Pre- and Post-Disaster Recovery with SHIP

Our Thanks to the Florida Housing Catalyst Program

Sponsored by the Florida Housing Finance Corporation

Four Phases of Disaster Management

- **Planning**: pre-disaster recovery planning
- **Mitigation**: reduce future vulnerability, lessen the impact of disasters
- **Response**: actions that must be carried out when an emergency exists or is imminent
- **Recovery**: bring a community back to a new normal after disaster

Disaster Preparedness
SHIP’s Role in the Disaster Management Framework

- Federal Government: FEMA, HUD administers Congressional allocations
- State Government: FL Division of Emergency Management (FDEM)
- Counties and Municipalities: Emergency Operations Centers (EOC) and SHIP Office

Disaster Resources on [www.flhousing.org](http://www.flhousing.org)

- Contacts for FL Division of Emergency Management, FEMA, Veterans Affairs, Enterprise Community Partners
- Florida Bar Foundation Assisting Floridians
- "Hurricane Member Updates", weekly call on Fridays at 1:30pm
  - To participate on August 10: [https://attendee.gotowebinar.com/register/12936145700732161](https://attendee.gotowebinar.com/register/12936145700732161)

‘Tune Up’ your SHIP Disaster Response 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

Pre-Disaster SHIP Activities before every Hurricane Season

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

Disaster Mitigation
What are the Mitigation Features of Your Housing Assistance Programs?

Disaster Mitigation Programs
- FIRST: Monitor SHIP rehab & new construction for code compliance
- NEXT: Mitigation involves Hardening, Resiliency, and Sustainability
- Beyond SHIP: Hurricane Loss Mitigation Program (HLMP)
  https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/

Examples of Mitigation Features
- Opening Protection
- Roof/Wall/Foundation Connections
- Brace Bottom Chord Gable End

Disaster Mitigation: Strengthening Housing
Mitigation

An image of a flooded building with water up to the windows. The text discusses mitigation measures for different structures:

- **Roofs**
- **Roofs and water intrusion**
- **Window, doors, and shutters**
- **Walls**
- **Porches and attached structures**

The text also mentions a resource from FDEM related to:

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

The resource is available at: [http://www.floridadisaster.org/hrg/](http://www.floridadisaster.org/hrg/)
Preparation for Multi-family Affordable Housing

- Disaster Staffing Toolkit from Enterprise Community Partners - Develop staffing plans to protect buildings, engage residents and continue operations after a disaster
- Multifamily Retrofit Guide - 19 practical strategies to make properties more resilient

What are the Mitigation Features of Your Housing Assistance Programs?

Disaster Response

- 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

Intake for Disaster Assistance
Handout: Disaster Application
• Includes all regular SHIP program questions plus disaster-related questions.
• Addresses False Statements
• Notice for Collection Social Security Numbers

### Eligibility Information
1. Was the unit detached, manufactured, or mobile? (circle)
   - Yes [ ]
   - No [ ]
2. Did the unit or structure receive physical damage? (circle)
   - Yes [ ]
   - No [ ]
3. If yes, was the damage caused by a disaster? (circle)
   - Yes [ ]
   - No [ ]
4. If yes, was the damage caused by a disaster? (circle)
   - Yes [ ]
   - No [ ]
5. If yes, was the damage caused by a disaster? (circle)
   - Yes [ ]
   - No [ ]

### Damaged Property Information
Provide basic information concerning the damaged property (i.e., physical address of the damaged property, total property value, and other names on the deed).

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

SHIP Recovery: 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

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
Temporary Repairs

- Some SHIP Offices provide Tarps and pay for Temporary Repairs to avoid additional damage
- Options: Follow up with Permanent Repairs later, or not.

A Year of Response and Recovery: Hurricane Irma Member Update Webinar

- A weekly one hour update
- Started less than 2 weeks after Hurricane Irma
- Updates on funding
- Information about how nearby communities were impacted
- Ideas about the best way to respond
- To participate on August 10: https://attendee.gotowebinar.com/register/12936145700732161

Identifying Disaster Recovery Needs

Our webinar participants need:
- Need help sifting through all the webinars, calls and written materials
- Updates on funding
- Information about how nearby communities were impacted
- Ideas about the best way to respond

Local Governments talk about disaster recovery needs

- St. Johns County
- Lee County
- City of Miami
- Collier County
- Hendry County
- Pasco County
- West Palm Beach
- Florida City
- Monroe County
- Sarasota County
- Highlands County
- St. Lucie County
St. Johns County

September presentation from St. Johns Housing Partnership, a nonprofit

- Preparing for home repairs using SHIP
- National church groups are a resource for volunteer work to demo and clean up
- Legal aid may help homeowners avoid unreliable contractors

St. Lucie County

- Displacement
- Agriculture
- Industry

Collier County

- Two low income areas, Everglades City and Immokalee, were severely impacted.
- Everglades City: over 800 homes destroyed, 1,600 received major damage.
- In Immokalee, a very low income rural community inhabited by farmworkers, 650 homes destroyed.

Florida’s CDBG-DR allocation of $615,922,000 for housing recovery, economic revitalization and infrastructure needs

Hazard Mitigation Grant Program: FEMA allocated $929,880,399 for Florida

Presenters on the Hurricane Irma Member Update Webinar

Legislative Advocacy

- Florida’s CDBG-DR allocation of $615,922,000 for housing recovery, economic revitalization and infrastructure needs
- Hazard Mitigation Grant Program: FEMA allocated $929,880,399 for Florida
Fannie Mae Presentation

• October 7 presentation: Kate McCarthy from Houston office
• Met with 500 borrowers in 6 days looking for assistance
• Main message: homeowners need to contact their servicer as soon as possible

News about State Funding

• 2018 Legislative Session: Bipartisan support the Bill to stop the sweep of Sadowski Trust Funds.
• January presentation from Florida Housing Finance Corporation: Robert Dearduff discussed the plan for disbursing $5 million of SHIP disaster assistance.

Disaster Recovery

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.
- Handout: SHIP Applicant Agreement Form

Type of SHIP Assistance:
Purchase Assistance

Hardee County Example

- SHIP helps displaced households with home purchase assistance

Hardee Housing Funding Overview

<table>
<thead>
<tr>
<th>State Allocations</th>
<th>Federal Allocations</th>
</tr>
</thead>
<tbody>
<tr>
<td>SHIP Regular $350,000</td>
<td>CDBG Housing $750,000</td>
</tr>
<tr>
<td>SHIP Disaster $643,000</td>
<td>CDBG Disaster $453,422</td>
</tr>
<tr>
<td>HHRP $7,899,060</td>
<td>HOME Again $500,000</td>
</tr>
<tr>
<td>Total $8,892,060</td>
<td>Total $1,703,422</td>
</tr>
</tbody>
</table>

Grand Total: $10,595,482

Type of SHIP Assistance:
Demolition and Home Replacement

- Replacement & Elevation after 2015 Flooding
- $1.5 Million in SHIP DR Funding

8/8/2018
Newest Disaster Publication on flhousing.org


160 Pages of Preparedness, Mitigation, Response and Recovery

Lessons for Previous Disasters

SHIP Disaster Assistance
Disaster Frequently Asked Questions

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

Appendices

Appendix A Disaster Preparedness Case Studies
Appendix B SHIP Disaster Strategy
Appendix C SHIP Disaster Subrecipient Agreement Template
Appendix D Disaster Self-Certification Form
Appendix E SHIP Disaster Procedures
Appendix F FEMA Consent to Share Client Information
Appendix G FEMA Case Manager Request Form
Appendix H SHIP Intake and Application Form – Sample
Appendix I SHIP Disaster Written Agreement with Applicant
Appendix J SHIP Strategy Templates: Hazard Mitigation Reconstruction, Rehabilitation, Rental
Appendix K Executive Order from Governor Sample
Appendix L Resources for Hurricane Assistance
Appendix M Glossary and Acronyms HUD Healthy Homes
Appendix N SHIP Disaster Frequently Asked Questions
Appendix O listing of Disaster Recovery Websites and Resources
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

Lessons Learned from Hurricane Irma
• The evacuation of Florida takes four days
• Long term recovery is dependent on FEMA damage assessments slow for Irma
• Persons homeless before disaster experience different treatment at shelters

More Lessons
• Florida’s rental housing shortage exacerbated both evacuation and recovery of Floridians and evacuees from Puerto Rico
• CDBG-DR funds from Hurricane Matthew in 2016 have not been expended ($58.6M)

Housing Coalition’s Focus: Equitable Redevelopment
Post Disaster Building Boom to be inclusive:
• Workforce Housing- Mobile Home Parks in the Keys
• Farmworker Housing in Collier & Hendry Counties
• Tenants Rights
• Persons homeless prior to disaster-sheltering
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