

Disaster Recovery Forum



AFFORDABLE HOUSING CONFERENCE
HOME MATTERS
 IN FLORIDA





Hurricane Maria Disaster Response

Rev. Mary Lee Downey
CEO, Community Hope Center

Hurricane Maria First Response



- Contacted the morning of the impact
- Developed plan for arrival to provide relief but also recovery



Hurricane Maria Devastation



Rapid Response for Evacuees from Puerto Rico

- New staffing
- Identifying households
- Dividing the Responsibility
- Coordinated care between agencies and began a RRH approach
- Trauma-Informed Care



FEMA





News / Puerto Rico Hurricane Recovery

Six months after Maria, transplanted Puerto Ricans struggle to put down roots in Central Florida

After Maria, US schools get influx of Puerto Rican students

AP

TERRANCE HARRIS , Associated Press • November 15, 2017

PUERTO RICAN STUDENTS CONTINUE TO ENROLL IN OSCEOLA SCHOOLS, AS MORE SCHOOLS ON THE ISLAND CLOSE

By Paula Machado | April 12, 2018 @9:45 PM



Funding specifically for Evacuees from Puerto Rico



- United Methodist Committee on Relief (UMCOR)
- Grant from Margarite Casey
- FEMA Voucher Program Extension

Assistance Continues



Monroe County LTRG VOLUNTEER VILLAGE!

One Step Toward Recovery



“When you first start off trying to solve a problem, the first solutions you come up with are very complex, and most people stop there. But if you keep going, live with the problem and peel more layers of the onion off, you can often times arrive at some very elegant and simple solutions.”

— STEVE JOBS

INTRODUCTION



MONROE COUNTY
Long Term Recovery Group

Our mission

To provide recovery services to individuals and families affected by disasters in the Florida Keys community.

Hurricane Irma came through the Florida Keys as a Category 4 storm.

The storm left the most significant damage to property in the Lower (mile marker 20) to Middle Keys (mile marker 60), with lesser, but still serious damage to property in the Upper Keys. .

The Monroe County LTRG's Volunteer Village is story of collective action and commitment to community.

PROBLEM

With hotel rooms ranging from \$295 - \$400 a night, volunteers were not coming to assist in the long-term recovery because of the high lodging costs.

"We need help with rebuilding."

With over 3,000 homes destroyed, the nonprofit builders were overwhelmed with requests for assistance.

"How are we going to house large groups?"

Churches were turning fellowship halls and daycares into lodging facilities. But a long-term solution was needed.

"Who is going to pay for this 'new' solution?"

Money – who has it
Money – how can we get it

July 2018

Presentation to the Monroe County Board of
Commissioners



From Talking Points to Action

One acre of land in Big Pine Key, in the heart of the high impact zone.

\$10 per year for 2 years.

Make it happen "POST HASTE".

THE EVOLUTION OF THE VILLAGE

- 5 "Basic" Steps -

1

Design with
architect suitable
structure to
place on site

2

Meet with
Building
Department and
finalize funding

3

Construct units
while site utilities
are prepared

4

Install Units and
pass final
inspections

5

Dedicate the
Village and
begin operations



FACT

**MONROE COUNTY HAS THE STRICTEST
BUILDING CODES ANYWHERE IN FLORIDA.**

Challenge:

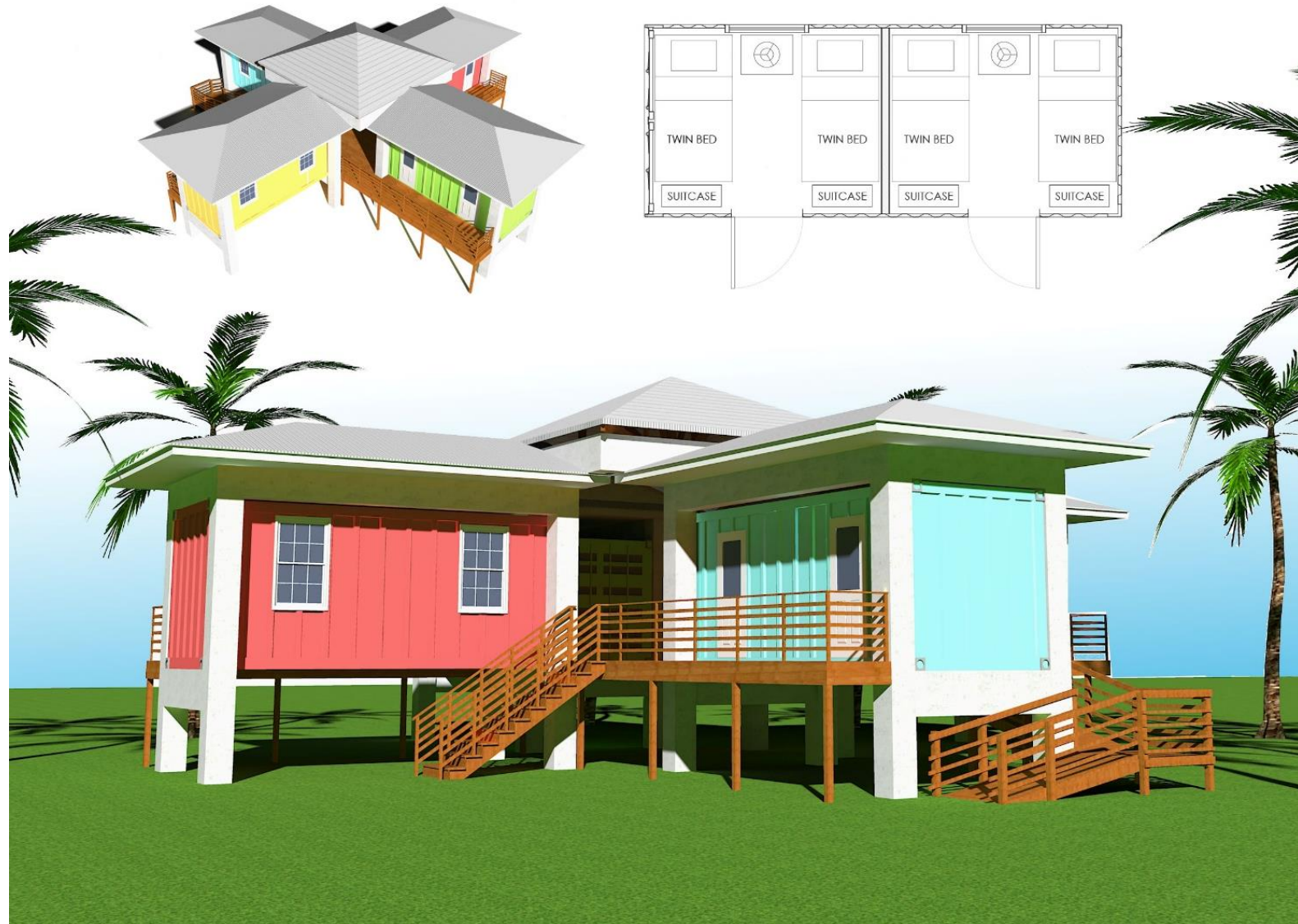
Create a Temporary, Mobile and Efficient Housing Solution

1

Design with architect
suitable structure to
place on site

Simple Enough?

NOT AT ALL....



1

Design with architect
suitable structure to place
on site

PLAN B

40 ft. intermodal steel building units
Yes...shipping containers.



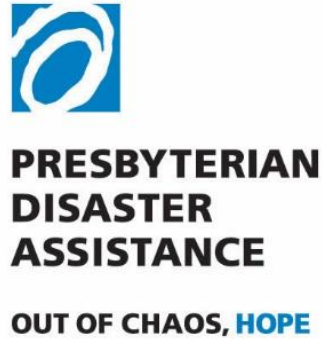


Center for Disaster Philanthropy
The when, where and how of informed disaster giving

2



Empowering lives, families,
and communities
impacted by disaster.



**American
Red Cross**



**The
Miami
Foundation**
For A Greater Miami

Meet with Building
Department and finalize
funding.

PARTNERS MATTER

Who | What | When | Why





3

Construct units while site is being prepped.

PARTNERS ARE KEY!

Donated labor, discounted materials.

4

Install units and pass final inspections

14 Different Inspections

Teamwork

County Government, Contractors, Nonprofits

\$180,000 in donations

12 different funding partners





Personnel Support Unit

Beds

Sleeps 12

Showers

**4 full bathrooms with
showers**







4

Arrival of the Tiny House – Late Night Delivery

Benefits:

Inclement
Weather

A/C, Covered Porch

Refrigerator

Microwave

Coffee Maker

Common space for
gathering and office
space for Village
Coordinator



5

Dedicate the Village and
beginning operations!

MAKING IT HAPPEN!





Every problem has a solution.
You just have to be creative enough to find it.

—Travis Kalanick, co-founder of UBER



Monroe County LTRG VOLUNTEER VILLAGE!

Michelle Lockett,
Executive Director

mluckett@monroeltrg.org
470-232-8556

Rural Neighborhoods

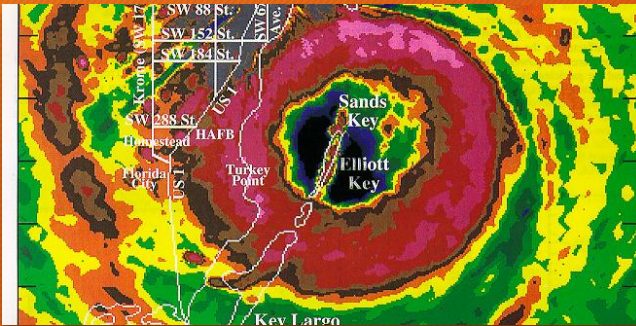
Building Livable Places for Working Families

FLORIDA HOUSING PROGRAMS FOR DISASTER

stevekirk@ruralneighborhoods.org



Disaster Recovery: We've been there!



ANDREW: 1992

The morning after Hurricane Andrew our place of work was strewn in pieces across a farm field - our desks, its walls and the roof.

Even worse few staff still had a place to live. So we know firsthand it is gestures both large and small that bring hope to the devastated and begin the process of rebuilding.



FLOYD FRANCIS JEANNE IRENE CHARLEY KATRINA WILMA

Four hurricanes hit in 2004. Governor Bush names Steven Kirk, RN President, as a citizen member of the Hurricane Study Group. It identified regulatory barriers that hindered rebuilding, ensured effective targeting of resources for hurricane recovery and recommended market-based strategies to meet housing needs



IRMA: 2018

Irma caused more than \$600,000 to RN's portfolio but more importantly made more than a hundred families homeless in our rural Immokalee target area. RN reached into new markets like the FL Keys to build new rental housing and assisted 60 Collier owner-occupied homeowners repair and rebuild.

BUILDING HOUSING RECOVERY TOGETHER: PARTNERS



1. Federal, State and Local Governments

- It's not just HUD!

2. Local Community-Based Nonprofits

- Nonprofit Housing Organizations and Ad Hoc Organizations

3. Developers



BUILDING HOUSING RECOVERY TOGETHER: PARTNERS

4. Philanthropic Partners

- United Way, Community Foundations and Corporations

5. Volunteer Organizations

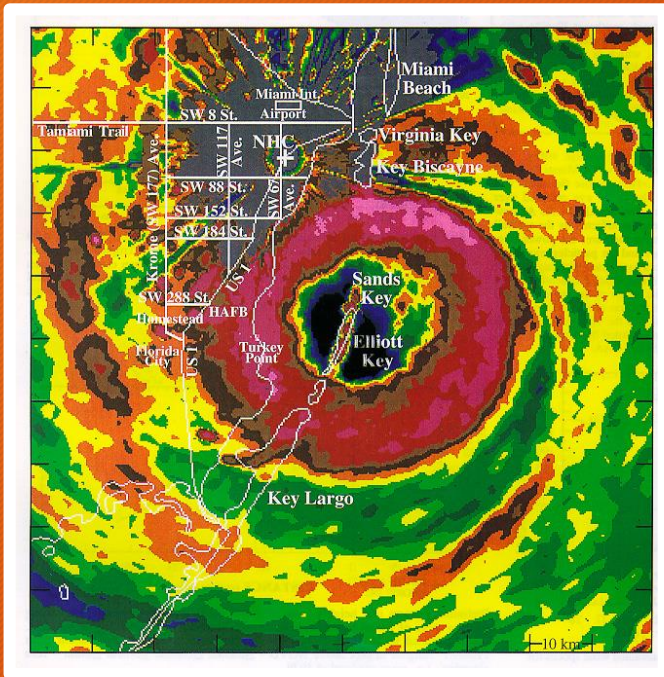
- Religious and Other Groups

6. National Organizations

- Red Cross, LISC, Enterprise Community Partners and Center for Disaster Philanthropy



Strategic Preparation: Plan and Coordinate with Disaster Partners



- Participate in VOAD (Voluntary Organizations Active in Disaster) OR
- Invite Red Cross, Food Banks, Emergency Management staff to site.
- Don't forget Commercial partners: retain post-disaster services pre-disaster
 - Landscapers
 - Debris Removal
 - Roofers
 - Shutter Installation

Strategic Preparation: Engage Board and External Stakeholders in a Strategic Plan re Disaster Role



Example

Rural Neighborhoods recognizes its duty to advocate for relief on behalf of its residents, coordinate immediate emergency services and make common space available to relief organizations in the aftermath of disaster. Nonetheless, our skill set and personal limit us to a restrained role in providing direct relief services. It does not envision manning post-disaster emergency shelters, managing food distribution or staffing individual benefit counseling - especially at the neighborhood level.

- Has organization considered its strategic role in natural disaster?
 - Preparedness? Relief? Recovery?
- Strategic choice:
 - brings focus to initial aftermath.
 - reduces 'guilt'

Strategic Action: Engage and Expand Partnerships



- National organizations respond - so use NW America, LISC, Enterprise, HAC, LULAC, NAACP.
 - Tell the story! Blog preparations, aftermath and recovery efforts.
- Tie into disaster volunteer networks.
 - Mennonite, Baptist, Methodist....
- Transform past interest to investment

Strategic Action: Rebuild Greater Neighborhoods



- Have a vision! It's not enough to restore communities to a pre-disaster condition.
 - Engage in planning talks.
 - Issue written neighborhood plans: dreams on paper are more real.

“That hurricane turned out to be one of the best things that ever happened to Florida farmworkers.” Barry Estabrook, *Tomatoland*



Strategic Action: Dreams put on paper are a plan!



- Hurricane Andrew: *The Moss Plan*
 - *Local government Neighborhood Plans for 8+ Miami-Dade communities*
- Irma: The Unmet Need Committee's *Immokalee Recovery Plan*
 - *Neighborhood Plan by CBOs*

Hurricane Andrew: Everglades FW Village



Trailers to Award-Winning



Hurricane Andrew: Everglades FW Village

STATISTICS

120 Acres
Phase 1 – 4
511 Rental Units
144 SRO Beds
10-acre Park
Health Clinic
4 Child Care/After-School
10,000 SF Retail

COMMITMENT

Phase 1 – 2 =
\$40,000,000 in 1993
(\$70,739,000 in 2019
Dollars)
Phase 3a, 3b & 4
\$12,000,000
Phase 5 -7 (Not Built)
\$12,000,000

TOOLS

USDA Rural Development
Florida Housing Finance
Corporation – SAIL
Federal Home Loan Bank
Miami-Dade County
FEMA
NFL Charities

That hurricane turned out to be one of the best things that ever happened to Florida farmworkers.”



Hurricane Irma: Immokalee Owner-Occupied Repair



Day 90 – 540 \$1,100,000

Collier Community and Human Services (FHFC SHIP)
Community Foundation of Collier County
Red Cross
NeighborWorks America
Local Initiatives Support Corporation

\$2,500 - \$50,000 / Home
15-Year Forgivable Loan (SHIP)
From 0 to 52 Homes in 15 Months

Hurricane Irma: Immokalee Trailer/Home Replacement



Day 365 – 540 \$400,000

American Red Cross
Center for Disaster Philanthropy
Mennonite Disaster Services
Community Foundation of Collier County
NeighborWorks America
Local Initiatives Support Corporation

\$80,000/ Home
15-Year Forgivable Loan (SHIP)
5 Homes in 6 Months

Versus: SHIP Trailer Replacement

Hurricane Irma: New Alternatives in Workforce Housing/ The Redlands



Day 1000+ \$6,500,000

Florida Housing Finance Corporation – SAIL
NeighborWorks America

Shared Housing
128 Beds/28 Units
\$250/PBPM

Planned Resilience Measures:
Concrete-Steel Construction
Impact Doors and Windows

Hurricane Irma: New Alternatives in Workforce Housing/ Immokalee



Day 1000+ \$5,150,000

Florida Housing Finance Corporation – SAIL

Shared Housing
96 Beds/24 Units
\$250/PBPM

Planned Resilience Measures:
Concrete-Steel Construction
Impact Doors and Windows

Versus Dilapidated Mobile Homes

Hurricane Irma: Building Future Resilience/ Key Largo



Day 540 - ? \$7,500,000

Local Initiatives Support Corporation
Florida Housing Finance Corporation - HOME
Monroe County Land Authority

\$108,000/ Unit Acquisition
Recapitalize Reserve

Planned Resilience Measures:
Metal Roofing
Impact Doors
Emergency Power

Hurricane Irma: Restoring Workforce Housing/ Sugarloaf Key



Day 1000+ \$33,300,000

Conventional Mortgage

Florida Housing Finance Corporation – LIHTC

Florida Housing Finance Corporation – SAIL

??

28 and 60 Units

\$375,000 Per Unit

Planned Resilience Measures:

Concrete-Steel Construction

2 Stories over Parking

Impact Doors and Windows

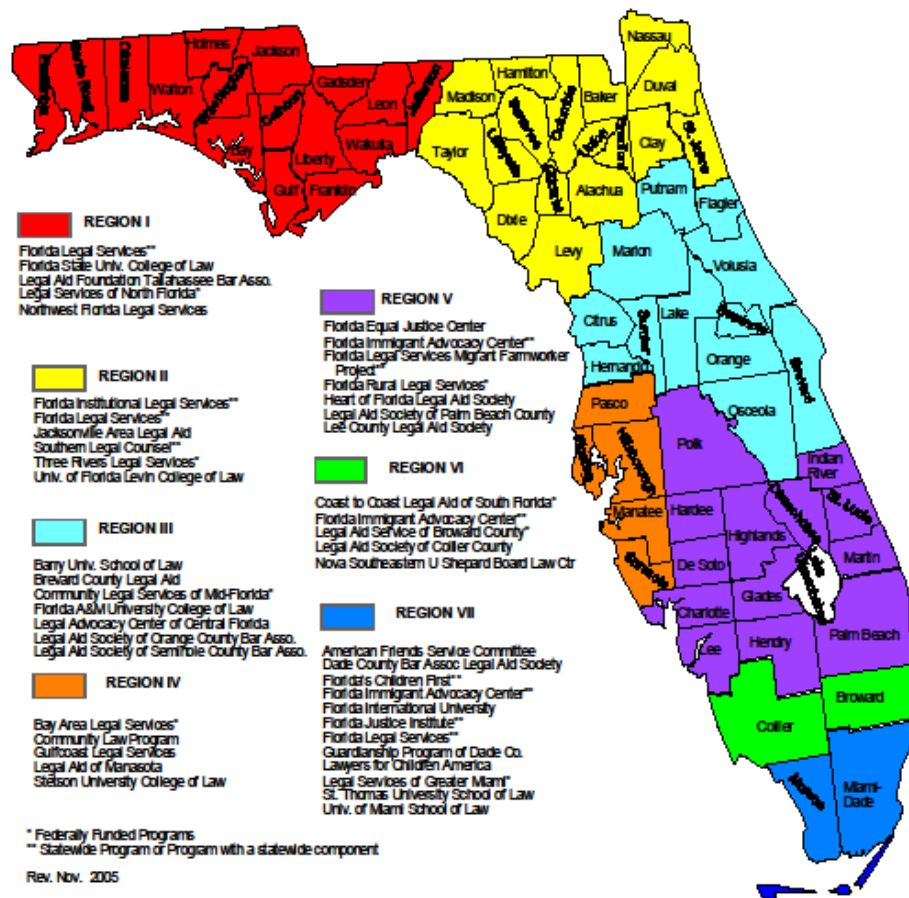
Disaster Legal Services

— Natalie N. Maxwell, Esq. —
Florida Legal Services
natalie@floridalegal.org

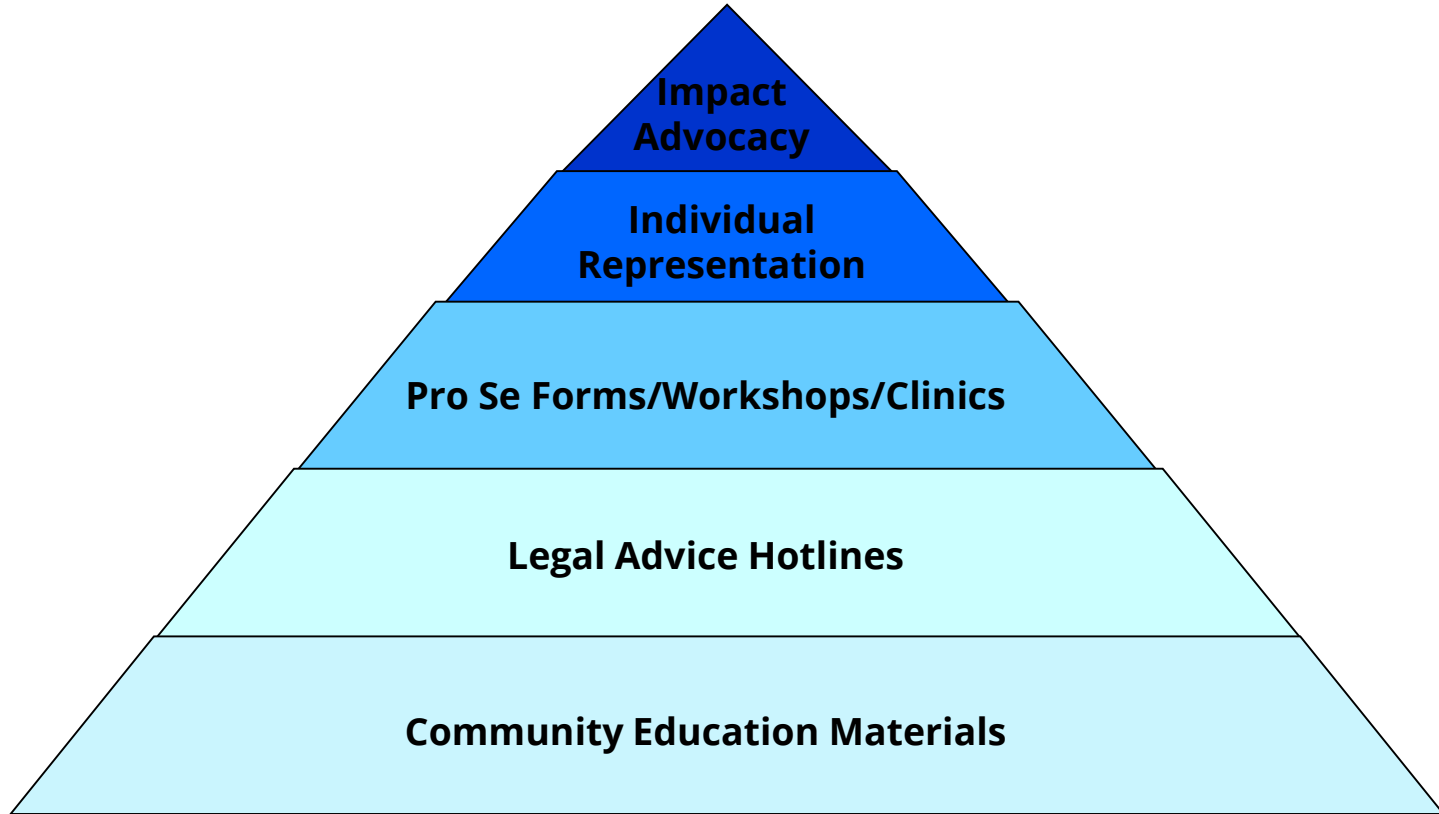
Special thanks to Delmarie Alicea,
Equal Justice Works Fellow, Disaster Recovery Legal Corps
sponsored by The Florida Bar Foundation

What is Legal Services?

Legal Service Delivery System



Levels Of Client Service



Pre-disaster Services



Nasa.gov image of Hurricane Irma approaching Florida

Post-Disaster Services

- Housing
- Debt and consumer issues
- Education Law and Services
- Elder Law
- Public Benefits
- Family Law
- Taxes
- Civil Rights
- Employment
- And more...



Long-Term Recovery

- Statewide disaster and disaster recovery hotline
- FEMA applications & appeals
- Rebuild Florida applications & appeals
- Duplication of Benefits Issues
- Policy Advocacy



Resources

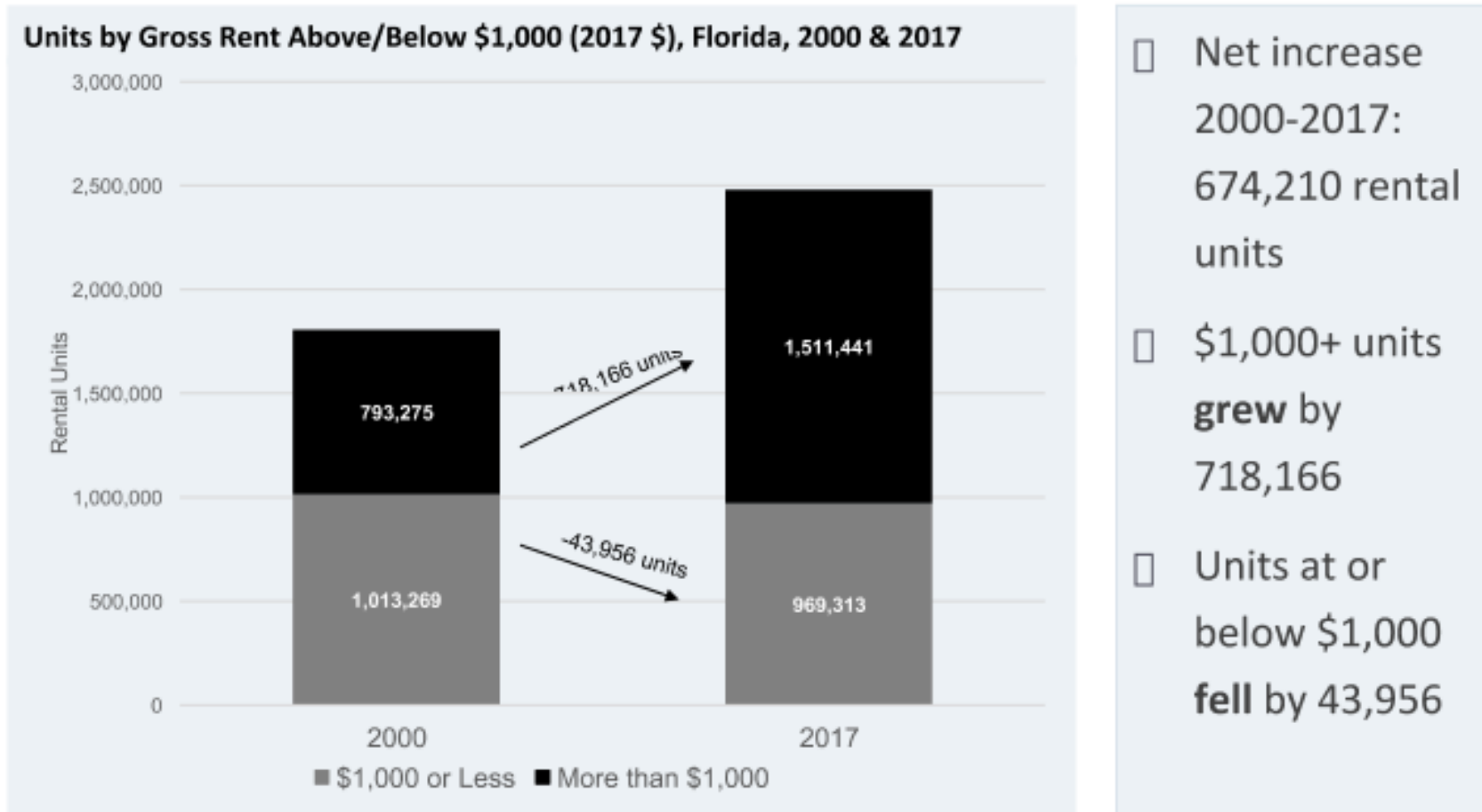
- [FloridaLawHelp.org](https://www.floridalawhelp.org)
- FLS Disaster Recovery Hotline - (888) 780-0443
- National Disaster Hotline - www.disasterlegalaid.org

Storm Events, Climate Change and At-Risk Affordable Housing: Mapping Vulnerability

Shimberg Center for Housing Studies
University of Florida



Florida added hundreds of thousands of rental units between 2000 and 2017 but lost units renting for \$1,000 or less (2017 \$).

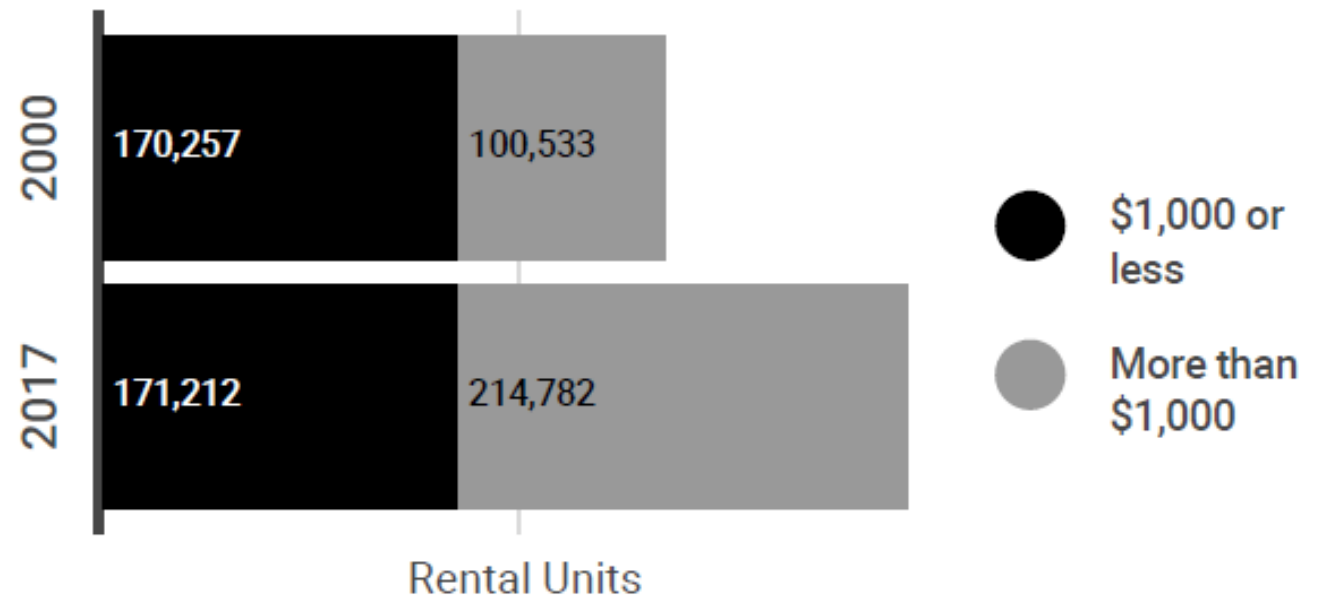


Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2000/2012/2017 American Community Survey. Year 2000 counts show units above and below \$705 gross rent in nominal dollars, the equivalent of \$1,000 in 2017 according to the Consumer Price Index. Excludes units with no cash rent.

Tampa Bay added over 115,000 rental units from 2000 to 2017, but almost all had rents above \$1,000 (2017 \$).

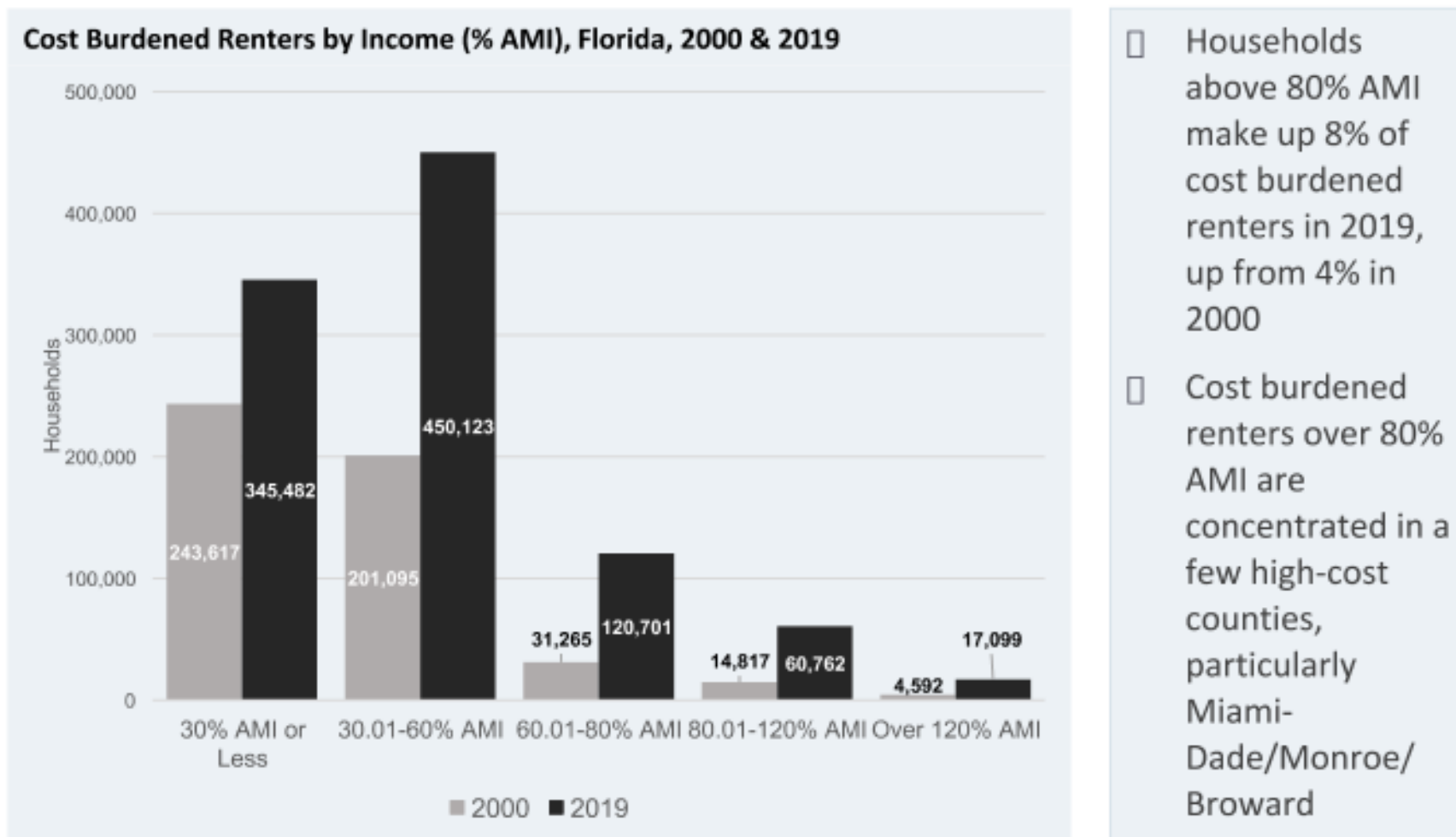
- Tampa Bay added 114,249 units with rents above \$1,000 between 2000 and 2017, but only 955 units with rents of \$1,000 or less.
- In 2000, 63% of units rented for \$1,000 or less. In 2017, only 44% did.

Units by Gross Rent Above/Below \$1,000 (2017 \$),
Tampa Bay Region, 2000 & 2017



Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2017 American Community Survey. 2000 rents adjusted for inflation using Consumer Price Index.

Cost burden has increased for all income groups, but 0-60% AMI renters continue to make up the bulk of cost burdened renters.

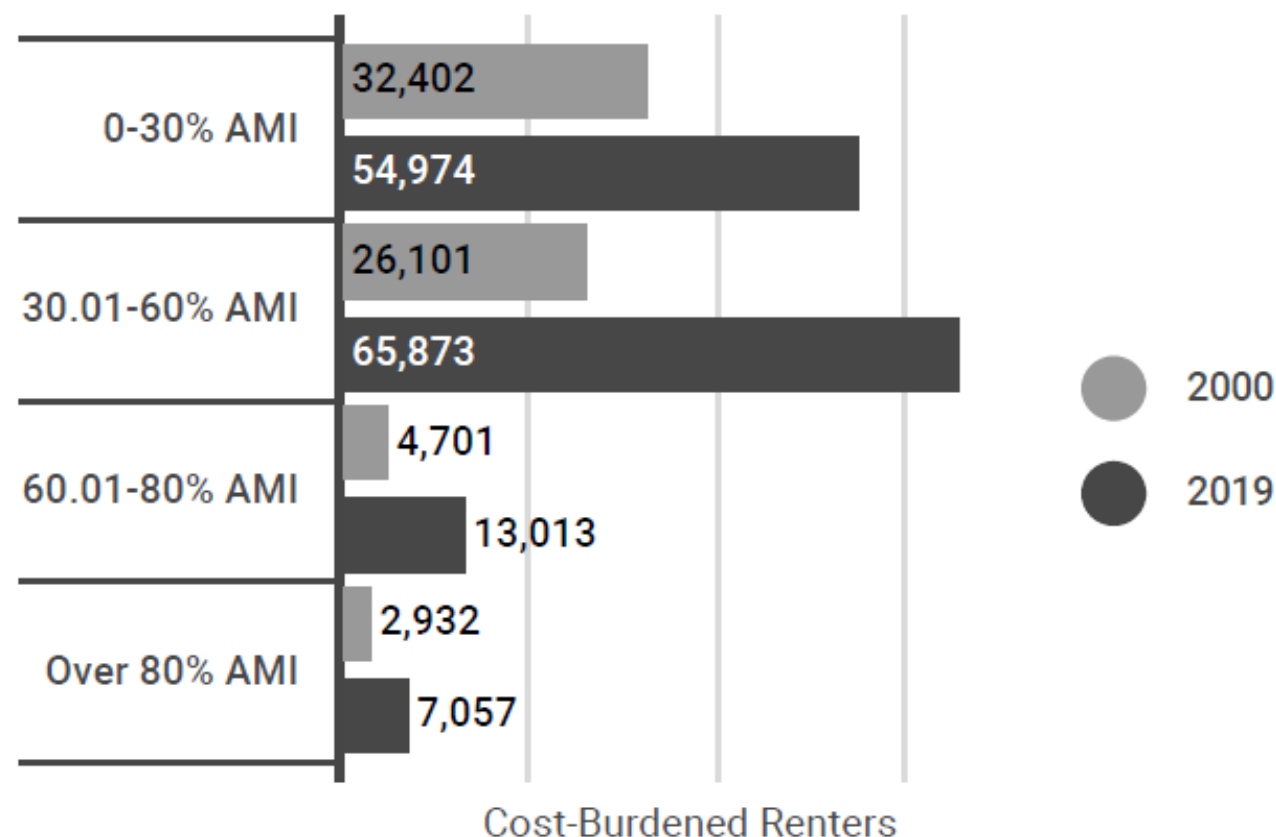


Sources: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

More renters of all incomes are cost burdened, but most of the increase has been among renters with incomes below 60% AMI.

- Tampa Bay added 74,781 cost burdened renter households 2000-2019. Most of those households (62,344) had incomes below 60% AMI.
- Cost burden also rose for 60-80% AMI renters (8,312 additional households).
- Only 5% of cost burdened renters have incomes above 80% AMI.

Cost Burdened Renters by Income (% AMI), Tampa Bay Region, 2000 & 2019

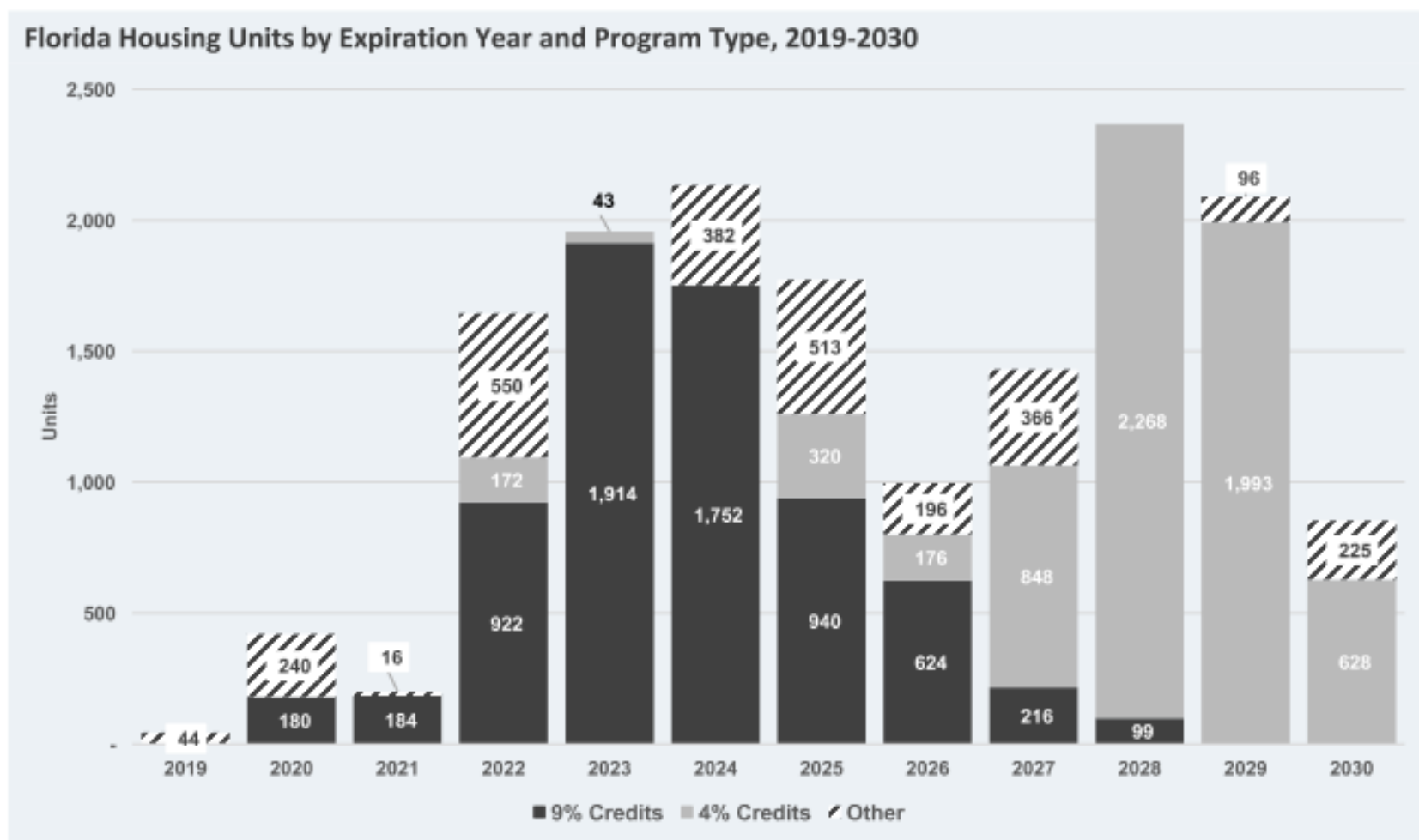


Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2017 5-Year American Community Survey; University of Florida Bureau of Business and Economic Research, 2017 Population Projections.

Preservation Risks: Expiring Subsidies

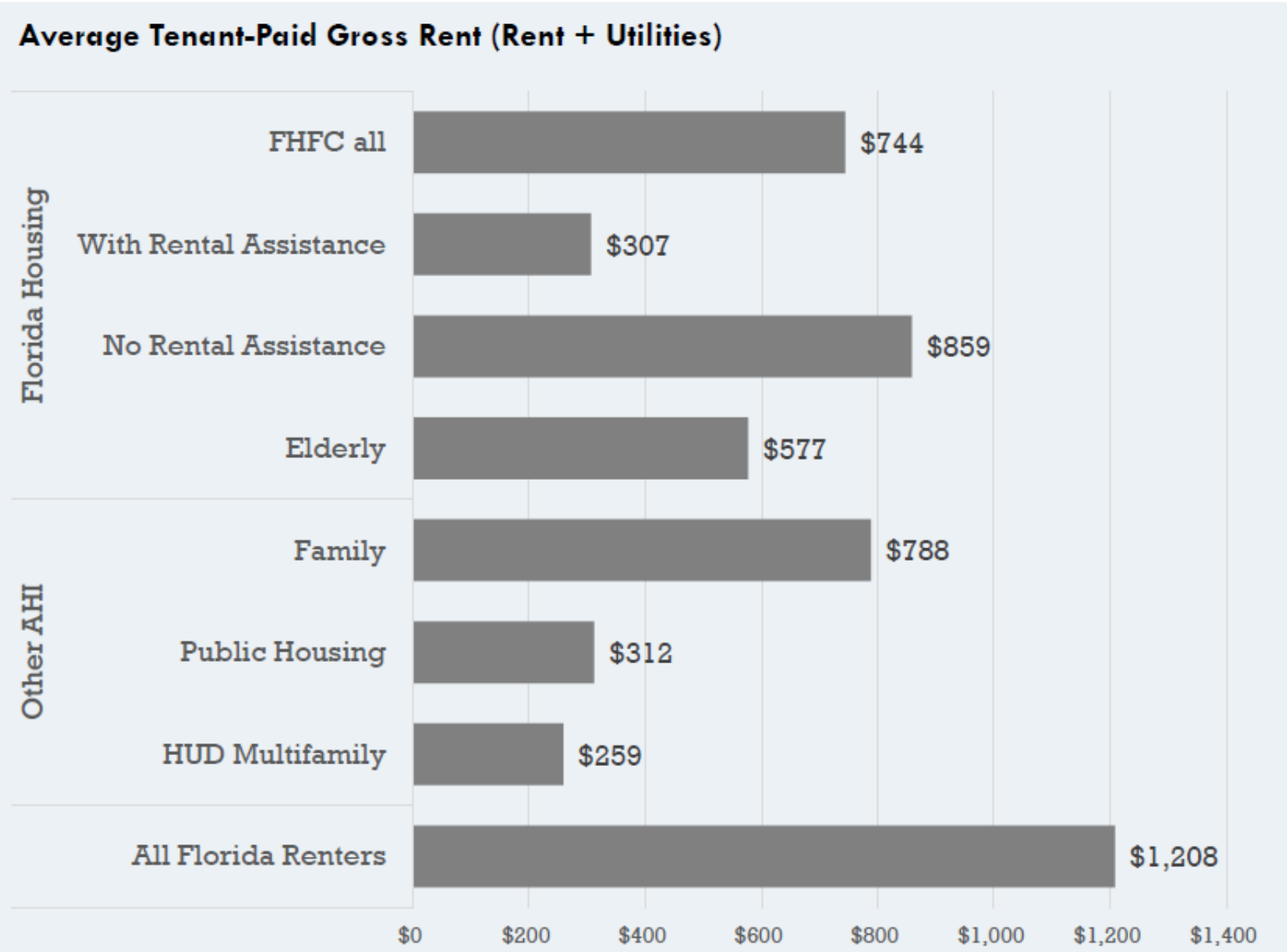
- ▶ 268 developments with 27,659 units have affordability restrictions expiring by end of 2030.
- ▶ Florida Housing
 - ▶ LIHTC 4% & 9%, SAIL, HOME, Bonds
 - ▶ 88 developments, 15,735 units
- ▶ HUD
 - ▶ Rental Assistance (renewable), 202 Loans, Use Agreement
 - ▶ 163 developments, 13,125 units
- ▶ USDA RD
 - ▶ Rental Assistance, 515, 514/516
 - ▶ 41 developments, 1,758 units

Preservation Risks: Expiring Subsidies



Sources: Shimberg Center for Housing Studies, Assisted Housing Inventory

Tenant Characteristics: Rent



TBRPC – Assisted Housing Inventory: Properties at risk of flooding

TBRPC - ASSISTED HOUSING INVENTORY - ALL PROPERTIES AND UNITS

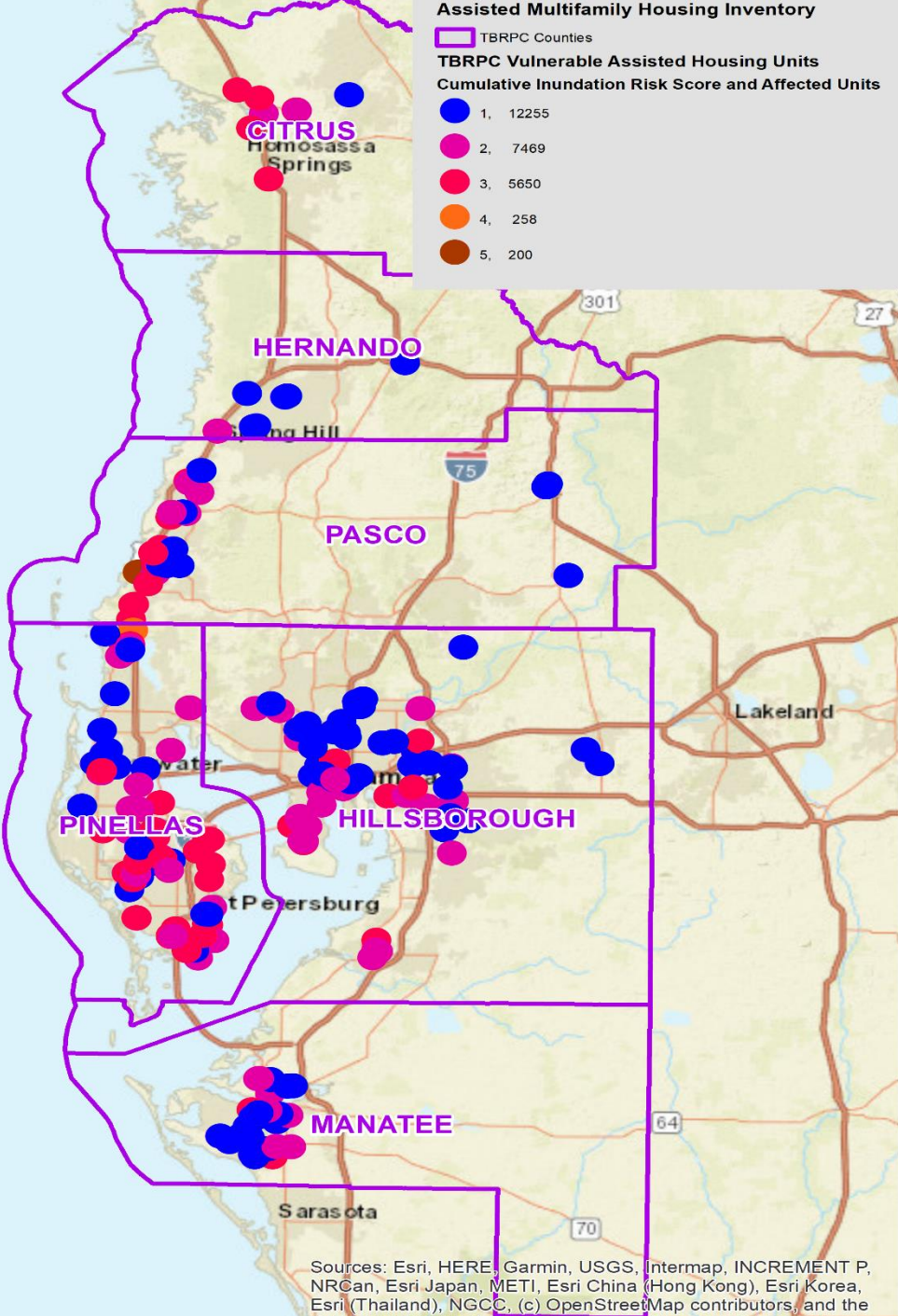
Primary Funding Source	Properties			Asissted Units		
	At Risk	Not At Risk	Total	At Risk	Not At Risk	Total
FHFC	111	106	217	15,944	10,442	26,386
HUD	80	62	142	4,854	3,703	8,557
LHFA	8	5	13	1,520	533	2,053
Public Housing	19	16	35	2,447	2,365	4,812
RD	20	34	54	867	1,348	2,215
Grand Total	238	223	461	25,632	18,391	44,023

TBRPC AHI - ALL PROPERTIES AND UNITS - as a % of total properties or units

Primary Funding Source	Properties			Asissted Units		
	At Risk	Not At Risk	Total	At Risk	Not At Risk	Total
FHFC	24%	23%	47%	36%	24%	60%
HUD	17%	13%	31%	11%	8%	19%
LHFA	2%	1%	3%	3%	1%	5%
Public Housing	4%	3%	8%	6%	5%	11%
RD	4%	7%	12%	2%	3%	5%
Grand Total	52%	48%	100%	58%	42%	100%

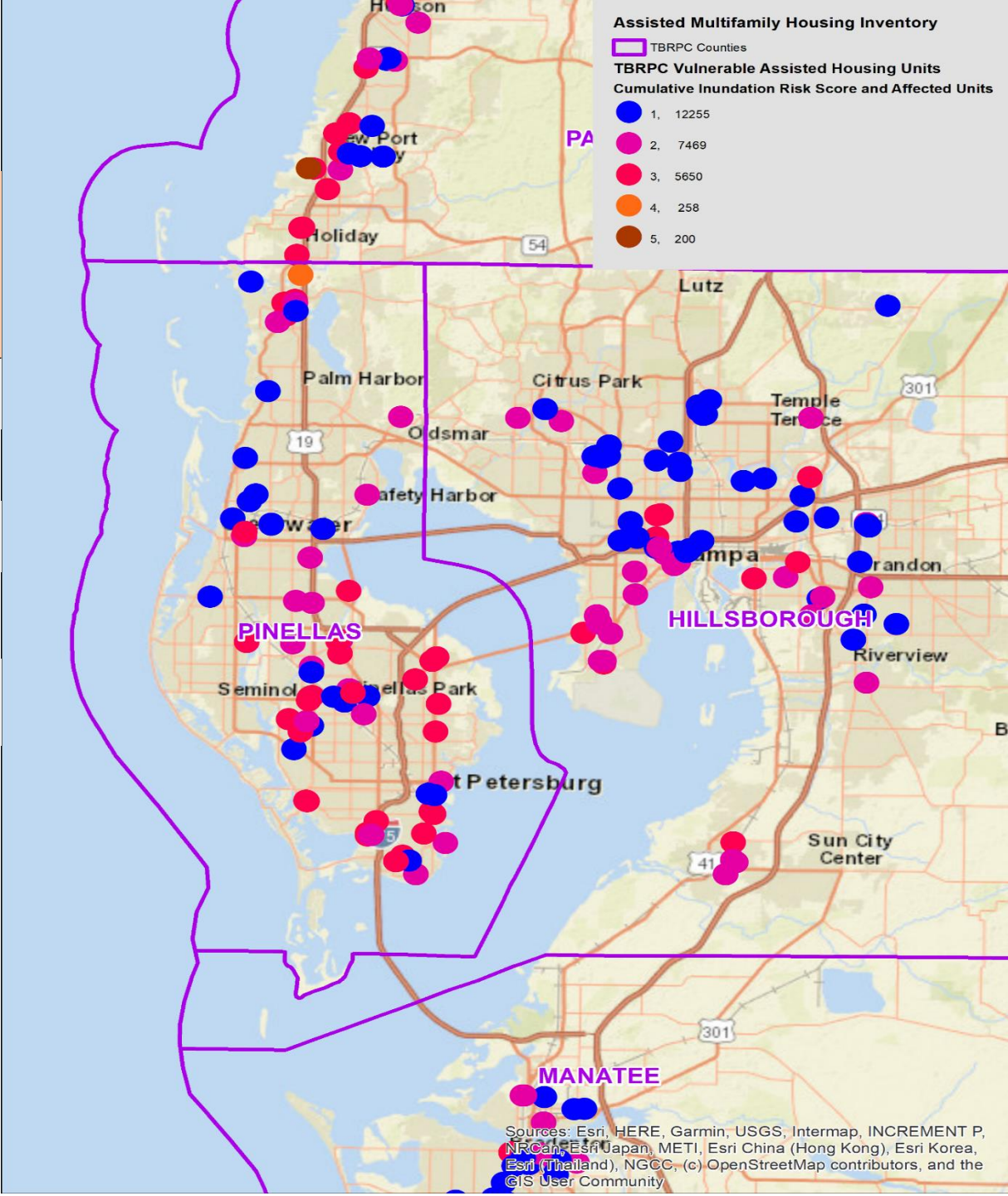
TBRPC AHI - ALL PROPERTIES AND UNITS - as a % of properties or units by funding source

Primary Funding Source	Properties			Asissted Units		
	At Risk	Not At Risk	Total	At Risk	Not At Risk	Total
FHFC	51%	49%	100%	60%	40%	100%
HUD	56%	44%	100%	57%	43%	100%
LHFA	62%	38%	100%	74%	26%	100%
Public Housing	54%	46%	100%	51%	49%	100%
RD	37%	63%	100%	39%	61%	100%
Grand Total	52%	48%	100%	58%	42%	100%

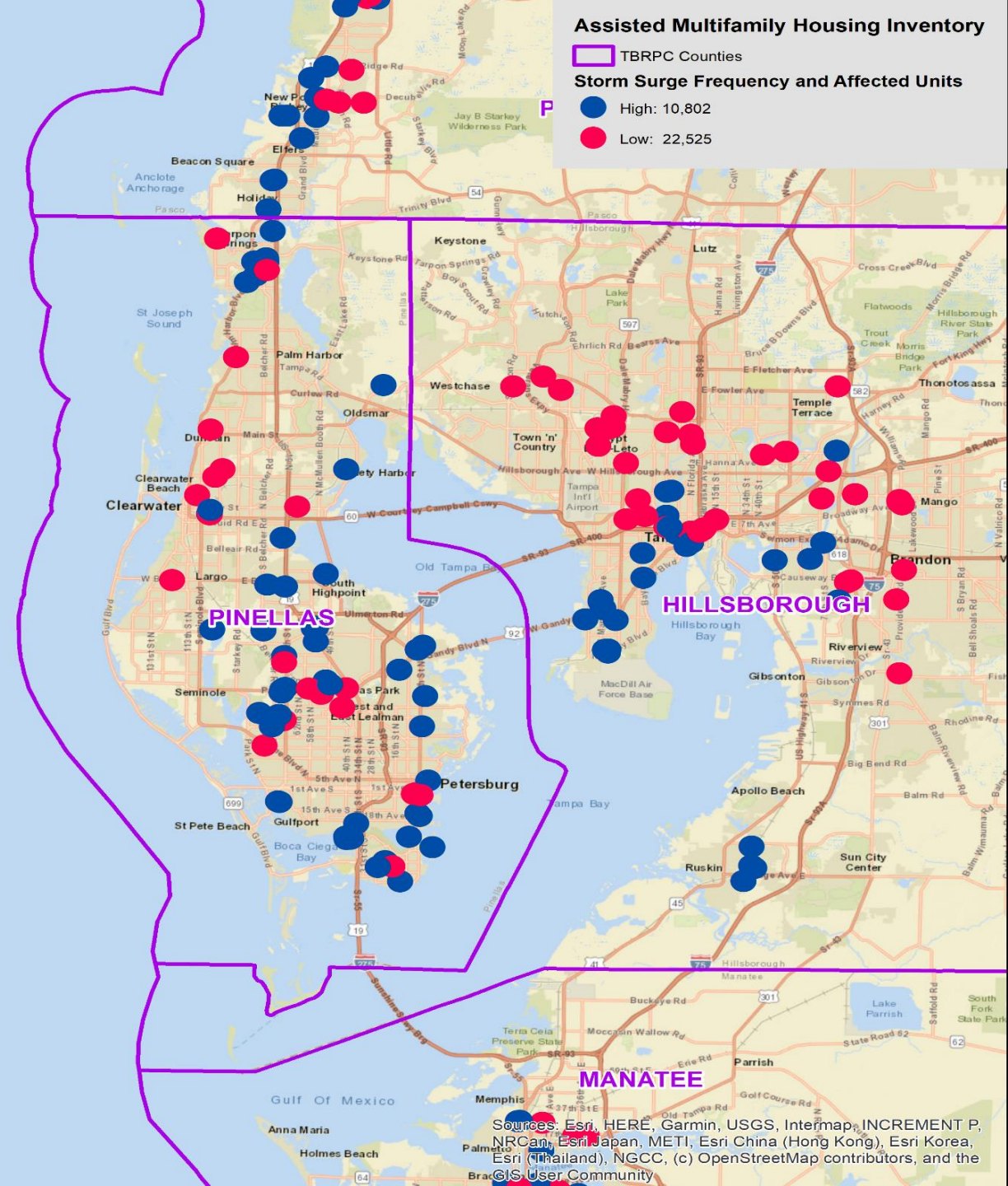
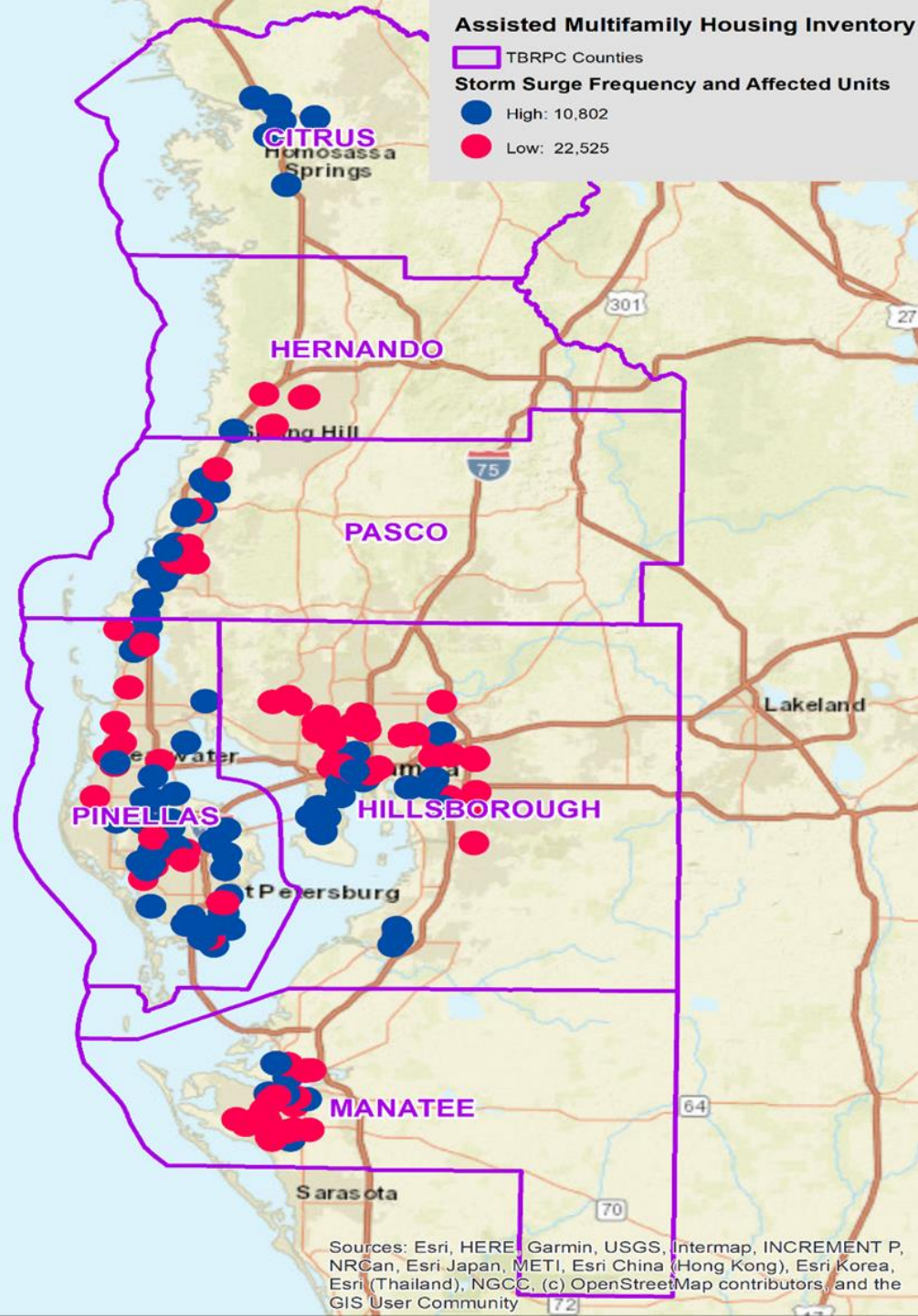


TBRPC – Assisted Housing Inventory:
Properties at risk of flooding

Tenant Characteristics for Assisted Housing Units at Risk of Flooding	Average Income	% of Households w/Children	% of Household w/Elders (62+)
AHI, including Public Housing	\$21,696	42%	35%
AHI without Public Housing	\$21,833	42%	35%
HUD Multifamily	\$16,605	26%	56%
FHFC, including HUD/RD Rental Assistance	\$23,838	48%	27%
FHFC, excluding HUD/RD Rental Assistance	\$24,981	50%	25%

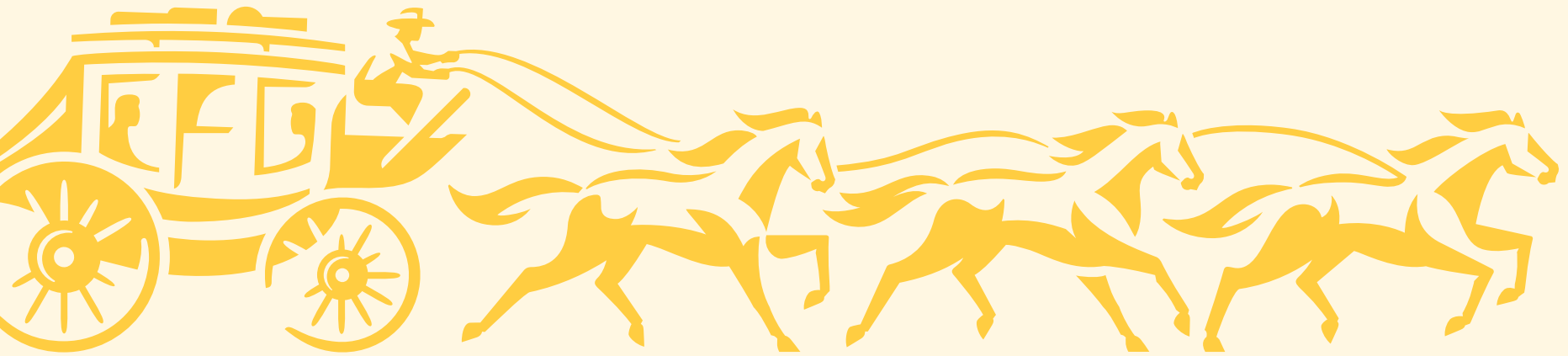


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



Additional data layers

- ▶ Demographic data
 - ▶ Household types, owner/tenant characteristics, etc.
- ▶ Economic Data
 - ▶ Household income
 - ▶ Rent
 - ▶ Price
- ▶ Examples of measures of Community well-being and opportunity
 - ▶ Economic Innovation Group Distressed Communities Index (zip code)
 - ▶ Social Vulnerability Indices
 - ▶ Naturally Occurring Affordable Housing (NOAH)
- ▶ Other data layers??



Leading the Way Home[®] Program

Valerie Jenkins
Vice President , Sr. Community Development Consultant
August 26, 2019

The Vision, Values & Goals of Wells Fargo



Our Vision

We want to satisfy our customers' financial needs and help them succeed financially.

Our Values

- What's right for customers
- People as a competitive advantage
- Ethics
- Diversity and inclusion
- Leadership

Our Goals

We want to become the financial services leader in these areas:

Customer
service and
advice

Team
member
engagement

Innovation

Risk
management

Corporate
citizenship

Shareholder
value

Disaster response

Wells Fargo believes it is critical to respond quickly and do our part to help people and communities recover quickly when facing financial hardships caused by disasters.

Wells Fargo's comprehensive Disaster Readiness team has evolved through the years to become an industry best and a critical part in assisting our customers affected by a natural disaster.

Home Mortgage Disaster Assistance Hotline:
888-818-9147

- Dedicated team providing branch, online, and call center support
- Assistance for any customer with a consumer loan product
- Community Day events hosted in deployed areas open to the public
- Mobile Response Units deployed to locations such as:
 - Chico, Denham Springs, Santa Rosa, Ventura, CA
 - Jacksonville, Naples, Marathon, Panama City, FL
 - Fayetteville, Lumberton, New Bern, Wilmington, NC
 - Atlantic City, NJ
 - Dickinson, Houston, TX



Mobile Response Unit

What is it? Multi-functional heavy duty commercial vehicle giving the ability for Wells Fargo to deploy a mobile unit that can provide a variety of services to communities in need and in some cases can be utilized for other Wells Fargo opportunities.

What are the benefits?

Disaster Relief, we are able to be on location in 48-96 hours upon receiving security clearance



How it functions...



Office Style Setting



External structure for registration /waiting area

Questions



Rebuilding Homes and Improving Housing Resiliency with Freddie Mac's CHOICERenovation Mortgages

Single-Family Affordable Lending & Access to Credit



- Allows renovations to **rebuild** homes in order to recover from damage caused by natural disasters – and/or to **improve a home's resilience** to natural disasters
 - Finances a broader range of renovations and **greater amount of financing**
 - Closes in a **single transaction** with a home purchase or refinance
- Eligible property types
 - » 1- to 4-unit primary residence
 - » 1-unit second home
 - » 1-unit investment property
 - » Unit in PUD, condo, co-op, or leasehold estate
 - » Manufactured home
 - Up to 97% LTVs allowed
 - Maximum renovation costs to be financed is 75% of the as-completed property value (alternate limit for MH)
 - Lender obtains appraisal based on interior/exterior inspection on completion of renovations

- Housing **resilience** and **energy efficiency** improvements
- Proceeds must be used **only** to finance renovations that are made to an **existing dwelling**
- Proceeds may **not** be used
 - » to raze an existing structure and build a new dwelling
 - » for personal property, with the **exception of new appliances**



Renovations must comply with all applicable state and local laws and regulations, including zoning regulations. All required permits and approvals must be obtained.

Calculating Maximum Allowable Costs: Example



Property sales price	\$ 75,000
+ Cost of improvements	\$175,000

Total acquisition cost	\$250,000
As-completed value	\$250,000

Maximum allowable renovation cost (75% of \$250,000)	<u>\$187,500</u>
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Maximum loan amount (Up to 97% of Loan to Value)	<u>\$242,500</u>
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LTV is based on the lesser of these values, which may not be the same

Combining CHOICERenovation with Our Low Down Payment Mortgage Options



- CHOICERenovation can be **combined** with our low down payment product options
 - » Home Possible[®]
 - » HomeOneSM
 - » HFA Advantage[®]
- **Sweat equity** can be applied to down payment and closing costs with Home Possible



- Let homeowners know that Freddie Mac has a renovation product that can help them:
 - » Rebuild their homes
 - » Protect their homes in case of future disasters (e.g. install storm surge barriers, retaining walls, etc.)
 - » Improve their home's energy efficiency
- Freddie Mac's mortgage can be used to finance:
 - » Fees related to plans and specifications, permits, title updates, appraisals, draw inspections and the final inspection
 - » An amount up to, but no more than, six monthly payment of principal, interest, taxes and insurance (PITI)
- All Freddie Mac lenders may offer CHOICERenovation Mortgages

Freddie Mac Single-Family at <https://SF.FreddieMac.com>

- Mortgage Products
- Freddie Mac Learning

CHOICERenovationSM Mortgages

CHOICERenovation allows lenders to deliver loans to Freddie Mac where the borrower uses the loan proceeds to pay for the renovations.

This solution addresses a gap in the market for lenders looking for a robust, conventional offering to support renovation financing and provide cost-effective solutions for borrowers.

Offer more flexibility to your borrowers through any of our eligible fixed rate and adjustable rate mortgages, in addition to Home Possible[®], super conforming and HomeOne[®] mortgages.

Who are CHOICERenovation Mortgages for?

- Borrowers looking for convenience and cost savings by financing their home purchase and renovation costs in a single-closing transaction.
- Homeowners who need financing to make home improvements or repairs to their existing properties or a home they intend to purchase.
- First-time homebuyers, homeowners looking to age in place or multigenerational families in need of living space customization.

[SEE FAQs](#) [PDF](#)

CHOICERenovationSM – Our Latest Solution for Financing Home Improvements



All for Home, All for a Better Future

