

REACH Housing Mitigation Planning & Policy Framework for Florida

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Introduction

The purpose of the REACH Housing Mitigation Planning Policy Framework for Florida is to assist local governments with the development of robust housing hazard mitigation and resilience policy language that is consistent across the community's planning framework. Recognizing that housing is the foundation of a community's stability, local governments can work to minimize disruptions and displacement and reduce the time and cost of post-disaster activities, thereby ensuring citizens can shelter in place or return home quickly after a hazard occurs. Incorporating consistent policy language in adopted plans specific to general residential development and emphasizing mitigating vulnerabilities among existing affordable housing stock strengthens the community's overall resilience to hazards, including weather- and climate change-related disasters such as sea level rise, severe storms, coastal and inland flooding, extreme heat and to some extent, sinkholes. The recommended language in this guide provides plan-specific mitigation policy actions with the purpose of increasing the resilience of the community to these impacts.

To achieve the most targeted approach to policy improvement, it is recommended that local governments first complete the REACH Planning and Housing Self-Assessment Checklist (the Checklist) to identify areas in the existing planning framework that will benefit from improved language relating to affordable housing hazard mitigation and community resilience opportunities. The Checklist underlies planners' awareness of the strengths and weaknesses of their housing planning framework and is the stepping off point for preparing a Housing Mitigation Strategic Plan. The REACH Coastal Hazard Flooding Mapping tool and the Community Vulnerability Assessment (CVA) tool inform the local Housing Resilience Strategic Plan.

In addition to working in tandem with the Checklist, this guide can be used independently to identify potential strategies to improve the community's affordable housing resilience by implementing programs that include mitigation best practice activities. Local government planners, housing and community development staff, Elected Officials, and other stakeholders can use this guide when updating plans, evaluating areas of opportunity to improve plans, and assess whether existing plans can develop more robust housing mitigation and resilience policies for creating strategies, implementing programs, or identifying projects.

This guide provides recommended language for these locally adopted plans, strategies, and standards:

- Local Government Comprehensive Plan
- Local Mitigation Strategy
- Local Housing Assistance Plan
- Post Disaster Redevelopment Plan
- Community Rating System for Floodplain Management
- Construction and Rehabilitation Standards

Local Government Comprehensive Plan

As the statutory statement of each community's long-range policies for future development, the Comprehensive Plan and its elements provide an opportunity to envision and implement a sustainable future for residents, the economy and the natural environment. The Comprehensive Plan is a jumping off point for community-wide resilience programs designed to assess risk and mitigate potential harms to people and homes that can be incorporated into housing development, redevelopment and preservation. To be most effective, it is critical that policies are consistent across the various elements of the plan for hazard risk mitigation, resiliency/adaptation, and affordable housing goals. Since the Comprehensive Plan is the link between the growth management plan and regulation of private property, it is optimal for establishing required actions or prohibitions that are set-forth in regulations such as land development or building codes. This section provides considerations to incorporate housing resilience throughout the various elements of the Comprehensive Plan.

A. Future Land Use Element

IDENTIFY/MEASURE/MAP VULNERABILITIES

1. All proposed amendments to the Comprehensive Plan should evaluate the extent to which the proposed change would affect the vulnerability of affordable housing, for both current and future coastal and inland flooding risk associated with sea level rise and storms.
2. Identify risks to existing residential areas and housing stock due to climate-based sea level rise and storms.

IDENTIFY SOLUTIONS TO VULNERABILITIES

1. Encourage resilient construction and design standards for all new housing development in the land development code. Require resilient construction standards when feasible.
2. Develop procedures for the transfer of development rights from high hazard coastal areas to low-risk areas.
3. Incentivize walkable, dense infill and mixed-use development that is in close proximity to urban services, including the permitting of accessory dwelling units (ADUs) in all residential zoning districts and facilitate ADU development through the Land Development Code.
4. Develop a growth strategy that may involve tools such as an urban growth boundary or urban service boundary and land acquisition that encourages development in high elevation areas and moves development away from coastal hazard zones.
5. Avoid approving density bonuses for affordable housing in areas vulnerable to flooding, when feasible.
6. Require large-scale developments and developments seeking a substantial rezoning to include a percentage of affordable housing units consistent with state law.

7. Incorporate affordable housing elements in the Planned Unit Development (PUD) process by reserving the greatest densities and incentives for developments that provide affordable housing units.
8. Require energy efficient construction methods that reduce carbon emissions, conserve water, and reduce energy usage.
9. Coordinate with Floodplain Management to ensure that future projections of flood hazard areas are considered when evaluating land use strategies to address growth management.

PRIORITIZE SOLUTIONS

1. Prioritize financial resources and zoning incentives for housing development in non-flood prone areas.
2. Prioritize implementation of Land Use Plan amendments or programs to underserved areas and vulnerable communities.

B. Future Land Use Map

1. Prepare overlays of the Future Land Use Map that identify assisted and naturally occurring affordable housing with coastal or inland flood risks from sea level rise and storms, areas of low vulnerability to flooding, and parcels of government-owned land that is suitable for affordable housing development.
2. Add additional overlay maps of concentrations of vulnerable populations including Environmental Justice populations and other underserved communities, and overlay maps of the residential migration of these populations over 5 or more years.

C. Conservation Element

1. Dedicate land that has been vacated due to disaster buyout and replacement programs to conservation and restoration.
 - a. The site will be cleared and returned to a natural state.

D. Transportation Element

1. Address aging/deteriorating transportation infrastructure, service disruptions, and unreliable transportation systems.
2. Prioritize efforts to advance a regionally connected transportation system.
3. Ensure that hurricane evacuation routes are provided with public information systems to low- and moderate-income areas.
4. Encourage use of noise walls and other barriers such as vegetation around highways and high-traffic roadways to reduce noise and air pollution.

5. Map the location of key evacuation routes and strategic intermodal system infrastructure within areas of high vulnerability to flood, sea level rise, and storm hazards.
6. Prioritize mode diversification and reduction of single-occupant vehicle dependence by investing in alternative modes such as active transportation infrastructure and safe street design.
7. Invest in alternative fuel and energy sources while also encouraging and investing in the use of electric vehicles both within government-owned vehicle fleets and across the entire transportation network.

E. Capital Improvements Element

1. Prioritize flood mitigation projects in low- and moderate-income areas, including underserved areas including but not limited to Environmental Justice areas.
2. Map investment equity by overlaying maps of underserved communities with capital investment maps to ensure that a fair amount of investment in flood mitigation infrastructure is located in those communities.

F. Recreation and Open Space Element

1. Develop recreational spaces, playgrounds, and parks to be used for flood buffering and storm water retention.
2. Establish criteria for the use of open space for buffering of flood prone areas.

G. Housing Element

1. Conduct a Community Vulnerability Assessment (CVA) as a benchmark.
 - The CVA will spatially determine and quantify the vulnerability of affordable housing and vulnerable populations to current and future sea level rise and storm risk at the neighborhood scale, and where feasible, at the parcel level.
 - The CVA will be updated on a 5-year basis.
2. Assess flood risks for single and multifamily housing for households earning less than 100% Area AMI.
3. Routinely conduct hazard assessment for housing using risk mapping tools and current and proposed flood zone maps.
4. Establish funding strategies and initiatives for housing mitigation activities.
5. Support efforts to resolve heirs' title issues in the community.
6. Utilize government-owned lands for affordable housing development or support affordable housing activities with sale proceeds of government-owned land.
7. Require that government-owned lands used for housing remain affordable in perpetuity.

8. Support the formation of and partnership with community land trusts, where appropriate, to ensure that assisted housing remains affordable in perpetuity.
9. Create policies to preserve assisted housing and naturally occurring affordable housing.
10. Support buyout and relocation programs for housing that has experienced repetitive loss due to natural hazards and address the future housing needs of residents who participate.
11. Encourage sustainable housing development standards and design, as defined by the Florida Green Building Coalition.
12. Coordinate with Floodplain Management to ensure that future projections of flood hazard areas are considered when evaluating land use strategies to address growth management.

H. Coastal Management Element

1. Define the redevelopment component consistent with the Peril of Flood Act (F. S. 163.3178).
2. Define higher construction standards within Adaptation Action Areas.
3. Include policies that encourage or support the acquisition of areas prone to flooding.
4. Include policies to address the relocation of households to suitable affordable housing when buyout is the most appropriate action for properties that repetitively flood.
5. Encourage coordination with the State Floodplain Management Office to evaluate construction standards for redevelopment that are more stringent than what is required by the Florida Building Code.
6. Acquire properties located in Federal Emergency Management Agency (FEMA) flood zones and areas that are at future flood risk.
7. Define best practices for site development techniques for new development and redevelopment.
8. Incorporate interagency hazard mitigation report recommendations.
9. Address the extent to which buffer areas are needed to prevent flooding of the built environment, reducing reliance on sea walls.

I. Water, Sewer, Wastewater Element

1. Provide efficient and dependable wastewater infrastructure for flood prone areas.
2. Prioritize infrastructure funding and flood improvements for low- and moderate-income areas, including underserved or environmental justice/brownfield areas.
3. Support the infrastructure needs of affordable developments.
4. Require green infrastructure in new development and redevelopment to reduce flood risks and increase shade and cooling.

5. Provide support to obtain DEP funding connections to the public water supply and sewer system when existing private wells, interim wastewater treatment plants, or septic tanks pose a threat to the public health or environmental integrity of the jurisdiction and its residents.

J. Intergovernmental Coordination Element

1. Require intergovernmental coordination among agencies and stakeholders to address flood risks and increase housing affordability.
2. Facilitate coordination between the emergency management and housing departments to incorporate housing as part of the emergency management framework.
3. Include housing department staff as part of the emergency management response network.
4. Mandate interdepartmental coordination in the development and update of plans.
5. Actively participate in the Tampa Bay Regional Resilience Coalition.

Local Mitigation Strategy (LMS)

Each county must prepare a Local Mitigation Strategy (LMS) that is consistent with the State Hazard Mitigation Plan (SHMP). For the county to qualify for Florida Department of Environmental Management (FDEM) and FEMA programs, the plan must be evaluated annually and redrafted every five years. Housing resilience should be a part of the LMS in the hazard assessment as well as LMS initiatives and projects through capital improvements and public awareness. The LMS Action Plan identifies specific mitigation projects, which includes housing hazard mitigation, and can support prioritizing mitigation projects as funding is available. The policies recommended below are organized into categories of coordination, housing mitigation strategies, and community engagement.

Coordination

1. Residential mitigation policies from the Comprehensive Plan will be incorporated into the LMS.
2. Include mitigation in initiatives derived from the CVA and housing structural needs assessment.
3. Maintain a profile of available funding sources for mitigation projects and make it available through the City/County website.
4. Develop and integrate collaborative, uniform strategies specific to housing infrastructure, mitigation, and resilience.
5. Incorporate elements of the Housing Resilience Strategic Plan within the LMS.

Baseline Housing Mitigation Strategies

1. The Local Mitigation Strategy (LMS) will use community resilience indicators and evidence-based policy/standards to enhance disaster housing mitigation strategies.
2. Utilize the LMS to promote the incorporation of green infrastructure and where possible, mitigate existing critical facilities and promote activities that address the impacts of climate change.
3. Consider all publicly assisted and naturally occurring affordable housing as a critical asset.
4. Include mitigation projects that assist eligible mobile homes as well as housing elevation, repair, or replacement.
5. Direct mitigation of capital improvements for stormwater systems to vulnerable and underserved residential neighborhoods.
6. Implement strategies that minimize harm to low-income and other vulnerable populations (i.e., community design and installation of green infrastructure drainage projects, creating neighborhood jobs for those installation projects, etc.).
7. Conduct assessment of residences with repetitive damage due to natural hazards and consider for buy-out and replacement. Designate a buyout area.
8. Encourage the development of hazard mitigation-related construction/rehabilitation standards and inspection procedures.

Community Engagement

1. Enlist community leaders in vulnerable and underserved neighborhoods to speak directly to their concerns and become part of solutions generated to address their areas.
2. Use “meet them where they’re at” outreach and engagement strategies that bring key materials, information, and surveys directly to the organizations, neighborhoods and other locations where underrepresented people live and frequent.
3. Include representatives from the vulnerable populations to the LMS working group at decision-making levels.
4. Ensure vulnerable communities have access to resources by providing extensive outreach and preparedness coaching to prevent recovery failures due to a lack of knowledge about existing recovery support programs.
5. Incorporate equity-based disaster preparedness, response, and recovery strategies to ensure all populations are best served by emphasizing inclusion and diversity in the planning process.
6. Connect vulnerable residents with resources that are prevention-based to ease the recovery aftermath such as financial preparedness programs, evacuation alert systems for people without access to transportation, home rehabilitation and repair funds and programs, and transitions for medical/health support systems.

Local Housing Assistance Plan (LHAP)

The Local Housing Assistance Plan (LHAP) is required of all jurisdictions participating in the State Housing Initiatives Partnership (SHIP) program. The [LHAP format is prescribed by Florida Housing Finance Corporation](#) and contains several sections. The strategies described in the plan are for rental or homeownership projects and must identify the type of activity such as construction, rehabilitation, or disaster assistance. It is possible to include a strategy that is specific to housing mitigation for low- and moderate-income homeowners and require that green building techniques be used in SHIP-funded housing activities.

Another section is for Incentives that reduce regulatory barriers with the expected result to lower costs and expedite affordable housing development. The policies below are opportunities to increase mitigation activities in the LHAP. Where mentioned, "AHAC" refers to the local Affordable Housing Advisory Committee which is a requirement for participation in the SHIP program.

Incorporating Mitigation Activities into the LHAP

1. Address residential hazard mitigation needs in LHAP strategies and incentives.
2. Define and require disaster housing mitigation in the LHAP for SHIP funded housing activities.
3. Evaluate incentive opportunities that can further support mitigation strategies.
4. Provide multiple forms of support for affordable housing development (new construction and retrofit), down payment assistance, rental assistance/mortgage foreclosure prevention, etc. aimed at serving low to moderate income households.
5. Include a retrofit/rehabilitation and new construction strategy that requires mitigation activities (Mitigation Best Practices) appropriate to the type of construction and location of the dwelling.
6. Require incorporation of mitigation and weatherization techniques when SHIP-funded emergency repairs are completed.

General Best Practices for the LHAP

1. Emphasize fund leveraging to ensure maximum investment yield of the SHIP funds.
 - Identify alternative appropriate funding sources in the REACH Funding Guide.
2. Address workforce housing for essential personnel in the community.
3. Implement a disaster mitigation strategy to provide interim repairs and/or resiliency upgrades for homes damaged by hurricanes or natural disasters.
4. Permit funding to be used to repurpose non-residential buildings into housing.
5. Require permanent affordability periods for all SHIP investments over a selected amount, for example, \$45,000 per unit.
6. Implement strategies that support Community Land Trusts and subsidy retention through permanent affordability.

Rehab or Construction Standards

1. Require/encourage developments assisted with SHIP funds to meet the certification standards of the Florida Green Building Coalition OR Enterprise Foundation's Green Communities Criteria.

Affordable Housing Advisory Committee (AHAC)

1. Utilize the AHAC to promote affordable housing incentives, green building practices, and housing mitigation activities.
2. Ensure equitable representation of underserved and vulnerable communities on the AHAC. Consider adding or removing seats or revising member selection process to ensure a committee that is demographically reflective of its jurisdictional constituency.

Incentives

1. Consider adopting the following Affordable Housing Incentive Strategies as outlined in the SHIP Statute at F.S. 420.9076(4) and implement the incentives through the Local Housing Assistance Plan:
 - Expedited permitting (address expedited permitting during post-disaster period to expedite repair of homes)
 - Allowance for increased density levels (specifically in areas with low risk of flooding)
 - Reduction of parking requirements
 - Reduction of setback requirements
 - Allowance of zero-lot line configurations
 - Modification of street design requirements
 - Donation of publicly owned land
 - Permanent affordability through subsidy retention
 - Accessory dwelling units
 - Incentives for mixed use development that conserves land area and is near urban services
 - Incentives for shared living or other types of group housing

Post-Disaster Redevelopment Plan (PDRP)

The PDRP is a guide to redevelopment following a major disaster. In some communities, it is subordinate to the county Comprehensive Emergency Management Plan (CEMP) or the Comprehensive Plan. The PDRP is an all-hazards plan intended to guide long-term recovery with policies and programs based on research and a vulnerability analysis. When paired with the CVA, the CVA can be a valuable tool that contributes to improvement and clarifies the housing focus in the routine update of the plan by identifying vulnerable populations, housing conditions, and assisted housing at risk.

While the PDRP is a plan for post-disaster, the recommended policies can help survivors recover faster through the repair or replacement of damaged, uninhabitable housing with sustainable, resilient housing. There is opportunity to enrich the analysis of hazard impacts to the housing stock, develop long-term recovery strategies, and promote hazard mitigation and resilience efforts specific to the affordable housing stock. The suggested policies are grouped by timeframe and importance.

General

1. Coordinate mitigation activities to be consistent with FEMA's enhanced Individual Assistance repairs and mitigation strategies in the PDRP.
2. Establish a Disaster Housing Taskforce that includes members representative of the underserved/vulnerable communities and stakeholders who will have a voice in decision-making.
3. Encourage homeowner associations and neighborhood organizations to address hazard mitigation measures and provide support and collaboration opportunities for those that already do.
4. Create strategies that prevent gentrification and displacement of low- and moderate-income households and other vulnerable populations.
5. Encourage redevelopment of housing in areas less vulnerable to weather and climate disasters.
6. Develop public outreach campaigns to engage and educate residents and builders about building repair requirements and hazard mitigation techniques.

Land Use Planning

Land Use planning suggestions below should be coordinated with the Future Land Use Element to ensure consistency.

1. Require large-scale developments and developments seeking a substantial rezoning to include a percentage of affordable housing units consistent with state law.
2. Emphasize affordable housing in the post-disaster housing strategies, requiring resiliency upgrades to mitigate impact of future hazards.

3. Prioritize the disposition of government-owned land for affordable housing that will be affordable in perpetuity.
4. Incentivize the use of mitigation techniques during post-disaster rebuild or repair planning.
5. Track blighted properties and non-compliant owners to ensure safety is addressed.
6. Develop process for phased reconstruction and expedited and streamlined permitting.

Mitigation Strategic Planning

1. Request technical assistance from the State Floodplain Management Office to reduce hazard vulnerability within Special Flood Hazard Areas and/or Repetitive Loss Areas.
2. Require the incorporation of mitigation best practices in all post-disaster redevelopment/rebuild activities to reduce future hazard vulnerabilities.
3. Develop temporary housing criteria that includes siting, procurement, operation, and removal.
4. Develop build back standards based on Community Rating System Activity 430 (Higher Regulatory Standards).
5. Develop a plan for controlling after-disaster blight through rapid debris removal and restoration of utilities.
6. Plan for the acquisition of repetitive damage properties to remove them from future development.
7. Use the CVA analysis to guide prioritization of projects for mitigation activities.

Post-Disaster Redevelopment

1. Prioritize emergency repairs and permitting to expedite repairs to housing infrastructure.
2. Reconstruct homes rapidly to expedite the transition of residents back to permanent housing.
3. Prioritize funding and activities for post-disaster housing infrastructure recovery in vulnerable communities.
4. Promote strategies to prevent gentrification in low-income areas where naturally occurring affordable housing is located.

Community Rating System (CRS) Plan: Floodplain Management

FEMA is responsible for the administration and implementation of the National Flood Insurance Program (NFIP) and Community Rating System (CRS), ensuring that floodplain management is integrated with local resilience planning efforts. The local Floodplain Management Ordinance seeks to meet or exceed minimum NFIP requirements and is applied to land use and management through flood hazard mitigation. FEMA regularly updates flood hazard maps and rules relating to the CRS and NFIP, adapting the response to the increased risks due to sea level rise and extreme rainfall events. These risks threaten the stability of insurance programs, both FEMA and private.

Local governments must react to expansions of flood insurance rate map (FIRM) zones while development pressures in coastal and non-coastal flood areas are unabating. As every community strives to have the highest community rating score which rewards flood management compliance with lower insurance premiums, efforts to increase standards and prohibit residential development in high-risk areas face an uphill battle.

1. Integrate modified tailored standards and regulations that reflect localized development needs into the local Code of Ordinances.
 - Policies are largely derived with the support from the FDEM State Floodplain Management Office, whether from direct technical assistance or from the [Office's written guidance](#).
 - [*"Model Code-Companion Floodplain Management Ordinance for Communities with Inland \(Zone A\) and Coastal High Hazard Areas \(Zone V\)."*](#)
2. In coordination with the State Floodplain Management Office, evaluate potential need for higher flood resistant development standards, in response to flood hazard risk.
 - Request technical assistance from the State Floodplain Management Office to determine appropriateness of administrative or technical amendments to the Florida Building Code, allowing local adoption of higher building code standards in to mitigate impacts of flood hazard areas to vertical development. Examples include:
 - Limit the use of fill to achieve minimum required elevation and encourage the use of pilings to preserve flood storage and avoid local drainage problems.
 - Build higher than the minimum base flood elevation in flood hazard areas, limiting enclosures below elevated buildings.
 - Accelerate compliance of nonconforming buildings by targeting mitigation programs to affordable housing that is noncompliant.
3. Develop policies and standards in accordance with "CRS Activity 430: Higher Regulatory Standards" to mitigate vulnerabilities through CRS-identified mitigation best practices which will result in an increased Community Rating System score and reduced flood insurance premiums.

- Prepare for future floodplain mapping that will impact existing housing settlement patterns (this may require a Technical Amendment approved by the Florida Building Commission).
4. Incentivize affordable housing development in non-vulnerable areas through inclusionary zoning and density bonus programs.
 5. Identify departments responsible for plan development that relate to growth management, housing, disaster preparedness and response, mitigation, and resilience activities.
 - Include affordable housing providers.
 - Convene workgroups to ensure interdepartmental coordination to develop consistency in policy and interconnectedness among plans.
 6. Implement a professional development program to provide training on affordable housing and hazard mitigation, include code enforcement.
 7. Develop a robust public outreach and participation program to provide education and available and attainable resources to low- and moderate-income areas and vulnerable populations.
 - Ensure that code enforcement is adequately trained to compliment mitigation and resilience outreach and education to the public living in known high hazard areas when violations are cited.
 8. Protect existing floodplain development by floodproofing, elevation, or minor flood control projects.
 9. Prioritize housing hazard mitigation projects with consideration to CRS activities and risk level.
 - Document prioritized activities in the LMS Action Plan.
 - Apply for BRIC funding for housing mitigation projects and community mitigation projects that affect housing resilience, which are documented in the LMS Action Plan.

Construction and Rehabilitation Standards

Construction Standards address how mitigation treatments and green building practices are included in the planning and development process. Some policies are linked to the floodplain management ordinance to reduce the impact of flood hazards on the built environment. Rehabilitation standards, such as those required for HUD rehabilitation programs, should include hazard mitigation, energy efficiency, and green building standards as basic requirements. These suggested policies and concepts can be used to encourage mitigation methods in housing rehabilitation or construction.

Construction or rehab standards should make “sheltering in place” a principal goal for all residents. This will guide priorities and programs to the most vulnerable residents with inclusion and equity as the centerpiece of home hardening retrofits.

Coordination

1. Consult with the State Floodplain Management Office to determine appropriateness of higher construction standards, resulting in flood resistant development, in flood hazard areas.
2. When determined appropriate and with the support of the State Floodplain Management Office, submit administrative and/or technical amendment(s) to the Florida Building Commission requesting local modifications to the Florida Building Code to require higher development standards.
3. Establish consistency among various housing rehabilitation programs with mitigation methods.
4. Determine opportunities to integrate Community Rating System standards into construction/rehabilitation standards, resulting in increased resilience and reduced flood insurance rates.
5. Work with the Florida Green Building Coalition to define and adopt green, energy efficient, and resilient standards tailored to the unique development needs within the jurisdiction.

Standards

1. Construction standards will reflect mitigation best practices for residential development.
2. Ensure that building inspectors and code enforcement officers follow the strictest standards and procedures to identify and correct deficiencies. Avoid policies that “bring property up to minimum code.” Seek to exceed minimum codes to achieve a more resilient structure.
3. Require coastal construction standards (for V Zones) in AE Zones. (See ASCE 24-14)
4. Consider incorporating Flood Resistant Design and Construction elements, specific to site and flood zone.
5. Participate in the FDEM Hazard Loss Mitigation Program’s (HLMP) mobile home tie-down program.

6. Include standards for the repair or replacement of older mobile homes.
7. Incorporate resilient building features in the local development code and/or planning department plan review process.
8. Adapt CDBG rehabilitation/retrofit standards to require resiliency features in all retrofit projects. Examples: Impact doors and windows, storm shutters, hurricane bracing reinforced roofs, soffits, gutters, garage doors, elevated mechanicals, etc.
9. Require incorporation of mitigation and weatherization techniques when rehabilitation activities are completed.
10. Seek to complete all rehabilitation projects to be insurable for wind, flood, and other liabilities. Include the cost of the premium in the project budget and include insurance as a soft cost so that it may be a grant. Require the homeowner to maintain property insurance after the rehabilitation project closes.
11. Apply standards development in consultation with the FGBC to all housing construction or rehabilitation projects that receive public funding.
12. Ensure construction and rehabilitation projects are connected to public water and sewer, refer to programs as needed.
13. When rehabilitation project addresses floodproofing, evaluate appropriate grading to prevent future flood hazard impacts.
14. Conduct a comprehensive housing mitigation assessment for each approved rehabilitation project.
15. Construction and rehabilitation standards must support development needs with consideration to the local hazard risk analysis and in respect to floodplain management best practices.
16. Require use of durable materials in construction and rehabilitation projects.

Education

1. Develop a robust training and participation program for the construction trades, including inspection and mitigation of residential retrofit needs, to meet climate change-based challenges.
2. Train code enforcement staff on affordable housing mitigation resources and how to engage low-income residents with violations to proactively inform them of available mitigation opportunities.
3. Develop public awareness of mitigation methods that can be self-installed or through available housing programs.
4. In areas where similar construction methods or materials result in higher risk from natural hazards, develop information on methods to mitigate and strengthen these homes.

5. Refer staff and contractors to Florida Housing Coalition training on Rehabilitation Best Practices and Emergency Rehabilitation.