,817.18	\$473,229.39	\$5,422,046.57	3
Key West	250	675	\$25,884,699.75	\$6,455,692.16	\$32,340,391.91	33
Layton	1	2	\$0.00	\$5,839.22	\$5,839.22	-
Marathon	168	471	\$22,113,989.43	\$3,770,593.82	\$25,884,583.25	31
Unincorporated Monroe County	696	1,670	\$54,434,686.72	\$11,718,672.59	\$66,153,359.31	77
Total	1,181	3,038	\$116,641,659.15	\$24,610,607.47	\$141,252,266.62	161

Source: FEMA Region IV, obtained December 2020; SRL = Severe Repetitive Loss



Source: FEMA/ISO



3. Addressing Racial Equity

Vulnerable populations are disproportionately negatively impacted by natural disasters and should be prioritized. Do a social vulnerability assessment of residents located in flood-prone areas or exposed to hazard due to substandard housing, lack of clear title, or accessibility.



4. Home Insurance: Wind & Flood

Homes that are not mortgaged but are in flood zones are particularly vulnerable to catastrophic loss. Help ensure homebuyers and owners know insurance and discounts available to them.



5. Incentives & Regulations

- Deploy regulation to discourage development in hazardous locations.
- Code enforcement protocols can prioritize correcting structural deficiencies.
- Include insurance premium discounts, green mortgages, and tax breaks for energy saving retrofits in consumer incentives.



MY SAFE FLORIDA HOME PROGRAM CONTACT INFORMATION:

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www.MySafeFLHome.com

SMART INVESTING MITIGATION SAVES



Natural Hazard Mitigation Saves: 2017 Interim Report
nibs.org/mitigationsaves



[2018 FEMA Study](#)





6. Mobile Home Tie-Downs & Enhancements

Replace older mobile homes (pre-1994) with modern housing that meets current building codes. Upgrade newer mobile homes through tie-downs, window films, and carport anchoring.



7. Community Engagement & Competence

- Community-sponsored educational events.
- Networking seminars.
- Strong coordination between housing providers and emergency management.



FHC Resilience and Disaster Preparedness Services

FHC Technical Assistance works in partnership with Local Governments:

- **Planning:** Facilitate multi-department meetings to update plans, codes, etc.
- **SHIP & HHRP Support:** Plan/program review to optimize strategies to risks
- **Vulnerability Assessments:** Work with staff and consultants to support housing integration - Do a VA of CRAs, or within your CRA
- **Community Land Trusts:** Review current and potential locations
- **Housing Disaster Preparedness and Recovery:** Create/support Teams to update plans and process
- **Local Resilient Housing Workshops/Conference:** Support planning and identify topics and speakers
- **Local Meetings Support:** Facilitate discussions on local risks, impacts, strategies, coordination



FLORIDA
DISASTER MANAGEMENT
GUIDE FOR HOUSING

SPONSORED BY: The Florida Housing Finance Corporation
 Florida Housing
 PREPARED BY: The Florida Housing Coalition
 JUNE 2016

Disaster Management Guide for Housing

CREATING A LOCAL
HOUSING DISASTER RECOVERY
 STRATEGY

SPONSORED BY: Florida Housing
 PRESENTED BY: TBRPC

Creating a Local Housing Disaster Recovery Strategy

TAMPA BAY
REGIONAL PLANNING COUNCIL

HOUSING

Housing Affordability & Resiliency
 Home > Resiliency > Housing Affordability & Resiliency

The TBRPC is developing new programs and tools in partnership with local governments and stakeholders to support affordable, attainable and resilient housing goals.

This page will link you to new resources designed to support Planning Departments, Community Development, Floodplain management, Housing programs and Resilience planning.

Topics

- Housing Initiatives
- Technical Assistance for Local Government Plans
- Housing Inundation Assessment Tools (new!)
- Housing Case Studies



[ALL FHC PUBLICATIONS LINK](#)

[TBRPC RESOURCES LINK](#)



Thank You!



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