

Florida Housing Coalition Hurricane Member Update Webinar

November 6, 2020 Sponsored by Fannie Mae

AGENDA

FDEM Week

- Florida Division of Emergency Management's role in housing after a disaster
- New RFP: Innovation Approach to Post-Disaster Housing Recovery

Florida Division of Emergency Management

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Florida Division of Emergency Management

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Disaster Housing

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Disaster Housing... What is it?

- FDEM role in disaster housing phases
- Individual Assistance what is it?
- Hurricane Sally so far
- What's next?
 - State-administered Disaster Housing Program
 - Request for proposals



Emergency Management



Disasters

- Declared
 - Presidential disaster declaration
 - Opens up FEMA funding
- Non-declared
 - Not declared by the President
 - State and local are responsible for response and recovery





Disaster Housing Phases

Sheltering

- Immediate life safety
- Local level operations
- Requires significant planning to meet urgent needs quickly

Interim (Temporary) Housing

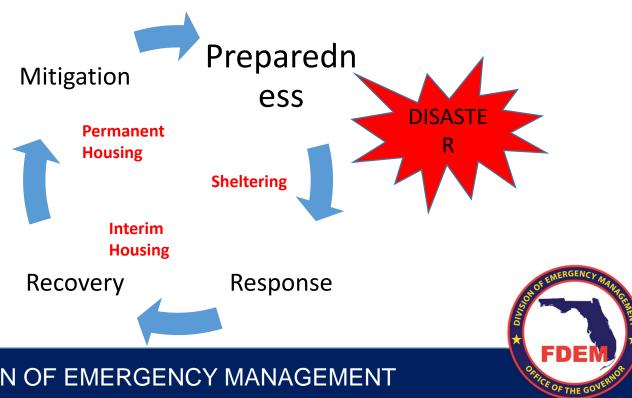
- Stabilize and rebuild
- Displaced from primary residence
- Is temporary
- It's not just a building...
 connect with
 community

Permanent Housing

- New normal
- Not one size fits all
- Recovery starts with preparedness and mitigation



Emergency Management and Housing Phases



Disaster Housing

What it is

• A means to an end Hurricane Michael (2018)



What it is not

• One size fits all

Hurricane Sally (2020)





Individual Assistance – What we do before a disaster...

- Planning, planning
- Housing availability
 - Rental stock
 - Permitting and zoning issues
- Work with federal, state, and local partners to plan for future disasters
 - Florida Housing Coalition
 - Florida Housing Finance Corporation
 - City/County Government
 - Voluntary Organizations Active in Disasters (VOAD)
 - Salvation Army
 - American Red Cross
 - Florida Baptists
 - And more!



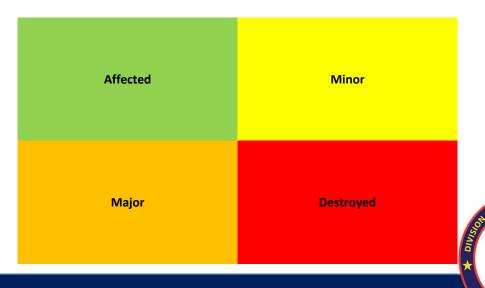
Individual Assistance - What we do after a disaster...

- Damage assessments
- Individual Assistance Programs
- Direct housing missions

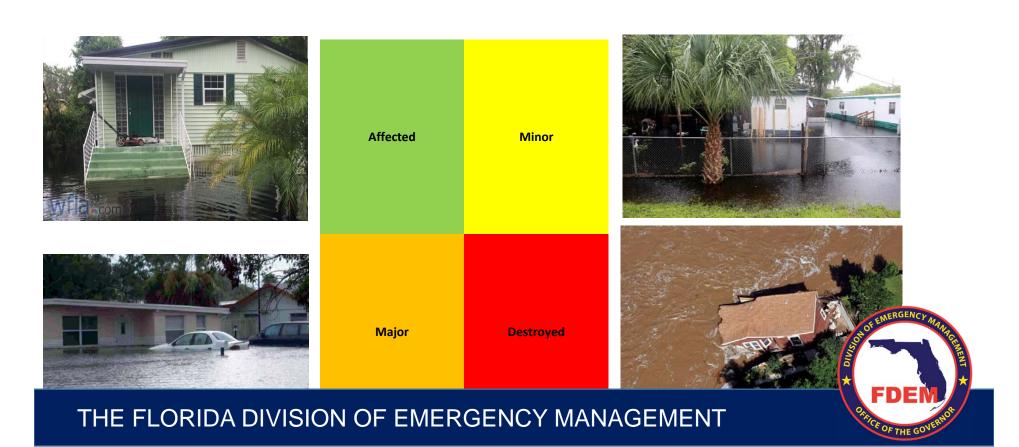


Damage Assessments

- Starts with damage assessments
- Critical to counties receiving IA and PA declarations



Degree of Damage (Flood)



Degree of Damage (Wind)



Another Category: Inaccessible

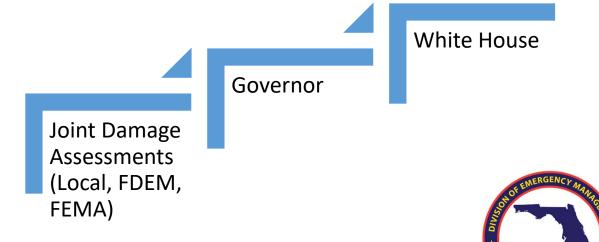
• Teams simply can't get to the site to assess the damage.





Damage Assessments – What's next?

- Damages jointly assessed
 - Local
 - FDEM
 - FEMA
- Requests sent up



Individual Assistance for a Presidentially-declared Disaster

- Assistance to <u>individuals and households</u> from a variety of programs
 - Mass Care & Emergency Assistance
 - Individuals and Households Program Assistance (IHP)
 - Disaster Case Management
 - Crisis Counseling Assistance and Training Program
 - Disaster Legal Services
 - Disaster Unemployment Assistance
 - Voluntary Agency Coordination
- Programs for renters or homeowners







Sequence of Delivery

Voluntary Agencies and Mass Care Emergency Food, Shelter, Clothing, Medical Needs Insurance Homeowner, Renter, Flood, etc.

Federal assistance may be available for uninsured or underinsured needs, or when insurance benefits are significantly delayed.*

FEMA Housing Assistance

Financial: Lodging Expense Reimbursement (LER), Rental, Repair, and Replacement Assistance
Direct: Multi-Family Lease and Repair (MLR), Transportable Temporary Housing Unit (TTHU),
Direct Lease, Permanent Housing Construction (PHC)

FEMA/State/Territory/Tribal Government ONA Non-SBA-Dependent Items (Funeral, Medical, Dental, Child Care, Critical Needs Assistance, Clean and Removal, Other)

SBA Income Evaluation (Repayment Capability)

To determine if the applicant can qualify for a low-interest SBA loan.

The applicant must complete the SBA loan application and be denied for a loan to be eligible for further FEMA assistance.

SBA Referral

For SBA-Dependent items and those applicants who qualify for a low-interest loan.

Real Property (owners) loans up to \$200,000. Personal Property (owners & renters) loans up to \$40,000.

FEMA/State ONA

SBA-Dependent Items

For those applicants who do not qualify for an SBA loan.

Personal Property Transportation

Moving and Storage Group Flood Insurance Policy

Unmet Needs - Voluntary Agencies

FEMA will coordinate with whole community partners to address remaining unmet needs once an applicant has received all federal assistance for which they are eligible.

THE FLORIDA DIVISIO

*Eligibility for Federal assistance is based on each applicant's individual circumstances as they relate to each program's conditions of eligibility. Not all applicants will be eligible for all forms of Federal assistance.



Today's Focus is on Housing Assistance

- Financial Assistance (\$)
 - Rental assistance
 - Repair assistance OR
- Direct Housing (usually a last resort)
 - Direct Lease
 - Multi-family Lease and Repair
 - Housing unit placement (private lots, commercial lots, or group sites)



Source: DHS OIG (2020). https://www.oig.dhs.gov/sites/default/files/assets/2020-03/OIG-20-15-Feb20.pdf

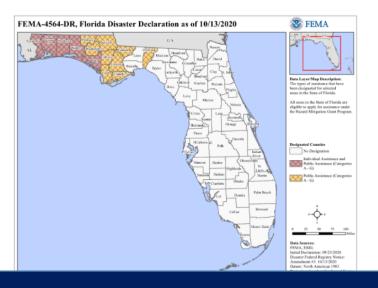


Florida Hurricane Sally (DR-4564-FL)



This is an active disaster. Apply for assistance.

Incident Period: September 14, 2020 and continuing. Declaration Date: September 23, 2020



Financial Assistance

Individual Assistance	Amount
Total Housing Assistance (HA) - Dollars Approved	\$16,470,286.93
Total Other Needs Assistance (ONA) - Dollars Approved	\$4,254,963.58
Total Individual & Households Program Dollars Approved	\$20,725,250.51
Individual Assistance Applications Approved	4936

Public Assistance	Amount
Total Public Assistance Grants Dollars Obligated	\$0.00

As of 11/5/2020



State-administered Direct Housing

- FEMA has historically run direct housing missions
- FEMA trailers; FEMA mobile homes
- Florida needs its own program
 - FEMA-funded, state-administered
 - Suited to needs of Floridians

FDEM is looking for vendors who can provide temporary housing units for the



Source: DHS OIG (2020). https://www.oig.dhs.gov/sites/default/files/assets/2020-03/OIG-20-15-Feb20.pdf

State to run its own version of a direct housing mission



Turn-key Housing Solutions

- Cost effective
- Suitable to meet survivor needs
- Appropriate for community placement
 - Allows for FEMA funding through the IA program
- Innovative

Katrina Cottage











Container

Home

One size does not fit all

4 bedrooms, 2 baths

3 bedrooms, 2 baths

2 bedrooms, 1 bath

1 bedroom, 1 bath

What might the innovations look like?



Disaster Housing Request for Proposals

Notice of Public Meeting Request for Proposal RFP-DEM-20-21-001 Disaster Housing

Notice of Public Meeting

Request for Proposal RFP-DEM-20-21-001 Disaster Housing

The Division will hold a public opening of the Proposals at the date and time below. Anyone who wants to attend, may so via conference call. At this time, the Division is not open to the public. At the time of the meeting, the Division will open and read aloud the names of Respondents that came in before the deadline of 3:00 p.m. on November 24, 2020.

Date and Time: November 24, 2020 at 3:30 p.m.

Conference Call Info: Dial in Number- 1 888 585 9008 Conference Room- 527-059-248

General Subject Matter to be considered: In accordance with the timeframe set forth in section 120.525, Florida Statutes, a Public Opening of responses is hereby noticed within the Schedule of Events for the Request for Proposal (RFP-DEM-20-21-001) Disaster Housing.

The Division reserves the right to issue amendments, addenda, and changes to the Schedule of Events and specifically to the meeting notice listed above. The Division will post notice of any changes or additional meetings within the Vendor Bid System (VBS) in accordance with section 287.042(3), Florida Statutes, and will not re-advertise notice in the Florida Administrative Review (FAR). Access the VBS at: http://vbs.dms.state.fl.us/vbs/main_menu.

https://www.floridadisa ster.org/newsmedia/news/20201022notice-of-publicmeeting--request-forproposal-rfp-dem-20-21-001-disasterhousing/



Next Steps

- Establish a permanent disaster housing task force with regular meetings
- Refine state disaster housing strategy and administrative plan
- Work to overcome barriers to disaster housing before the next one strikes
 - Governor's Hurricane Conference roundtable discussion on permitting and zoning issues
 - We hope to see you there!



Questions?

Thank you!

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Upcoming Training

November 13, 2020 1:30 pm COVID-19 Emergency Response Update

https://attendee.gotowebinar.com/regist er/90997089022823438





Technical Assistance is Available

Available Daily: 1 (800) 677-4548

Options for Further Assistance Include:
Phone and Email consultation
Site Visits

Register at <u>www.flhousing.org</u> for:
Workshops
Webinars





Thank you!



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