

Pay Me Now or Pay Me Later: Invest in Housing Resilience

BY GLADYS COOK

The 2020 FHC conference Disaster Forum showcased two high impact resilience initiatives taking place simultaneously in Florida. The two-hour session, **Pay Me Now or Pay Me Later**, featured project team members from the **Keep Safe Miami** and the **Tampa Bay REACH** initiatives, both funded by the JP Morgan Chase Foundation and others. Both projects will be conducted over a two-year period and are just getting started. The Florida Housing Coalition is a working member of each team and hopes to parlay tools and lessons learned from each initiative to strengthen Florida's housing and community resilience to climate-based hazards. This work is essential to protecting low-income households and communities that we know are disproportionately impacted by natural disaster and climate change.

PANELISTS



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KEEP SAFE MIAMI

Purpose: The mission of Keep Safe Miami is to build the capacity of affordable housing owners and housing portfolio managers to evaluate their portfolio and identify the most vulnerable properties, and to assess individual properties for specific risk and mitigation/adaptation strategies. There are tools available to property owners but there are gaps in linking need to resources. The Keep Safe Miami toolkit will help property owners identify retrofit needs and a financial plan to capitalize the cost of improvements. Property owners may consider mitigation actions to increase the resilience of their properties to climate-based hazards, which may include:

- Sea Level Rise
- Flooding
- Saltwater Intrusion
- Storm surge
- Hurricane
- Extreme Heat
- Drought

The Team: Nationally respected Enterprise Community Partners and the City of Miami housing and resilience staff members with the Institute for Building Technology and

Safety (IBTS). The South Florida Community Development Corporation is helping select 50 affordable multifamily properties to beta test the building inspection tool along with supporting community awareness and engagement efforts. According to an article by the University of Miami, “not only does greater Miami have the nation’s highest percentage of renters who spend more than half of their income on housing, but the metropolitan area also has the most property vulnerable to rising seas.”¹

Steps: Keep Safe Miami invites interested affordable multifamily property owners, from small naturally affordable properties to larger garden style or mid-rise assisted residential communities, to deploy the building assessment tool. The tool includes a financial analysis component that estimates the cost of retrofit or replacement of building or site components designed to reduce property and resident vulnerability to sea level rise, flooding, extreme heat, and other natural hazards. The City of Miami has committed to supporting property owners with an initial fund of \$500,000. Keep Safe Miami includes evaluation of the socioeconomic vulnerability of residents with an outreach and engagement component to

¹ <https://news.miami.edu/stories/2018/09/keeping-housing-affordable-and-afloat.html>

understand their degree of risk and to determine adaptation strategies best suited for them.

Anticipated Results: Property owners will identify risks and resilience strategies for their buildings and identify sources of capital to implement their resilience modifications. Local governments can benefit from the tool as property owners

take charge of building improvements by examining building codes, evaluating coastal development decisions, and planning infrastructure. The tool can be adapted for use throughout Florida to guide affordable multifamily property owners to identify risks and make mitigation plans to protect their properties and their residents.

PANELISTS



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TAMPA BAY REACH

Resilience and Energy Analysis of Communities and Housing

Purpose: REACH is designed to create the tools communities can use to understand and mitigate the risks of natural hazards, in particular sea level rise and flooding, on the housing infrastructure, particularly that of low- and moderate-income residents and neighborhoods. Specifically, the REACH tools bring together an inundation mapping application that can be layered with assisted housing locations (from Shimberg clearinghouse database), low income census tracts, and social vulnerability indicators. The mapping tool allows the user to view flooding impacts from sea level rise as well as storm surge from hurricanes, category 1 through 5. From the geospatial information, a policy crosswalk developed for the program directs planners and decision makers to self-evaluate the policies and programs that govern coastal development, infrastructure planning, and the most critical mitigation needs to protect housing assets and equitable redevelopment.

The Team: The Tampa Bay Regional Planning Council's (Tampa Bay RPC) Resiliency Action Cooperative is a broad partnership among the six counties and 23 municipalities that make up the Tampa Bay RPC. Along with Tampa Bay RPC staff, REACH team members include the University of Florida Shimberg Center for Housing Studies, the University of South Florida's Center for Community Design, United Way Suncoast, and the Florida Housing Coalition.

Steps: The REACH project includes multiple methods of community engagement and evaluation: a Community Vulnerability Assessment, and policy and program analysis. The UF Housing Coastal Flood Hazard Vulnerability mapping tool has been created and the USF Community Vulnerability Assessment is paired with data sets that gauge resilience and relative risk to housing and neighborhoods. Florida Housing Coalition team is developing a policy crosswalk of federal, state, and local hazard mitigation programs and regulations and a self-assessment instrument to identify disconnects in planning and preparation for inevitable climate change-based impacts to homes and neighborhoods.

Anticipated Results: The mapping and social vulnerability tools will highlight communities most at risk in terms of both potential scale of capital loss and capacity to recovery from natural hazards. The policy self-assessment tool for planners and other stakeholders will be conducted for ten communities resulting in a "report card" detailing the need for both short- and long-term strategies in the planning framework of each community. The planning framework includes the Comprehensive Plan, Local Mitigation Strategy, Local Housing Assistance Plan, and the HUD Consolidated Plan, along with other housing and mitigation strategies.

There is no common definition of “resilience,” but the term has become a popular way to describe malleability or sustainability. Resilience can be applied across disciplines and has evolved from theory to become a core strategy for urban climate resilience as a means for determining the “bounce-back” of a city after exposure to ongoing stresses and sudden shocks of climate-based hazards.²

Resilience planning has been in practice for the past decade or more- at least since the reality of climate change was made obvious by blue sky flooding during high tides and increasingly severe storms. Researchers and policy analysts have produced methods for assessing risk to the ecology, the economy, infrastructure, and society from natural hazards, particularly severe weather, and flooding. Resilience has become a core strategy for state and local governments.

“A resilient community is able to resist and rapidly recovery from disasters or other shocks with minimal outside assistance. Reducing current and future risk is essential to the long-term vitality, economic well-being, and security of all communities. By identifying future risk and vulnerabilities, resilient recovery planning can maximize preparedness, save lives and bring benefits to a community long after recovery projects are complete.”³

- 2015 National Disaster Resilience Competition Application

The Florida Housing Coalition is dedicated to a broad acceptance and practice in housing for equitable climate resilience, which is the intersection of successfully withstanding impacts from coastal and climate hazards, heat, and sinkholes, while the distribution of information and resources flows fairly to all members of society, in particular those with lower incomes, disabilities or members of racial or ethnic minorities. Equitable climate resilience efforts must include consideration of both the environment and socioeconomic condition of low- and moderate-neighborhoods.

Mitigation as a concept is the action of reducing the severity of natural hazards to reduce the loss of life and property. To be effective, mitigation must occur prior to the stress (sea level rise) or shock (storm surge) of a hazard and as a program must be based on risk assessment and a measure of a community’s resilience. Mitigation is the programmatic response to natural hazards to increase the resiliency of homes, infrastructure, and communities.

A resilient community deploys all these mitigation strategies to protect and preserve housing and communities:

1. Home hardening, elevation, rebuilding. Single and multifamily homes are properly rehabilitated or elevated to reduce the resident’s and structure’s exposure to hazards. Residents can choose to shelter in place in a resilient home in the face of storm or flood risks. Resilient homes may qualify for reduced insurance as the peril of flood or wind damage is mitigated through the physical rehabilitation of the home. Home retrofits along with site improvements can protect residents - and save lives - from extreme heat. Resilient homes are renovated or rebuilt with green standards. Innovative housing models can feature cost saving resilience measures. Throughout the community green building features are required with enhanced support for certification.

2. Buyout and relocation. Homes located in flood prone areas or otherwise exposed to coastal hazards may need to be bought and the residents relocated to a non-hazard area. This is an alternative to hardening, elevation, or rebuilding on site when the hazards cannot be mitigated. It is important to address the ability of the beneficiary to obtain suitable replacement housing and that accessibility needs are met.

² https://www.mdpi.com/journal/sustainability/special_issues/urban_resilience

³ <https://www.hudexchange.info/programs/cdbg-dr/resilient-recovery/>

3. Mobile Home Replacement and Tie-downs. Older mobiles homes (pre-1994) can be replaced with modern manufactured housing that meets current building codes. Newer mobiles homes can be made more resilient through tie-downs, window films and carport anchoring.

4. Priority to serve low- and moderate-income households, persons of color, persons with a disability and persons experiencing homelessness – both homeowners AND renters and people in permanent supportive housing. Recognizing that lower-income households are disproportionately impacted by natural disasters, low- and moderate-income residents and neighborhoods are a priority for the use of public resources for mitigation activities. This prioritization includes other vulnerable populations including people experiencing homelessness or who have disabilities.

5. Incentives and Regulations. Housing programs are an essential investment that can be supported and encouraged through financial and regulatory incentives. This is the most effective tool a community has for prioritizing mitigation treatments and assisting the LMI population. Regulations can discourage development in hazardous locations. Code enforcement protocols that prioritize correcting structural deficiencies is a critical mitigation factor. Consumer incentives include insurance premium discounts and energy savings. Green and energy certification programs can provide validity to mitigation activities and document features that add to the value and resilience of the home.

6. Home Insurance - Wind and Flood. Adequate home insurance is a form of financial resilience and allows a homeowner or rental property owner to repair and rebuild should disaster strike. All homes financed with a mortgage must carry liability insurance as well as wind and flood as dictated by the location and structural type of the home. Local governments providing housing assistance require indemnification as well. Homes that are not mortgaged but are in flood zones are particularly vulnerable to catastrophic

loss. FEMA cannot be expected to cover repetitive losses indefinitely. Other insurance, such as sinkhole hazard may also be required but overlooked by the insured. Consumers should have access to insurance premium discounts for wind mitigation features.

7. Community engagement and competence. The ability of a community to engage in a productive manner to prioritize adaptive measures can determine how well people and homes are protected from natural hazards. As a result of working with Florida's state housing trust funds, despite the Florida Legislature's frequent cuts to the program over the past 15 years, Florida's housing providers are highly competent in producing affordable housing. Engagement and competency can also include community awareness and support for housing programs rather than opposition such as the Not In My Backyard Syndrome (NIMBY). Local leadership and a strong ongoing coordination between the housing providers and the emergency management departments is essential to develop a robust housing mitigation program that operates year-round. The availability of health insurance is also a critical concern to the stability of a household. Finally, green infrastructure planning and development should be a requirement and should prioritize low- and moderate-income neighborhoods.

The Florida Housing Coalition will continue to support and demonstrate the use of the Keep Safe Miami and REACH tools. The Coalition will urge communities to use these tools in the decision-making process in targeting investment to protect and preserve homes and to prioritize funding and resources for low- and moderate-income populations, equitable development and redevelopment, and green building methods. The Coalition will continue to offer training and provide technical assistance for resilience initiatives and financial models and help expand their use statewide. We will continue to focus on climate justice and share lessons learned as we connect housing with emergency management to prepare for natural and climate change-based hazards.

We are here for you at cook@flhousing.org.



Gladys Cook is the Disaster Housing Resiliency and Recovery Director for the Florida Housing Coalition. She has more than 25 years of experience in housing and community development in Florida. As a planner, Gladys provides research and analysis skills in the formation of disaster recovery strategies for the equitable redevelopment of housing. She produces a weekly disaster recovery webinar for housing professionals and provides training and technical assistance to communities and organizations in the financing of housing development and rehabilitation.