

Florida Statewide Housing Recovery Efforts

Florida Housing Finance Corporation (FHFC)

227 North Bronough Street, Suite 5000

Tallahassee, Florida 32301

Contact: Ian Smith, (850) 488-4197

<http://www.floridahousing.org/>

Goal: To assist in statewide housing relief efforts, regardless of income or population, by providing financial support, disseminating relevant information, and partnering with other agencies to create maximum impact.

FHFC, through the State Housing Initiative Partnership (SHIP) Program, is making \$5 million in housing assistance available to cities and counties declared disaster areas.

Florida has lifted the restrictions on disbursement of SHIP dollars. Any city or county that has been declared a disaster area can request the full amount of their dollars up-front. This includes unused dollars from previous years, as well as the entire amount made available for this year.

The Corporation will make available \$15 million through the HOME program by mid-September/early October for disaster relief efforts, including making home-repair loans, mortgages, and tenant-based rental assistance. It is currently working with local governments and public housing authorities to determine how to disburse this money.

As of Sept. 24, FHFC will have spent more than \$15 million in relief efforts.

Rentals – FHFC has taken an inventory of vacant units in the state – approximately 3,000. These units will be used as interim housing for many who have lost their homes. The IRS has agreed to temporarily lift the income restrictions on units that were funded by tax credits for a period of 12 months, with an option of a six-month extension.

Proposals – FHFC has proposed that funds from its first-time home-buyer program be used for people who have lost their homes.

Florida Department of Community Affairs (FDCA)

2555 Shumard Oak Blvd.

Tallahassee, Florida 32399-2100

Contact: Ken Reese, Director of Community Assistance, (850) 488-8466

<http://www.dca.state.fl.us/>

Goal: To administer Community Development Block Grant money and other funds to aid cities and counties with populations fewer than 50,000.

FDCA has set aside \$4.5 million in emergency funds for Charlotte, Desoto, and Hardee counties, as well as the cities of Arcadia, Wauchula, Zolfo Springs, and Bowling Green. These funds will be used for the repair and replacement of low- to moderate-income housing.

FDCA is currently working on getting more money from HUD.

FEMA

100 Sunport Lane

Orlando, Florida 32809

Contact: Mary Hudak, (770) 220-5226

<http://www.fema.gov/>

Goal: To provide grants to the uninsured for the reparation of owner-occupied homes only. Also, to provide SBA loans to the uninsured and underinsured and provide temporary housing for those who are displaced.

As of Sept. 20, FEMA had inspected 202,915 damaged properties as a result of the three storms. Plastic sheeting had been installed on 17,868 homes, and 119,454 waterproof tarps had been distributed for individuals with roof damage.

Florida and FEMA have 1,082 manufactured homes in place as temporary housing for displaced families, of which 447 are currently occupied. Assistance for housing now totals \$141.3 million. In addition, 42,192 applicants have received \$53 million in rental assistance.

The Small Business Administration has approved \$70 million in low-interest disaster loans. To date, FEMA applicants have received \$111.5 million to replace or repair uninsured essential property.

State Coordinating Officer Craig Fugate of the State Emergency Response Team (SERT) said, "The help that is so badly needed cannot be implemented by the State of Florida or FEMA until this initial step is taken by the individual."

Register by calling FEMA's teleregistration number at **800-621-FEMA**. Individuals with hearing or speech impairments should call the TTY number at **800-462-7585**.

When a person registers, he or she will be asked general information regarding income, insurance coverage, availability to get to work, and extent of damages to the home or business. The Individual and Housing Program (IHP) and the U.S. Small Business Administration (SBA) low-interest loan program may be explained to you.

You will be given a control number that will be used through the assistance process. After calling, an inspector will visit the property. In most cases, that will be three to five days after registration.

All authorized inspectors will have laminated FEMA identification tags with a photo of the inspector. These inspectors will not ask for money, bank account numbers, Social Security numbers, or similar personal information. Any such personal information given to FEMA will be done only when a person registers for aid. Genuine FEMA inspectors will need to see proof of a primary residence (such as current utility bills), a property deed, car title, and insurance policies.

There have been some fraudulent, would-be inspectors, some even wearing FEMA-like shirts and distributing FEMA-type fliers to persons from whom they ask personal information and even seek money. Law enforcement officers should be notified immediately of such actions.

A primary source of FEMA aid is the Individuals and Households Program (IHP). That includes housing aid funded totally by FEMA and Other Needs Assistance (ONA) administered by the state. ONA includes such things as medical, dental, and funeral expenses; furniture, clothing, and some appliances; costs to repair or replace essential transportation up to limits set by the state; and public transportation costs. ONA is funded at least 75 percent by FEMA and the remainder by the state.

If you qualify for the housing program, you will receive a check within two weeks. The check is for rental assistance for those whose home or apartment has been made unlivable by floodwaters.

Housing assistance may include temporary housing, which encompasses financial aid to rent a different place to live, or a temporary housing unit such as a manufactured home when other housing resources are not available. Manufactured homes include both mobile homes and travel trailers. In a pre-placement process, applicants are questioned to determine special needs. Housing assistance also may include grants of up to \$5,100 for homeowners with uninsured or underinsured disaster-related damages to their primary residence.

Travel trailers and mobile homes are now available as temporary housing for victims of Hurricane Charley with the most serious housing needs. These are examples of one type of temporary housing; other options include repair grants and rental assistance.

As of Aug. 29, 906 pad sites had been leased in commercial parks in Charlotte, Lee, Polk and Sarasota counties. Travel trailers and mobile homes also can be installed on personal property near a damaged residence. Officials estimate the total number of homes assigned to victims will be in the thousands. Occupants of these homes pay utility and cable charges, but do not pay rent.

Before anyone can move into a travel trailer or mobile home, FEMA must make sure the following guidelines are met:

- Local zoning and building codes, occupancy permits, environmental rules, and other restrictions must be respected.
- Sites selected usually must be outside of the floodplain; have functional water, sewer, and electrical utilities; and be inspected by local and state authorities.

Department of Housing and Urban Development (HUD)

451 7th Street S.W.

Washington, DC 20410

Telephone: (202) 708-1112; TTY (202) 708-1455

<http://www.hud.gov>

Goal: To work through FEMA and other agencies to assist in statewide relief efforts.

HUD ANNOUNCES DISASTER ASSISTANCE FOR FLORIDIANS

(Aug. 17)

FLORIDA -- Housing and Urban Development Secretary Alphonso Jackson today announced that he has directed all Single Family FHA-approved lenders to provide relief to families with FHA insured mortgages affected by Hurricane Charley. The relief includes a special 90-day moratorium on Single Family foreclosures. Jackson is also encouraging other, non-FHA lenders to undertake actions such as mortgage modification, refinancing, and waiver of late charges. HUD also announced it will expedite the use of federal assistance in damaged communities and provide support to homeowners and low-income renters who live in the 25 affected counties.

Following President Bush's federal declaration, Florida-based HUD field staff began assessing local damage and providing staff to Disaster Field Offices set up by Federal Emergency Management Agency. HUD's initial concern is to help meet the immediate housing needs of those whose homes have been damaged or destroyed.

HUD will also:

Grant Immediate Foreclosure Relief - HUD will grant a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration-insured homes;

Make Available Single-Family Home Mortgage Insurance - HUD's Section 203(h) program enables the FHA to insure mortgages of disaster victims who have lost their homes and are in the process of rebuilding or buying another home. Borrowers are eligible for 100 percent financing, and,

Make Available Programs for Damaged or Destroyed Properties - HUD's Section 203(k) loan program enables homebuyers and homeowners who have lost their homes to finance both the purchase and/or refinancing of a house and the cost of its rehabilitation through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home. This program encourages lenders to make mortgages available to borrowers who would not otherwise qualify for conventional loans on affordable terms and to residents of disadvantaged neighborhoods.

Provide Temporary Housing and Shelter - HUD will work with FEMA to identify vacant multi-family housing, public housing units and HUD-owned homes that can be used as temporary housing for those forced from their homes;

Reprogram and Accelerate Federal Block Grants - HUD will permit communities to redistribute Community Development Block Grants (CDBG) and HOME funds for disaster recovery efforts;

Provide Section 108 Loan Guarantees - HUD will permit state and local governments participating in the CDBG program to obtain federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure;

HUD also plans to provide funding to public housing authorities to rehabilitate damaged properties after insurance proceeds have been exhausted.

GOV. BUSH, HUD SECRETARY ANNOUNCE MORE AID FOR HURRICANE VICTIMS

(October 5)

MILTON--Governor Jeb Bush today thanked the U.S. Department of Housing and Urban Development (HUD) Secretary Alfonso Jackson for allocating more than \$66 million in new hurricane aid. The money will be used to repair facilities, help families with rent and assist those who need to find new temporary housing in the wake of the recent hurricanes.

"Having a place to call home is one of the most important steps toward recovery," said Governor Bush. "Our federal partners have been extremely responsive to the needs in our state on a variety of fronts, and I thank HUD for its rapid response to the needs of countless Floridians." The HUD aid will address areas of concern for many Floridians, including:

- RENT - HUD is allocating \$40 million to fund vouchers that can be used to cover the difference between HUD fair market rental rate and actual rent post hurricanes. The average fair market value for a typical apartment in Pensacola is around \$546 a month, and HUD will pay the cost above that amount.
- EMERGENCY REPAIR GRANTS - HUD is allocating \$10 million for senior facility emergency repair grants worth up to \$500,000. These funds are available to all 202 facilities across the state, and priority will be given to facilities within the federally declared disaster areas.
- FAMILY RELOCATION - HUD is making \$15 million available in vouchers for families displaced from HUD properties, including public housing units and multi-family projects. "The Bush Administration's commitment to the State of Florida is strong, and I am confident that when all is said and done, the State will be even stronger than it was before the storm," said HUD Secretary Jackson. "I want to thank Governor Jeb Bush for his leadership during what has been a very difficult time for the people of Florida. Throughout the past two months, the Governor and his staff have worked closely with HUD and FEMA to find housing for those left homeless by the storms. The President has ordered HUD to help in any way that we can; that's exactly what we're doing."

Governor Bush also highlighted several of the steps the state has taken to assist the housing needs after the recent hurricanes. Some of those include:

- Made \$4.5 million available in Community Development Block Grant (CDBG) funding for housing repair for those impacted by Hurricane Charley.
- Released more than \$100,000 in Emergency Community Services Block Grant (CSBG) funding for farmworker housing needs.
- Made request for \$150 million in CDBG funds through a federal supplemental appropriation.
- Asked the Affordable Housing Study Commission to make recommendations on long-term recovery strategies related to affordable housing.

For more information on hurricane disaster assistance, please visit www.myflorida.com or www.hud.gov.

Centro Campensino
35801 SW 186 Ave.
Florida City, Florida 33034
Contact: Steve Mainster, Director, (305) 245-7738

Goal: To provide emergency relief and housing repair for low-income families, the elderly, and farm workers.

Centro Campensino has put together an emergency relief and housing repair program to assist primarily low-income, elderly, and farm worker families in rural communities that were hit hard and suffered major damage from the hurricanes.

Centro Campensino has partnered with the Redland Christian Migrant Association (RCMA) Child Care providers, which have centers in these areas, so that they can zero in on assisting families in need. The group is also working with local civic and municipal leaders in each affected county.

Centro Campensino is requesting funds to assist with the cost of emergency home repairs and major rebuilding or replacement of destroyed homes, as well as emergency supplies and provisions for families that can't get to aid centers.

They will help their clients avoid predatory practices by assisting in the selection of legitimate contractors, reading and interpreting work contracts, and helping families apply for money.

Centro Campensino disaster relief program will be operated in three phases:

Phase I: Healing – Emergency Relief

- Establish Mobile Project Offices in Wauchula and Arcadia. Canvass families to determine immediate needs and provide: temporary home repair, food and clothing, family counseling and medical referrals, clean-up.
- Begin temporary relief. Install temporary roof covering; repair broken windows, doors, and other items to make the home temporarily secure from the elements.

Phase II: Rebuild – Provide Rebuilding Counseling Services

- Provide and inspections by a licensed engineer to determine if house is repairable; list specifications for repair to guide future investments in the home.
- Assist families in retaining licensed and qualified contractors to perform repairs.
- Assist in cost negotiations with builders, monitor repairs, and appropriated permits according to building code.
- Provide home repair with grant funds, if builders are not available in a reasonable time frame.

Phase III: Revitalize – Neighborhood Development

- Develop permanent single-family replacement homes in cooperation with local officials and additional grant sources

Florida Home Builders Association

P.O. Box 1259

Tallahassee, Florida 32302

Phone: (850) 224-4316

Fax: (850) 224-1359

<http://www.fhba.com/>

FHBA Releases Consumer-Based Residential Rebuilding Model Contract

As a service to homeowners who have lost all or a portion of their homes as a result of Hurricane Charley, the Florida Home Builders Association today released a Residential Rebuilding Model Contract to aid consumers in their quest to rebuild their homes. The Residential Rebuilding Model Contract is specifically designed to protect citizens from unscrupulous contractors. There are four key elements to FHBA's Residential Rebuilding Model Contract: 1) Consumer Warnings, 2) Florida's Construction Lien Law, 3) Contract Instructions, and 4) Residential Rebuilding Model Contract. Homeowners are encouraged to review all four documents prior to entering into a contractual agreement. The model contract can be used as is or modified to meet the homeowner's particular needs. [Download the contract](#) (*Requires Acrobat Reader*).

Disaster Contractors Network

As a member of the [Disaster Contractors Network](#) (DCN), the Florida Home Builders Association is assisting with matching available construction labor and supplies with immediate and critical rebuilding needs. This process is occurring through a sophisticated virtual emergency operation center. The DCN is the first of its kind in the United States and was developed by construction organizations after Hurricane Andrew. Following Hurricane Charley, many FHBA members registered with the DCN and posted their labor and supply resources. If for some reason you were unable to register with the DCN following Hurricane Charley, FHBA members are encouraged to now do so. Please review the following step-by-step information for posting your business and resources:

1. [Register](#) with the Disaster Contractors Network,
2. Post construction labor and supply [resources](#) available to send to the disaster areas, and
3. Post critical repair and rebuilding [needs](#) in the disaster areas.

Builder Can Make Roof Repairs

Executive Order number 04-197, recently signed by Gov. Jeb Bush, allows licensed Florida residential, building, and general contractors to perform roofing and re-roofing repairs statewide in response to Hurricane Charley and Hurricane Frances. (An earlier executive order allowing similar authority was limited to nine counties.) The Order applies to registered, as well as certified, contractors. A certified contractor possesses a certificate of competency issued by the Florida Department of Business and Professional Regulation and is allowed to contract in any jurisdiction in the state. A registered contractor, however, has fulfilled the competency requirements for the jurisdiction they are registered in and may only contract in that jurisdiction. The Order does not extend the geographical jurisdiction of registered contractors; that is determined locally through reciprocity agreements and ordinances. The roofing must be performed by the contractor's employees or subcontracted to a properly licensed roofing contractor. To

view a copy of Executive Order number 04-197, log onto to http://www.myflorida.com/dbpr/os/hot_topics/Charley/index.shtml.

Florida Nonprofit Housing
3909 Kenilworth Blvd.
Sebring, Florida 33870
Contact: Selvin McGahee, Director, (863) 385-2519

Goal: To help restore what farm-working families have lost. Assist organizations with developing farmworker rental housing, as well as increase homeownership of low-income people through the USDA Self Help program.

Florida Nonprofit Housing has \$200,000 in disaster relief funds allocated to farmworkers who have suffered loss due to the Florida hurricanes. It has received increased funding from the Department of Labor to provide technical assistance to various groups working to provide rental housing for farmworkers and temporary and emergency housing assistance payments.

Florida Association of Realtors
P.O. Box 725025
Orlando, Florida 32872
Contact: John Sebree, Vice President of Public Policy, (850) 224-1400
<http://www.planetrealtor.com/florida/news/disasterrelief.cfm>

Goal: To assist in the housing relief efforts of Realtors and other victims of the Florida hurricanes.

The Florida Association of Realtors has raised more than \$800,000 from national and local boards of Realtors for its Florida Disaster Relief Fund. According to John Sebree, vice president of public policy, all of the money will go to the victims, as there are no overhead expenses. Money will be used to pay utilities for those in temporary housing as well as provide any other housing-related relief. This fund is primarily earmarked for members of the Realtors association whose homes have been damaged due to the hurricanes.

Other Disaster Information

State of Florida, Division of Emergency Management
<http://www.floridadisaster.org>

The Division of Emergency Management is tasked by the state legislature to direct the state's programs to plan for and respond to natural or technological disasters. It is charged with preparing a Comprehensive Emergency Management Plan for all hazards and to

update these plans to meet the state's changing needs. The division is also the state's liaison with federal and local agencies. It is a conduit for state and federal funds that are passed through to local governments for emergency planning and response.

Disaster Finder

<http://disasterfinder.gsfc.nasa.gov/>

Disaster Finder is a service developed and maintained by the NASA Goddard Space Flight Center in Greenbelt, Md. Search for information based on keyword or concept.

Disaster News Network

<http://www.disasternews.net/index3.php>

Disaster News Network (DNN) is a news service that tells the story of disaster response and suggests appropriate ways the public can help survivors. It also facilitates information sharing among disaster responders

Institute for Business and Home Safety

<http://www.ibhs.org/newsroom/view.asp?id=363>

The Institute's goal is to reduce deaths, injuries, property damage, economic losses, and human suffering caused by natural disasters.

Miami Herald

<http://www.miami.com/mld/miamiherald/>

Orlando Sentinel

<http://www.orlandosentinel.com/>

NEMA

<http://www.nemaweb.org/>

NEMA is the professional association of state, Pacific and Caribbean insular state emergency management directors.

SBA Disaster Home Page

http://www.sba.gov/disaster_recov/index.html

Small Business Administration assistance for businesses struck by disaster.