

Post Disaster Housing Recovery
Seizing the
OPPORTUNIT

Y

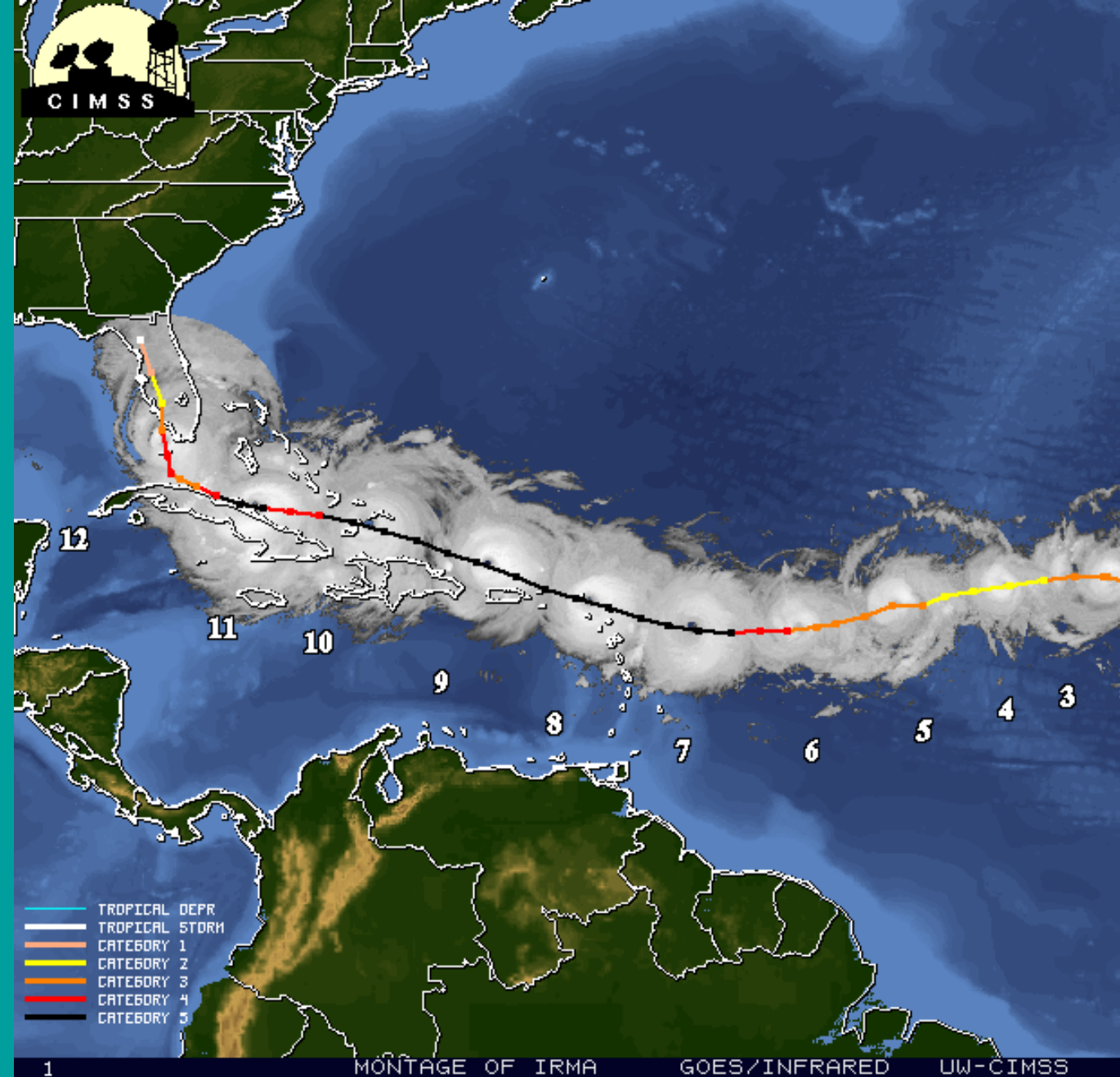
FLORIDA OPPORTUNITY ZONES CONFERENCE

DEC 19, 2018

FLORIDA HOUSING COALITION

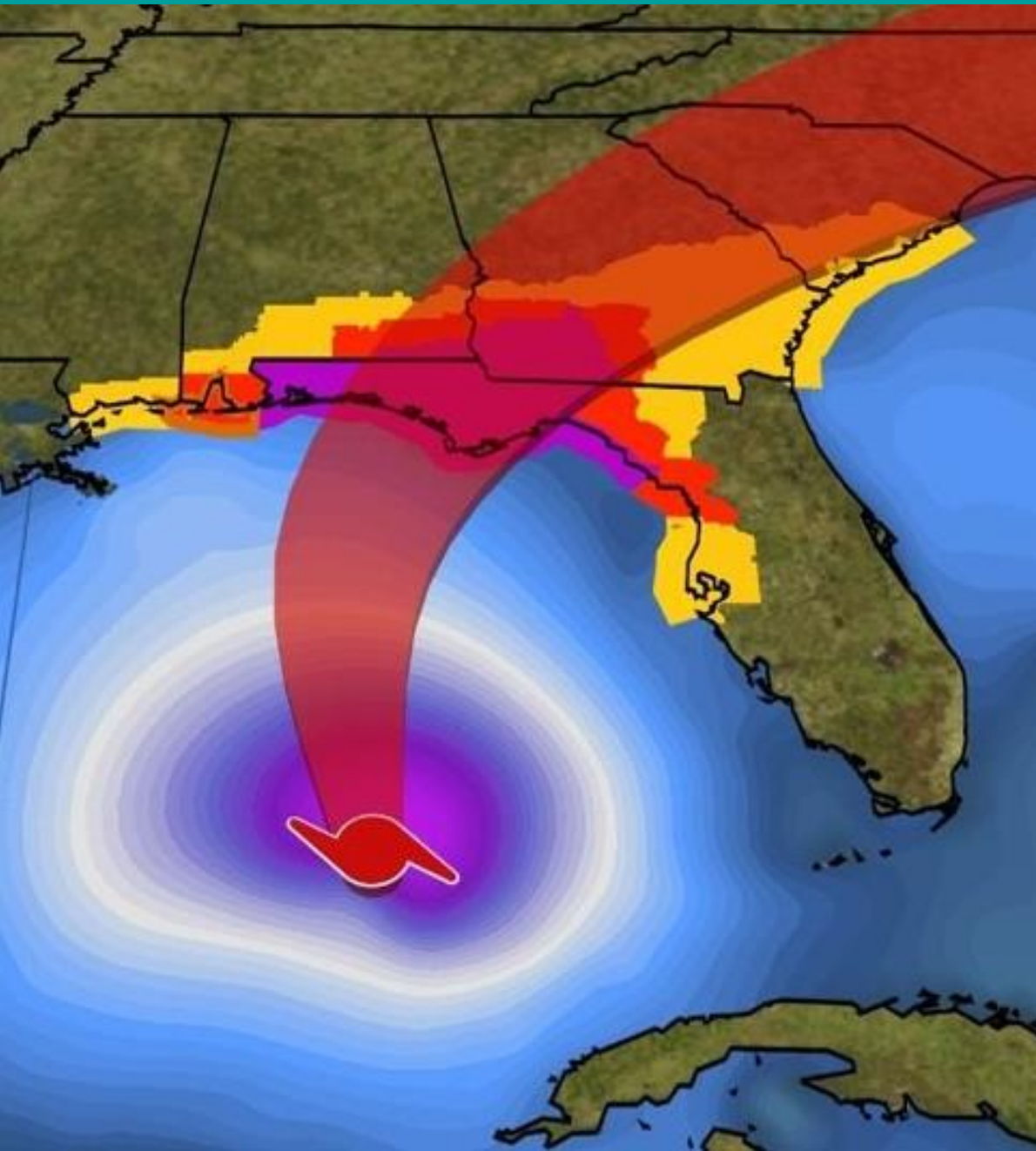
Presented by Gladys Cook

Disaster Housing Recovery Director



Hurricane Irma Impacted 42 Counties

- 569,108 Homes were Damaged
- 6,465 Homes with High Damage
- 426,951 Lower Income Households with Damage
- 75% of Damaged homes belonged to lower income households
- Over 22,000 Irma and Maria evacuee households settled in Florida from Puerto Rico



Hurricane Michael Impacted 13+ Counties

- 40,654 Homes were Damaged
- 10,535 Homes with High Damage
- 4,136 Homes were Destroyed
- Est. 1,000 Households displaced from subsidized housing (Public, USDA, LIHTC)
- 63% of Bay County Housing Units damaged

The Housing Recovery Process is Lengthy



Emergency to Recovery

- Emergency Response
- Damage Assessment
- FEMA
- SBA
- Insurance
- Charity
- Unmet Needs
- Disaster Relief Act
- HUD Rule
- Action Plan
- Citizen Participation
- Contracting
- Florida Legislature
- Recovery



Multifamily Housing Shortage



- 1,000,000 Shortage Pre-Disaster
- Disasters Impact Low Income Disproportionately
- 75% of Irma Damage affected Low Income Households
- Disasters Impact Renters Disproportionately
- LIHTC Main Source of Financing

STATE OF FLORIDA
ACTION PLAN *for*
DISASTER RECOVERY

CDBG-DR ESSENTIAL FOR MEETING UNMET NEEDS

MULTIFAMILY STRATEGIES

- LARGE PROJECTS \$80M
- SMALL PROJECTS \$20 M
- Land Acquisition \$20 M



Submitted to the U.S. Department of Housing and Urban Development (HUD) in fulfillment of requirements for the Community Development Block Grant-Disaster Recovery (CDBG-DR) program for recovery from Hurricane Irma.

Disaster Zones Intersect with Opportunity Zones

Surplus Land Opportunity
Adaptive Re-Use Opportunity

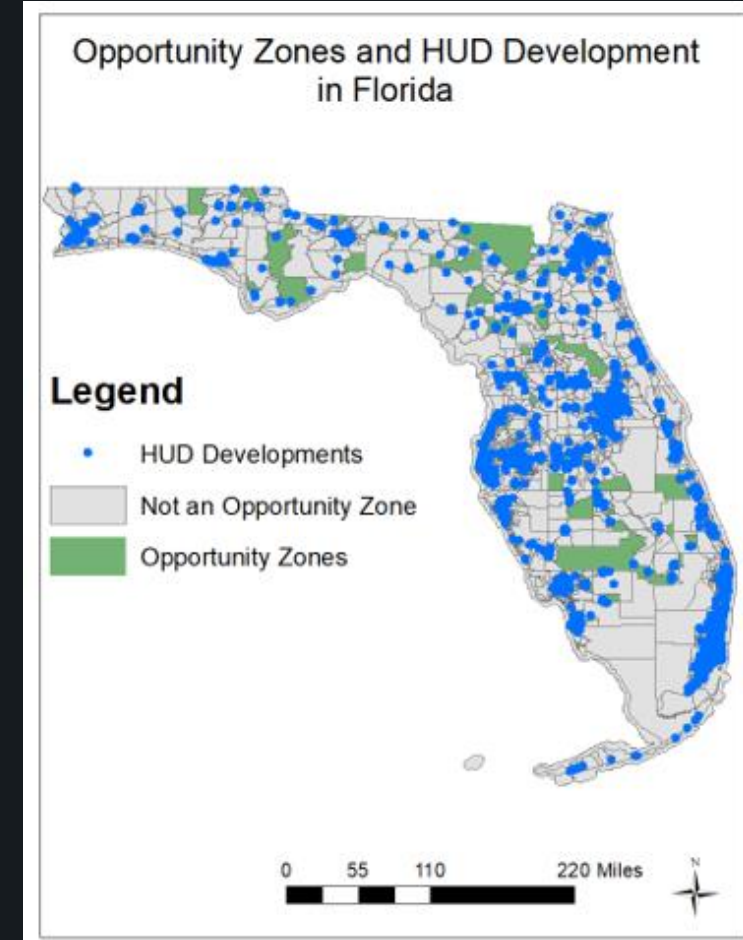
Panama City Opportunity Zones
Hardest Hit by Hurricane Michael



Disaster Zones Intersect with Opportunity Zones

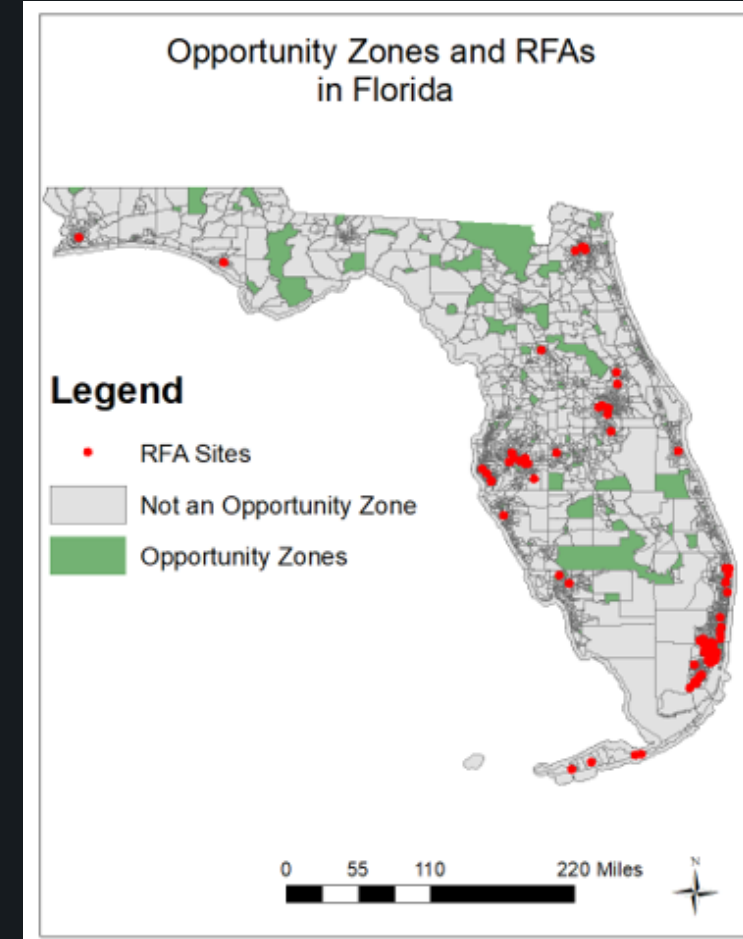
Preservation Opportunity-
properties aging out of
affordability requirements

Redevelopment of Public
Housing Opportunity



Disaster Zones Intersect with Opportunity Zones

- Identification of Shovel Ready Projects
- Tax Credit Projects That Were Not Awarded Funding (RFA's)
- Support Housing Developers and Nonprofit Organizations



ADAPTIVE REUSE OPPORTUNITIES

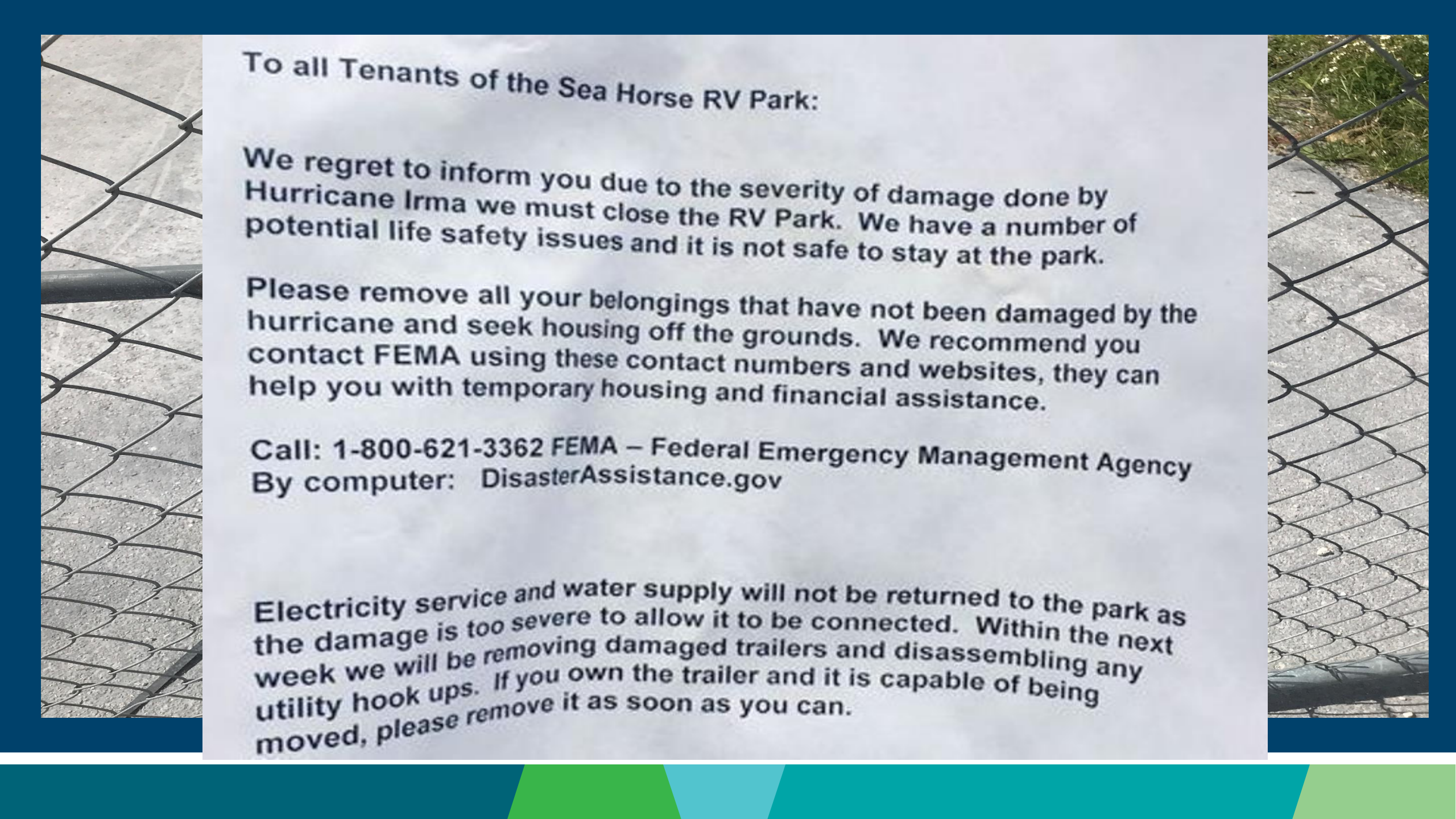
- Changes in traditional retail models leave vacant commercial space, especially in difficult markets
- Traditional retailers will not return to these vacant commercial spaces
- The result: neighborhoods left with dark plazas and no solution.
- How can we put those vacant spaces back into productive use, and create vibrant destinations in historically undercapitalized neighborhoods?



EQUITABLE REDEVELOPMENT

Principles for Housing Recovery

- Every Low Income Person Deserves to Return to their Community
- Local Governments Apply Overlay to Opportunity Zones
- Require Inclusion of Affordable Housing
- Use Surplus Land and Regulatory Incentives
- Encourage Mixed Income Housing
- Require Long Term Affordability
- Use Community Land Trust Model

A chain-link fence is visible in the background, running vertically on both sides of the text. The fence is made of metal and has a diamond-shaped mesh pattern. The background behind the fence is a light-colored, possibly concrete or stone, surface.

To all Tenants of the Sea Horse RV Park:

We regret to inform you due to the severity of damage done by Hurricane Irma we must close the RV Park. We have a number of potential life safety issues and it is not safe to stay at the park.

Please remove all your belongings that have not been damaged by the hurricane and seek housing off the grounds. We recommend you contact FEMA using these contact numbers and websites, they can help you with temporary housing and financial assistance.

**Call: 1-800-621-3362 FEMA – Federal Emergency Management Agency
By computer: [DisasterAssistance.gov](https://www.DisasterAssistance.gov)**

Electricity service and water supply will not be returned to the park as the damage is too severe to allow it to be connected. Within the next week we will be removing damaged trailers and disassembling any utility hook ups. If you own the trailer and it is capable of being moved, please remove it as soon as you can.

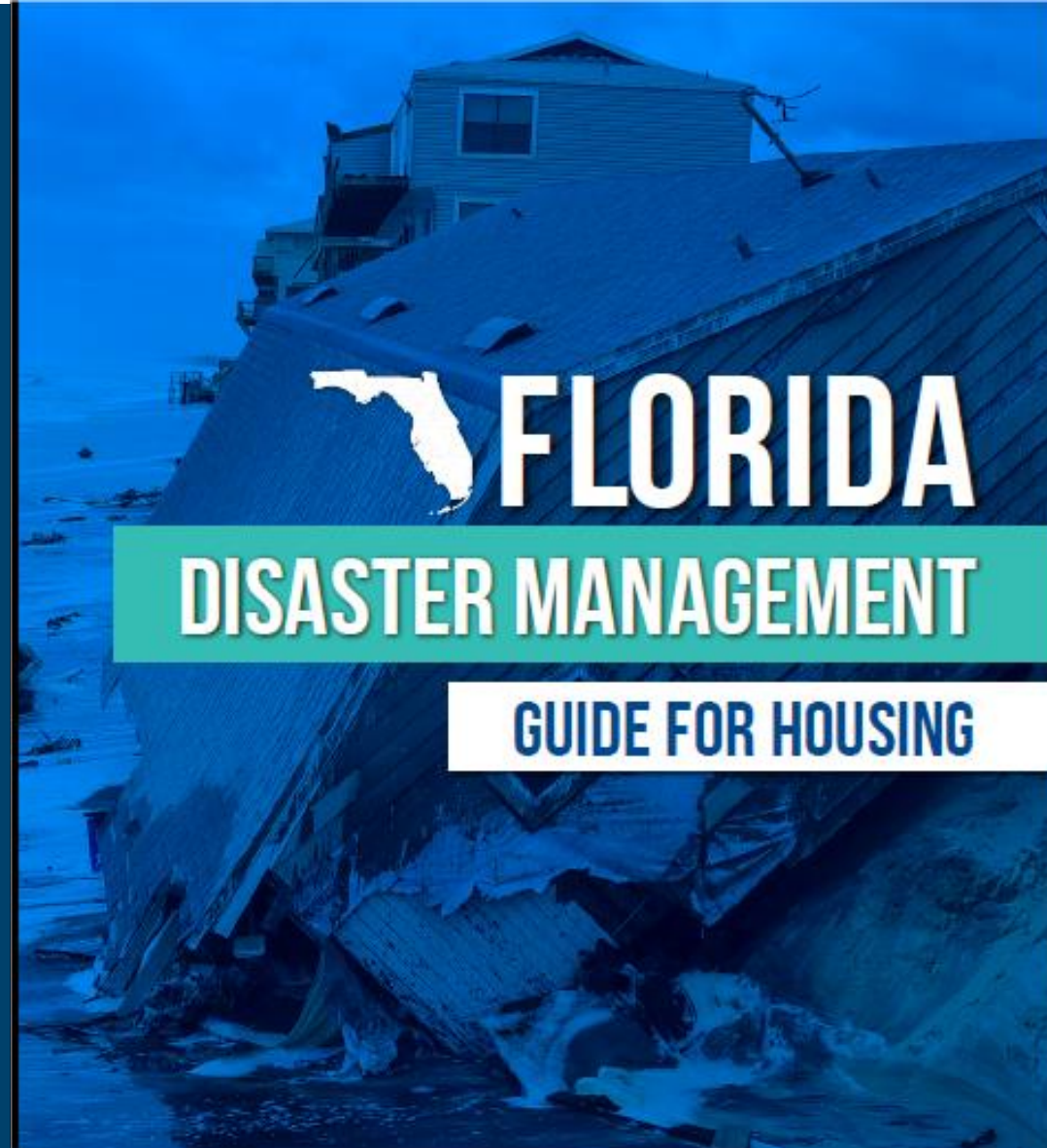
COMMUNITY LAND TRUSTS

- Separates the land from the building — removes land from the speculative market
- Mission based nonprofit retains ownership of the land
- 99 year ground lease to homeowner with right to repurchase; can also be used for rental
- Retains affordable housing and the public subsidy in perpetuity



HOW CAN WE SEIZE THE OPPORTUNITY FOR HOUSING RECOVERY?

- IDENTIFY SHOVEL READY PROJECTS
- BUILD BACK FASTER
- ADOCCATE FOR EQUITABLE REDEVELOPMENT
- BUILD BACK BETTER AND BUILD BACK IN GREATER VOLUME



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