

# Florida Housing Coalition Hurricane Member Update Webinar

October 9, 2020  
Sponsored by Fannie Mae

# AGENDA

## Two Years After Hurricane Michael

- Review of Housing Damage
- Gulf County: Loss, Damage and Climate Gentrification
- Calhoun County Update
- Florida Housing Finance Corporation's Disaster Recovery Initiatives
- Report from North Florida Inland Recovery

# Review of Housing Damage

Handout: FEMA's HURRICANE MICHAEL  
Housing Impact Assessment, DR-4399



THE FLORIDA HOUSING COALITION



# Gulf County: Loss, Damage and Climate Gentrification

Blaise Denton,  
Research Manager and Technical Advisor  
Florida Housing Coalition

[denton@flhousing.org](mailto:denton@flhousing.org)



# Gulf County: Loss, Damage and Climate Gentrification

Overview of “How to interpret disproportionate loss and damage from climate change? An example from Hurricane Michael and Housing Impacts on Florida’s Forgotten Coast” by Chad S. Boda, Murray W. Scown, Emily Boyd

**And** FAMU/FHC’s work in North Port St. Joe with the North Port St. Joe Project Area Coalition



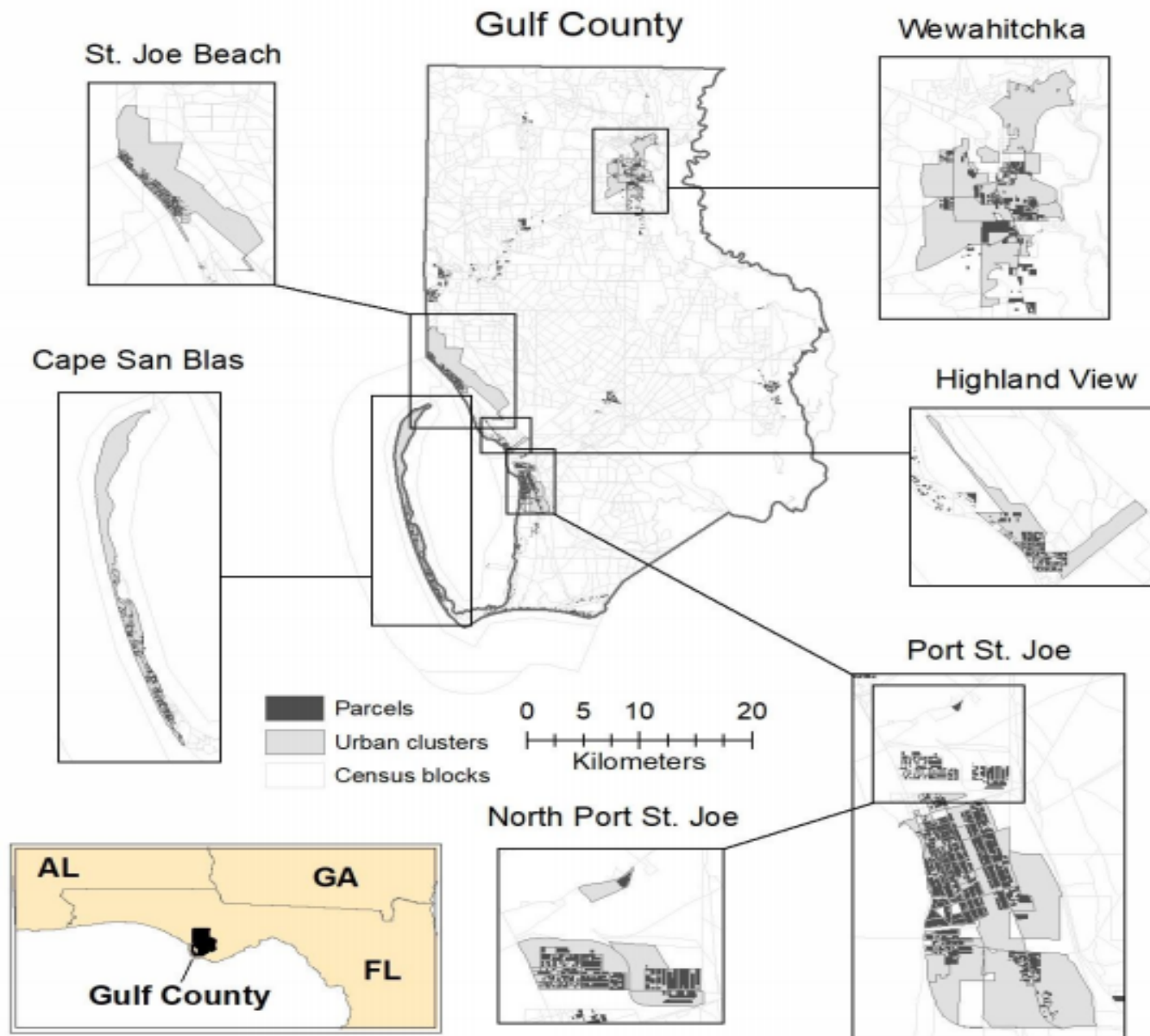
FLORIDA HOUSING COALITION

# What Constitutes Loss and Damage... Loss of Capital... Or Loss of Capabilities?



FLORIDA HOUSING COALITION





Geography	# of Parcels	Net \$ Loss	Average Loss per # of Parcels	Average Parcel Value Change	% Residential Units Lost
Cape San Blas	906	\$67,830,000	\$74,872	-18%	9%
St. Joe Beach	1226	\$66,270,000	\$52,344	-22%	30%
Port St. Joe (Excluding NPSJ)	1254	\$35,120,000	\$28,010	-15%	6%
Wewahitchka	362	\$2,990,000	\$8,264	-15%	9%
Highland View	205	\$1,200,000	\$5,876	-1%	23%
North Port St. Joe	598	\$2,800,000	\$4,677	-13%	10%
Other Parcels	2137	\$61,270,000	\$28,670	-10%	10%

Chart recreated from Page 12, “How to interpret disproportionate loss and damage from climate change” An example from Hurricane Michael and Housing Impacts on Florida’s Forgotten Coast” by Chad S. Boda, Murray W. Scown, Emily Boyd



FLORIDA HOUSING COALITION



## Conclusion

A capital theory of loss and damage may over-value wealthy people's property and expensive beachfront property that is disproportionately likely to be a short-term rental or second home, while overlooking lower income communities.

“the **capabilities approach** is promising as a more comprehensive and human-centered approach to loss and damage when compared to capital theory.”



FLORIDA HOUSING COALITION

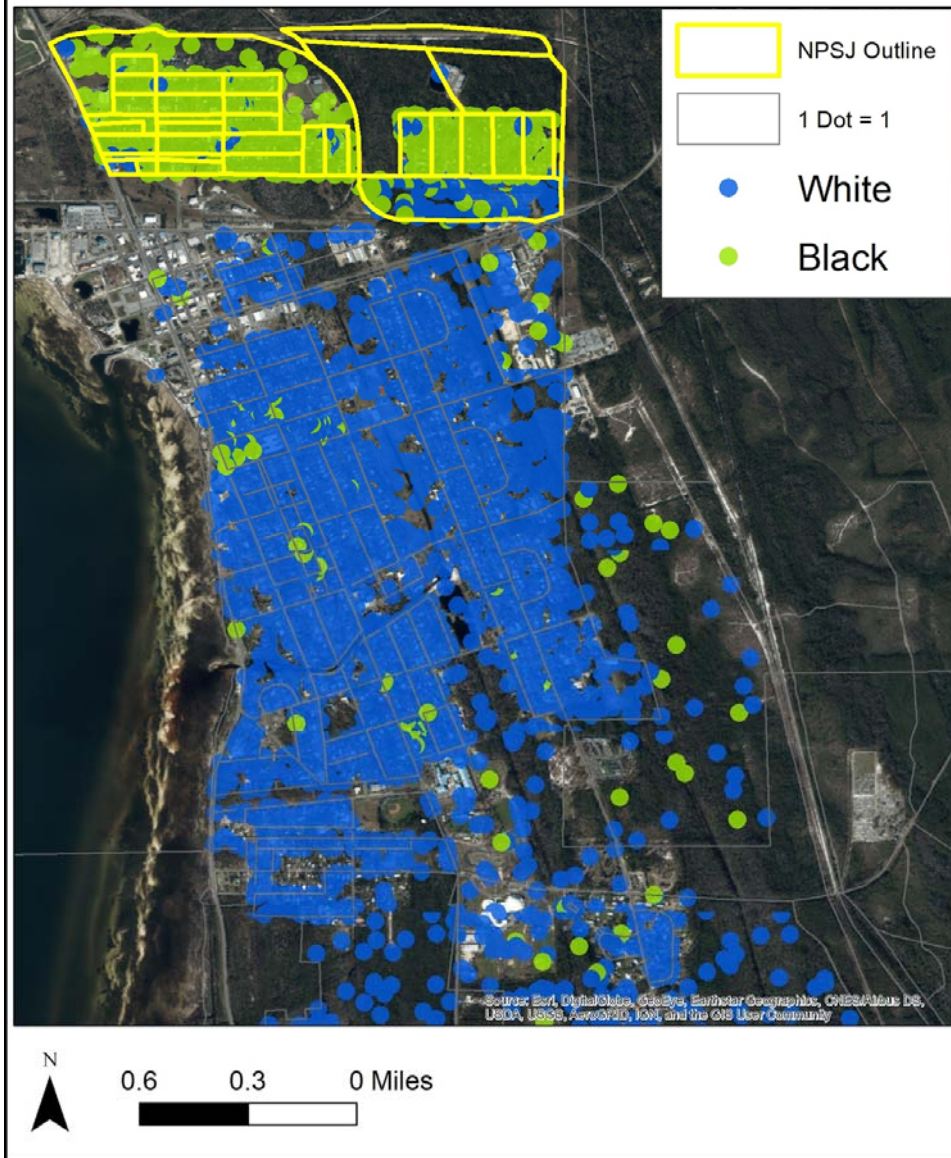
# Climate Justice

- Climate Gentrification
  - In places like North Port St. Joe and Overtown, Miami, lower income, majority black neighborhoods were/are located on less desirable, higher elevation land. With more powerful disasters and rising sea levels, these communities now face the risk of displacement
  - In the wake of a serious disaster like Hurricane Michael, investors and contractors make money through government contracts and low-cost land purchases without helping, or even actively hurting, low income communities



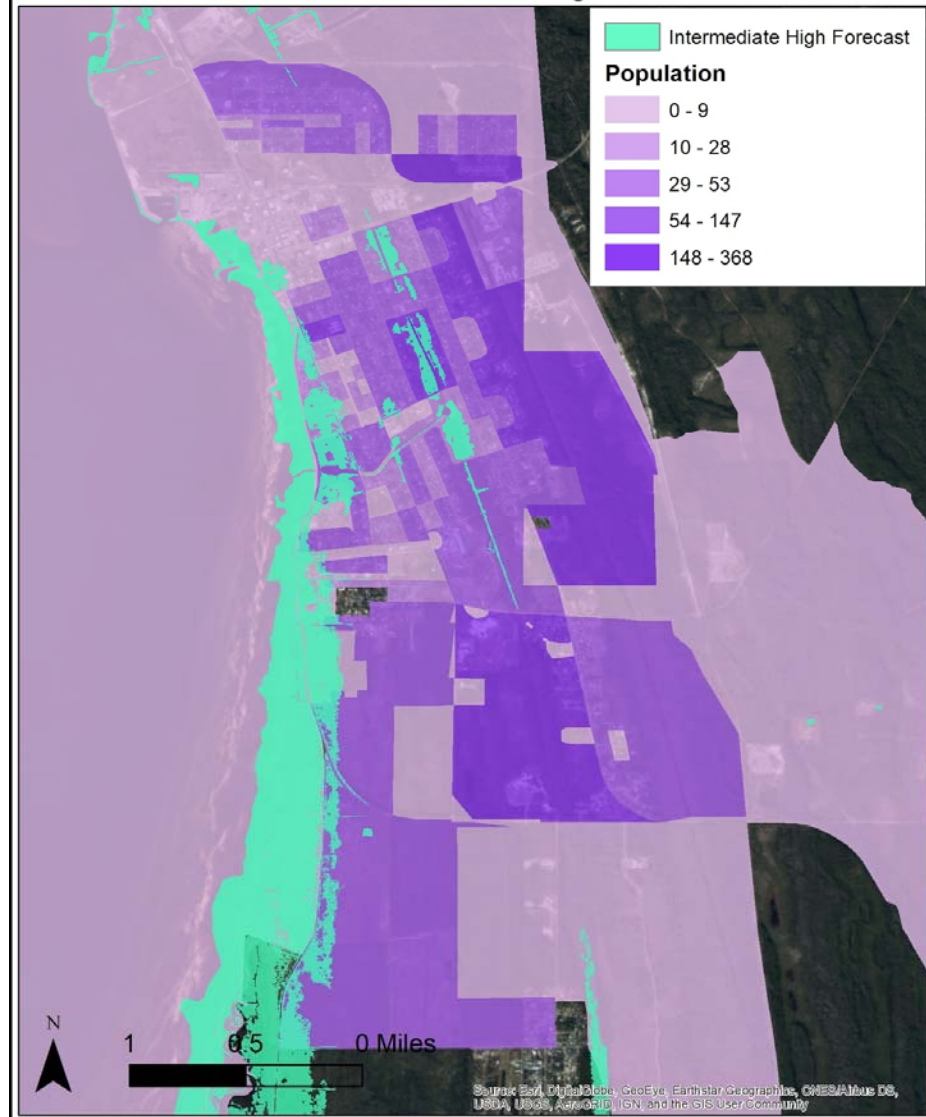
FLORIDA HOUSING COALITION

# Race in Port St. Joe 2010 Census



FLORIDA HOUSING COALITION

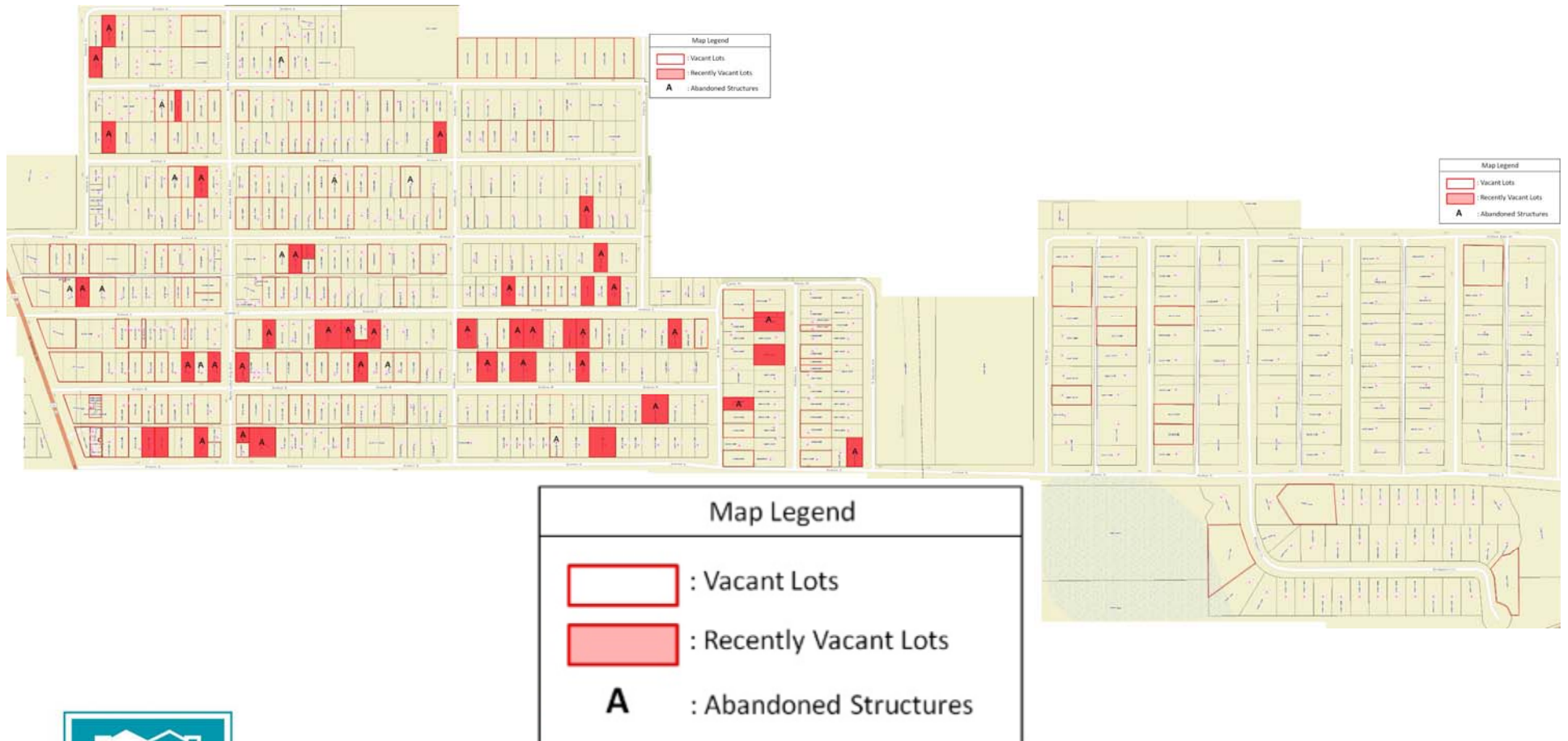
# Population and Inundation in Port St. Joe: NOAA Intermediate High Model



FLORIDA HOUSING COALITION

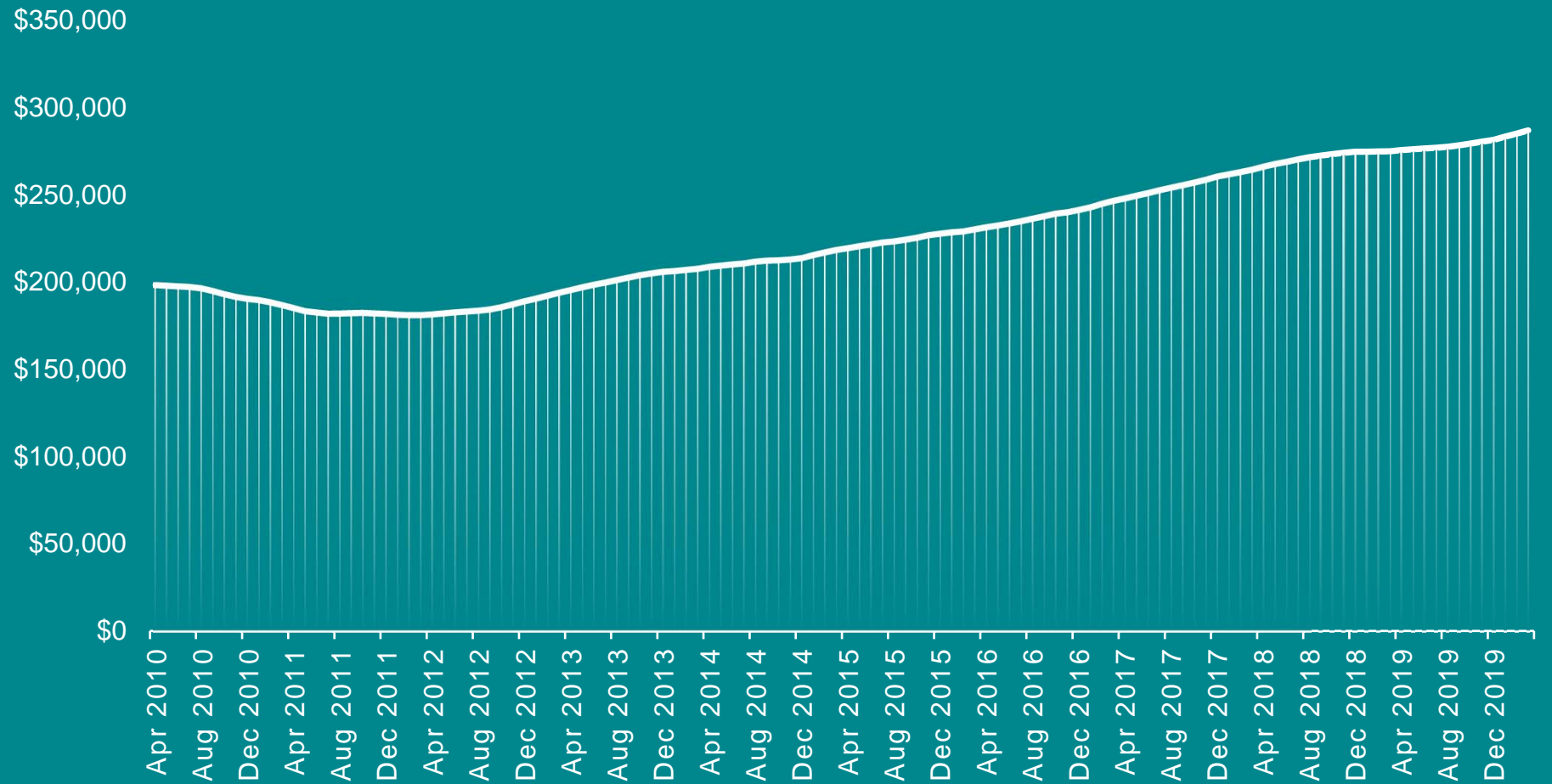


# NPSJ: Vacant and Abandoned SAET Survey



FLORIDA HOUSING COALITION

## HOME SALES VALUES IN ZILLOW'S GREATER PORT ST. JOE



FLORIDA HOUSING COALITION

# Potential Solutions?

- Empowering residents by ensuring clear title
- Land banking and preserving long term affordability through a CLT
- Harnessing growth for low income homeowners and increasing housing supply through ADUs

THANK YOU

[denton@flhousing.org](mailto:denton@flhousing.org)



FLORIDA HOUSING COALITION



# Calhoun County Update

Apalachee Regional Planning Council

Donald Morgan

[dmorgan@arpc.org](mailto:dmorgan@arpc.org)

Amber Zies

[AZies@arpc.org](mailto:AZies@arpc.org)

- Funding Sources
- Housing Assistance
- Outreach to Contractors

# Calhoun County

- Funding Sources
- Housing Assistance
- Outreach to Contractors



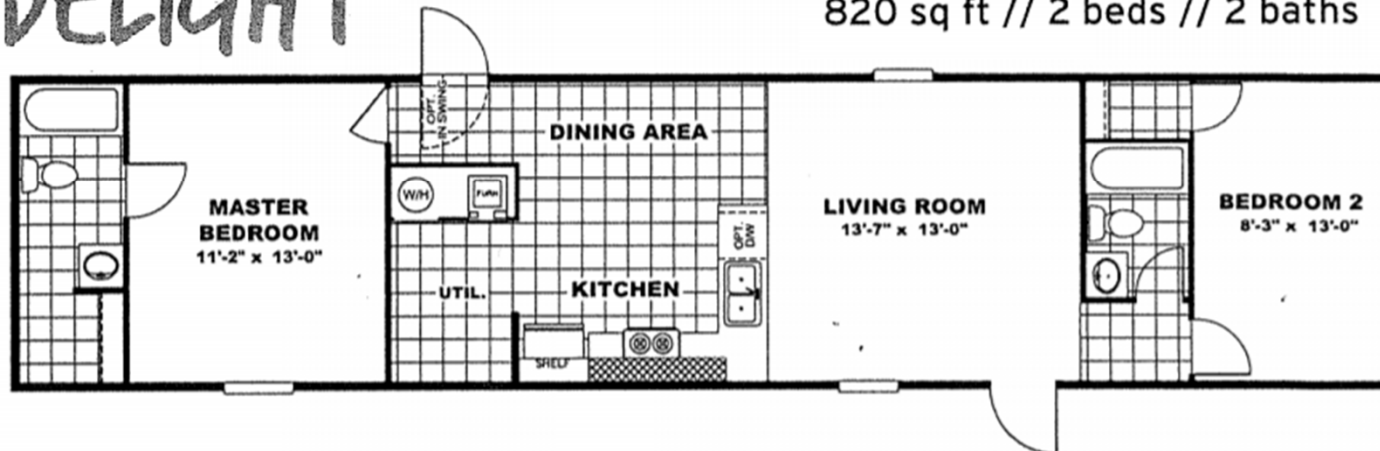
# Home Replacement with Manufactured Housing



DELIGHT

TRR14602A

820 sq ft // 2 beds // 2 baths



# Florida Housing Finance Corporation's Hurricane Michael Disaster Recovery Initiatives

Nicole Gibson,  
Assistant Director, Homeownership Programs  
Florida Housing Finance Corporation  
[Nicole.Gibson@floridahousing.org](mailto:Nicole.Gibson@floridahousing.org)

- Rental Housing
- Home Purchase Assistance

# Report from North Florida Inland Recovery



**NORTH FLORIDA INLAND**  
**RECOVERY**  
*NORTH FLORIDA INLAND LONG TERM RECOVERY GROUP*

Anita Halling

[anita@northfloridarecovery.org](mailto:anita@northfloridarecovery.org)

Long Term Recovery Group for Jackson  
County and Calhoun County



Fannie Mae®

THE FLORIDA HOUSING COALITION





# History of the Group



# Funding Sources





# Housing-related Projects



Fannie Mae®

# Recovery Report



Data current as of Aug. 31, 2020

## RECOVERY REPORT

**\$ 2,164,840+**

TOTAL GRANTS AND CONTRIBUTIONS TO DATE

**\$3M**

NEEDED TO MEET  
KNOWN UNMET NEEDS



### HIGHLIGHTS OF REPAIR PROJECTS

**16,440**  
VOLUNTEER  
HOURS

**1,156**  
CASES

**709**  
CASES  
CLOSED

**6**  
NEW HOMES  
IN 2020

**447**  
OPEN CASES  
IN NEED OF  
FUNDING

**8**  
NEW HOMES  
TO BE CONSTRUCTED  
IN 2021

### SUPPORT RECOVERY!

[www.NorthFloridaRecovery.org/donate](http://www.NorthFloridaRecovery.org/donate)  
\*Estimates based on average costs.

- \$50.00 - Box of Nails
- \$100.00 - Bucket of Paint
- \$500.00 - Window package for a home
- \$1,500.00 - Permitting/Fees for a new home
- \$2,500.00 - Truss package for a home
- \$3,500.00 - Insulation for a home
- \$4,250 - Foundation for a home
- \$6,500.00 - New water well
- \$7,500.00 - Framing package for a house
- \$60,000.00 - Building Materials for a home
- \$100,000.00 - Entire House Sponsorship



# Upcoming Training

**October 16, 2020 1:30 pm  
Hurricane Michael Two Year  
Anniversary, Part 2**

<https://attendee.gotowebinar.com/register/1775437910150092045>



Fannie Mae®

THE FLORIDA HOUSING COALITION



# 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](http://www.flhousing.org)** for:

Workshops

Webinars



Fannie Mae®

THE FLORIDA HOUSING COALITION





# Thank you!



Gladys Cook  
[cook@flhousing.org](mailto:cook@flhousing.org)

Michael Chaney  
[chaney@flhousing.org](mailto:chaney@flhousing.org)



Fannie Mae®

THE FLORIDA HOUSING COALITION

