



## **Florida Housing Finance Corporation Hurricane Michael Response and Recovery Efforts**

Florida Housing has been working with the Florida Division of Emergency Management (DEM) and FEMA on initial response actions. A major disaster declaration provides a wide range of federal assistance programs for individuals and public infrastructure, including funds for both emergency and permanent work.

Florida Housing staff participates in DEM's Disaster Recovery Housing Task Force and the regular Housing Recovery Support Function Conference calls with FEMA and HUD staff providing information during those calls about our response activities.

While Florida Housing is involved in shorter term response strategies outlined below, our primary capability in disaster recovery is long term housing provision, described at the end of this document.

### **SHORT-TERM RESPONSE STRATEGIES**

#### **Augmented Housing Locator Service**

Florida Housing has signed a short-term disaster recovery services contract affiliated with our current [www.FloridaHousingSearch.org](http://www.FloridaHousingSearch.org) affordable rental housing locator service. Through the disaster recovery services contract, the provider will conduct extensive and frequent surveys with rental property owners in the impacted counties regarding available and suitable housing for households that cannot return to their homes. The survey also helps to determine which landlords will execute short-term leases with displaced households and accept FEMA rental assistance vouchers. The property owners being surveyed include those in Florida Housing's portfolio, as well as other landlords that currently have properties and units registered with FloridaHousingSearch.org. As part of the disaster recovery efforts, the locator's call center is working with FEMA and local emergency management efforts to recruit and add more rental property owners to the locator's rental unit data base. Florida Housing will provide DEM and FEMA weekly locator updates on available rental units in communities across the impacted areas.

The provider has extended its call center hours and has significantly increased the number of call center specialists, including bilingual staff, to adequately respond to households looking for rental housing and landlords that have available units.

#### **Disaster Recovery Resources Page on Florida Housing's Website**

Florida Housing is working with state and federal officials to provide information on short- and long-term housing solutions. Staff has created a page on the Corporation's website devoted entirely to disaster relief resources and information. The page details Florida Housing's resources that are available throughout the state, as well as other federal, state and local resources. Visitors can access this information by clicking on the icon on the homepage of our site titled Disaster Relief Resources and Information 2018 at [www.floridahousing.org](http://www.floridahousing.org).

## **SHIP**

Under Section 420.9073(5), Florida Statutes, Florida Housing is authorized to hold back up to \$5 million each fiscal year from the SHIP appropriation for recovery efforts for declared disasters. In previous years, recovery efforts include response to hurricanes, tornadoes, flooding and wildfires. While SHIP's role is primarily in the long-term recovery through each eligible local government's local housing assistance plan (LHAP), each SHIP local government has an adopted disaster strategy that allows for assistance in the immediate aftermath of a declared disaster. The disaster strategies include temporary relocation and rent assistance, debris removal and short-term repairs to prevent further damage to the structure or to allow for occupancy until further repairs are made.

Local governments are generally required to use their uncommitted SHIP funds for disaster recovery before they request SHIP disaster recovery funds.

SHIP funds are normally disbursed to local governments in the fall after collections are high enough to warrant disbursement. Although collections this year were not yet high enough to do the first regular disbursement, Florida Housing chose to disburse SHIP funds for 2018-2019 to the counties declared as eligible for Individual Assistance by FEMA for Hurricane Michael. The counties may choose to use these funds for disaster response.

### **Asset Management Actions**

The U.S. Treasury revenue procedures provide relief from income and non-transient requirements in Sections 42 and 142 of the Internal Revenue Code through October 31, 2019. This allows all vacant units at properties financed through Multifamily Mortgage Revenue Bonds or Housing Credits to be rented at restricted rents to individuals from areas that have a Presidentially declared disaster for individual assistance. Vacant units at properties financed through the State Apartment Incentive Loan program can be rented at restricted rents as long as the development maintains the statutory 20 percent set-aside for the units. Owners are authorized, but not required, to provide emergency housing relief to displacees, but no existing qualified household can be evicted solely to provide emergency housing for a displaced household.

Asset Management immediately conducted a damage assessment of the multifamily rental properties in Florida Housing's portfolio to gain a better understanding of the impact of the hurricane on the residents, and condition of the developments and units. Florida Housing has 68 developments comprised of 597 buildings with 6,134 units in its portfolio located in Bay, Franklin, Gadsden, Gulf Holmes, Jackson, Leon, Taylor, Wakulla and Washington counties.

From the initial damage assessments, eight developments reported extensive damage, 15 reported moderate damage, 17 reported limited damage and 22 reported no damage as a result of the hurricane. Owners of six developments are still assessing damage and some of the developments that have reported their initial assessment may revise that assessment after further review of their structures.

As of 10/24/2018, seven developments --- five in Bay County and two in Jackson County --- have reported a total of 428 displaced households. Additional displacements may be necessary as water-damaged units are thoroughly assessed for moisture content and possible mold proliferation.

The above information on the condition of the housing stock was shared with DEM, FEMA, HUD and others.

### **Multifamily Request for Applications (RFA) Actions**

Florida Housing has modified its RFA timeline in response to the disaster to allow applicants in affected regions to be able to participate/compete for available resources to finance rental housing. The following RFA timelines were changed.

*RFA 2018-110 Housing Credit Financing for Affordable Housing Developments Located in Medium - RFA application due date changed from 10/23/18 to 12/4/18. Made accommodations for Bay county including exemption from proximity requirements and removal of requirement to provide verification of infrastructure forms with application, instead requiring the verification of infrastructure forms during credit underwriting.*

*RFA 2018-111 Housing Credit Financing for Affordable Housing Developments Located in Miami-Dade County - RFA application due date changed from 10/25/18 to 11/9/18.*

*RFA 2018-112 Housing Credit Financing for Affordable Housing Developments Located in Broward, Duval, Hillsborough, Orange, Palm Beach, and Pinellas Counties - RFA application due date changed from 10/30/18 to 11/13/18.*

*RFA 2018-113 Housing Credit Financing for Preservation of Existing Affordable Multifamily Housing Developments - RFA Application due date changed from 11/1/18 to 11/15/18. Made accommodations for Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Liberty, Taylor, Wakulla, Washington including exemption from proximity requirements and removal of requirement to provide verification of infrastructure forms with application, instead requiring the verification of infrastructure forms during credit underwriting.*

### **Access to FEMA Damage and Destruction Data**

Florida Housing has reached out to DEM and FEMA to obtain damage data that we can use both to assist in allocating the \$5 million in SHIP disaster funds and to be used in targeted efforts for any additional federal or state disaster appropriations that Florida Housing might receive in the future. We expect initial data to become available in November sometime.

### **LONG-TERM RECOVERY**

Florida Housing's most useful role in responding to disasters is long term housing recovery to provide additional housing to Florida communities by targeting funding based on where damage/destruction has occurred. Examples of strategies are provided below. The infrastructure used by Florida Housing

through its existing programs is flexible enough that we have been able to adapt existing programs and program structures to meet the specific needs for each disaster.

**SHIP:** SHIP disaster funds primarily have been used for long-term recovery through Local Government LHAPs. This allows for each affected local government to address the specific needs of its community based on the types of units that were damaged (e.g., homeownership or rental). All strategies in the LHAP are eligible to be used for disaster recovery, but the most common are owner occupied rehabilitation and emergency repair on the homeownership side and the rehabilitation or construction of new units on the rental side. Depending on the nature of the declared disaster, local governments may be given an adjusted timeframe in which funds are required to be expended. Technical assistance and training are also provided to local governments on how to best administer these funds.

**Other Long-Term Recovery Funding:** In response to the four hurricanes that made landfall in Florida during 2004, Governor Bush created a hurricane housing work group to make recommendations to assist in Florida's long-term housing recovery efforts. From that plan, the 2005 Legislature appropriated \$250 million for housing recovery: \$208 million for a SHIP-like program, and another \$42 million for a SAIL-like program. Both programs targeted funding based on formulas developed using FEMA damage data. In 2006, an additional \$108 million in hurricane rental funding was appropriated. Overall, in the SHIP like program we were able to assist over 10,000 families with homeownership and rental assistance and created over 1,600 units in the areas of impact.

**Generators for Community Residential Homes:** The 2017 Legislature appropriated \$10 million in grant funding for nonprofit organizations to develop supportive housing for persons with Intellectual/Developmental Disabilities, with specific proviso to Florida Housing to include funding for Community Residential Homes (CRHs). CRHs are small, licensed group homes that serve persons receiving Medicaid-waiver services through the Florida Agency for Persons with Disabilities. Florida Housing has allocated \$2 million of the appropriation to provide grants for the installation of standby or permanent generators in nearly 60 CRHs that were funded through previous Florida Housing RFAs.