



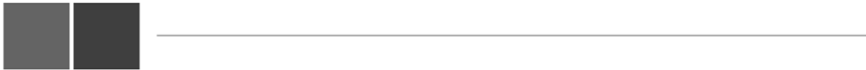
Disaster Preparedness and Response

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Our Thanks to the Florida Housing Catalyst Program



AFFORDABLE HOUSING CATALYST PROGRAM

**Sponsored by the Florida Housing
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Disaster Preparedness

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Upcoming Publication: January 2018

**Using SHIP for Disaster Preparation
and Disaster Response FIELD GUIDE**

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Planning Process Step 1: Initiating the Process

- Form planning task force to guide plan development.
- Designate local government official (or agency) to lead process.
- Choose start date and timeframe
- Define planning process, plan type, and linkages with other local plans and documents.
- Secure local elected and community leadership support for planning process.

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Enterprise Community Partners Multi-family Affordable Housing Developments

- **Disaster Staffing Toolkit** - Develop comprehensive disaster staffing plans to protect buildings, engage residents and continue operations after a disaster.
- **Multifamily Retrofit Guide** - 19 practical strategies to make properties more resilient
- <http://www.enterprisecommunity.org/solutions-and-innovation/green-communities/tools-and-services/ready-to-respond>

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Planning Process Step 2: Organizing Public Participation

- Form stakeholder group to guide public participation.
- Develop public participation and communications plan.
- Discuss participation plan with elected leaders, community leadership, stakeholder groups, and public.

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Step 3: Research and Analysis

- Review local plans/programs: comprehensive plan, emergency response plan, redevelopment plan, capital improvement plan, and housing and economic development plans
- Assess risks to environment and buildings
- Assess local staff and financial resources available for recovery. Identify gaps
- Formulate recovery scenarios. Develop alternatives for different land uses, economic considerations, and financing issues.

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CDBG-DR Toolkits

- HUD provides flexible grants to help cities, counties, and States recover from Presidentially declared disasters
- <https://www.hudexchange.info/programs/cdbg-dr/toolkits/> includes a planning guide
- Sample policies and procedures
- Tools for recovery projects
- Checklist to address preparedness activities

Step 4: Facilitating Input

- Identify strategies and programs to address priority issues
- Identify broader array of financing and implementation mechanisms.

Step 5: Adopting a Plan

- Revise draft based upon feedback and finalize
- Hold public hearings on final draft plan.
- Seek adoption from elected officials.

Volunteer Groups

From the Resources HANDOUT:

Voluntary Organizations Active in Disasters

- An association that provides a forum promoting cooperation, communication, coordination and collaboration
- <https://www.nvoad.org/>

Crisis Cleanup <https://www.crisiscleanup.org/>

- A collaborative disaster work order management platform. It improves coordination, decreases duplication of efforts, enhances efficiency, and improves the volunteer experience.

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Step 6: Implementing the Plan

- Initiate pre-disaster elements.
- Periodically exercise plan.
- Review and amend plan as laws change and after disaster strikes.

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Partner with the FL Division of Emergency Management

- DEM prepares a statewide Comprehensive Emergency Management Plan, and conducts exercises to test emergency response capabilities
- DEM provides assistance to local governments to prepare emergency plans

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Educate your Citizens

Information available on DEM's website floridadisaster.org:

- Personal Health Records
- Florida Wind Insurance Savings
- Persons with Disabilities
- Hurricane Retrofit Guide
- NOAA Radio
- Provide residents with list of designated shelters
- Floodplain Management
- Preparedness Maps
- Secure Your Home
- Pet Plan
- Disaster Supply Kit
- Blueprint For Safety
- Building Code
- Emergency contact numbers

Special needs registry with local emergency management agency

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Pre-Disaster Activities before every Hurricane Season

- Call Every Hotel in May-June
- Call Every Rental Housing Development

Disaster Mitigation Programs

- FIRST: Monitor SHIP rehab & new construction for code compliance
- NEXT: Mitigation involves Hardening, Resiliency, and Sustainability
- SHIP
- CDBG
- HOME
- Hurricane Loss Mitigation Program (HLMP) used to be RCMP

Examples of Mitigation Features

- Opening Protection
- Re-Roofing
- Roof/Wall/Foundation Connections
- Brace Bottom Chord Gable End

Florida Residential Retrofit Guide

- Roofs
- Roofs and water intrusion
- Window, doors and shutters
- Walls
- Porches and attached structures
- Equipment and loose objects

<http://www.floridadisaster.org/hrg/>

What are the Mitigation Features of Your Housing Assistance Programs?

Disaster Recovery

Florida Housing Coalition
Annual Conference Re-
scheduled for
October 30-Oct 31 in
Orlando

flhousingconference.org/

Provide FEEDBACK on Publication OUTLINE

SHIP Disaster Strategy

- For Federally or State declared disasters
- May provide Temporary Stabilization along with repair and recovery assistance
- Maximum Assistance for Disaster Strategies range from \$7,500 to \$40,000

SHIP offers Temporary Measures and Long Term Repairs

- Temporary: Blue Tarps, Repairs to prevent further damage
- Long Term: Home Repair, Relocation or Replacement
- Ideally: first temporary assistance, later follow up with long term repairs

Disaster Strategy funded from:

- Unencumbered local SHIP funds
- SHIP Disaster annual set-aside: \$5 million held back from statewide distribution
- Special allocations of funds from Legislature

Intake for Disaster Assistance

- Intake may be twice as intensive
- Affected households have housing needs plus more.
 - Stay Connected to your local network:
Who is offering what?
- There is a BALANCE: Help people BUT Ensure that SHIP assists only eligible households and follows all rules

Handout: Disaster Application

- Includes all regular SHIP program questions plus disaster-related questions.
- Addresses False Statements
- Notice for Collection Social Security Numbers

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

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

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

Damaged Property Address:



Self-Certification of Income

- Local governments covered under the Executive Order are eligible to use expedited procedures for applications
- **Only use if 3rd party verification unavailable**
- Handout: Self-Certification Form

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

Household Name _____ Local Government _____

1. I hereby certify that I am a victim of _____

2. I will receive income from the following sources over the next 12 months: (Circle Y (yes) or N (no) for each statement)

Y N Wages from employment (including commissions, tips, bonuses, fees, etc.);

Y N Income from operation of a business;

Y N Rental income from real or personal property;

Y N Interest or dividends from assets;

Y N Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;

Y N Unemployment or disability payments;

3. I certify that I have provided income documentation for all income sources (For example: W-2 Forms, paycheck earnings statements, etc); or

I certify that I am unable to provide complete: 3rd party verification or income documentation.

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)



Type of SHIP Assistance: Home Repair

Owner-Occupied Rehabilitation of roof, windows, electrical system, fences and more

Some Cases require relatively little SHIP funds:

- SHIP pays the homeowner's deductible
- Obtain proof of homeowner's insurance

Use Licensed Contractors

- Disaster Contractors Network Portal:
<http://www.dcnonline.org/>
- Use of the website is free and is funded by a state grant.
- Search by Florida County
- The DCN registration system will not allow a contractor to select work that requires a license and register without a valid license.

Home Repair Topic: Reimburse Applicant for Eligible Expenses

- Reimbursement is not normal SHIP practice—only for disaster response
- Before reimbursing, collect valid receipt, invoice, and checks or statement showing payment
- Work requiring inspection or permits must be done to code before reimbursing

Examples of Reimbursing Applicant

- Permanent repairs of damage **performed according to code**
- Temporary repairs to avoid additional damage
- Cost of a Blue Tarp or other temporary measures
- Removal of a tree fallen on a house, in the yard or on a fence
- Temporary Rent Assistance

Home Repair Topic: Identify Potential Duplication of Benefits

Applications should identify funds from:

- FEMA (document with letter or data provided by FEMA)
- Insurance (document with letter from insurance company)
- Other sources, such as CDBG, HOME, Small Business Administration, or private/nonprofit relief assistance

Reimburse SHIP if FEMA comes through

- Applicant agrees to reimburse SHIP if FEMA, Insurance or other help is later received
- Upcoming Form: FEMA Tracking Form
- Handout: SHIP Applicant Agreement Form

Type of SHIP Assistance:
Purchase Assistance
Hardee County Example

- SHIP helps displaced households with home purchase assistance



Type of SHIP Assistance:
Demolition and Home Replacement
Hardee County Example



Hardee Housing Funding Overview

State Allocations

SHIP Regular	\$ 350,000
SHIP Disaster	\$ 643,000
Hurricane Housing Recovery Program	
<u>HHRP</u>	<u>\$7,899,060</u>
Total	\$8,892,060

Federal Allocations

CDBG Housing	\$ 750,000
CDBG Disaster	\$ 453,422
<u>HOME Again</u>	<u>\$ 500,000</u>
Total	\$1,703,422

Grand Total: \$10,595,482

Example: Home Replacement & Elevation 2015 Pasco County Flooding

**\$1.5 Million in
Disaster Funding**

Type of SHIP Assistance: Temporary Rent Assistance

- Inspect damaged property to confirm applicant is disaster affected
- Pay rent for a month to month rental, or
- Shelter in a hotel, \$100 or more daily with no discounts. Find pet friendly hotels
- SHIP rent limits do not apply
- Remember 65% Homeownership Set-aside—do not spend 'too much' on rent assistance

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Example of Temporary Rent Assistance: Pasco County

- SHIP provided 5-7 days on average
- County worked through the United Way
- County provided SHIP funds upfront. U.W. paid the hotel, and was reimbursed by the County
- Human Services Department provided transportation

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Example of Temporary Rent Assistance: Red Tide in Franklin County

- \$350,000 for rent and utility payments
- Also mortgage help (Foreclosure Prevention)
- 288 impacted households assisted

More about Disaster Strategies

Application is submitted before
the Executive Order times out
BUT is not income qualified until
November 20. May we still assist
under the Disaster Strategy?

YES. You must receive a
completed application before
Executive Order times out.

Disaster PLUS Other Strategies?

Application submitted before EO Times Out requests home repair. Should I assist with Disaster Strategy or Regular Rehab Strategy?

If repair cost exceeds maximum disaster award:

- First repair costs paid as a grant under disaster strategy
- Remaining repairs costs paid as deferred payment loan from rehab strategy

More

Should disaster affected clients using Rehab Strategy use the disaster application?

Use the disaster application, since SHIP is not the only resource at work to pay for repair.

We contract with a Rehab Sub Recipient. Could they also take on our Disaster Strategy repairs?

Check with your procurement policy. Possibly you could amend existing agreement. Add Duplication of Benefits text

Disaster Resources on www.flhousing.org

- Contacts for FL Division of Emergency Management, FEMA, Veterans Affairs, Enterprise Community Partners
- Florida Bar Foundation Assisting Floridians
- Also: “**Hurricane Member Updates**”, weekly call on Fridays at 1:30pm
 - To participate on October 20:
<https://attendee.gotowebinar.com/register/2649463868640849665>

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In Publications
Section of
Florida Housing
Coalition website

www.flhousing.org

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Technical Assistance is Available

Available Daily: 1 (800) 677-4548

Options for Further Assistance Include:

Phone and Email consultation
Site Visits

Register at www.flhousing.org for:

Workshops
Webinars