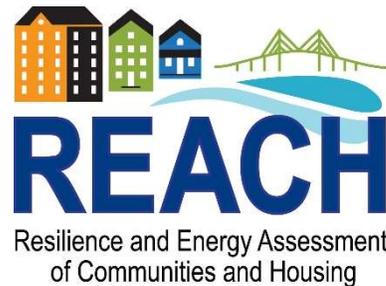


# REACH: Housing Resilience Funding Guide

A Resource of the Resilience and  
Energy Assessment of Communities  
and Housing (REACH) Project

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# REACH Funding Guide Introduction

Strengthening the residential housing stock and surrounding built environment in a community generates resilience in the wake of a catastrophic event. However, mitigating these risks requires access to funding resources and benefits from the support of the local, state, and federal government entities. This funding guide details resources available to support mitigation and resilience goals by deploying funding for evidence-based activities.

Identifying the appropriate funding sources that local governments can apply to housing hazard mitigation and resilience initiatives is essential to their implementation of successful programs. This funding guide provides information about applicable funding resources that can be blended with other private or public financing then deployed to increase the resilience of a community's housing stock, in preparation for the next catastrophic event.

## Strategic Planning to Maximize Project Implementation

As seen across the state, local governments have developed creative solutions to finance housing resilience activities, braiding public funding with alternative sources to achieve successful outcomes and harden the housing stock. Effective solutions that local governments can implement to support housing hazard mitigation and resilience may include:

1. Make strategic decisions to deploy the most appropriate sources of funding for certain projects and identify how other funds can be blended to take advantage of timing and availability.
2. Deploy the largest sources of funding for the most urgent needs. Leverage funds strategically to reduce reliance on local contribution amounts.
3. Blend disaster specific funds with non-disaster related funding sources to leverage resources.
4. Blend public and private funding sources to achieve multiple goals and leverage resources.
5. Strategically and realistically estimate timeframes for application periods, approval and agreement stages, and implementation. Evaluate these in the context of the urgency of the project.
6. Incorporate a racial equity approach into all mitigation and recovery planning and response strategies. Recognize that minority populations are disproportionately impacted by disasters and poor housing conditions. Use the funds described in this guide to bridge the gap and ensure that everyone in the community has a safe home and is informed about the potential risks of natural hazards.
7. Maintain a data-driven approach to assessing risk and targeting the most urgent needs. Conduct and maintain a housing risk assessment process sensitive to the most frequent hazards and the vulnerability of the housing stock.
8. Prioritize use of public funds to strengthen the housing stock in the most at-risk areas and target the most vulnerable residents.
9. 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, the centerpiece of home hardening retrofits.

10. Mandate the inclusion of mitigation techniques in all assisted housing programs including new construction, rehabilitation, and energy retrofits.
11. Dedicate locally sourced general revenue funding to affordable housing hazard mitigation activities in vulnerable locations to supplement other sources.
12. Create a Resilience Officer position within the local government and hire subject matter experts to develop and implement mitigation best practices and evidence-based strategies that improve the community's ability to withstand hazards.
13. Develop housing-specific mitigation and resilience benchmarks that can be monitored, evaluated, and analyzed for cost-savings and effectiveness.
14. Train local government staff and Elected Officials about the importance of and how to apply housing hazard mitigation and resilience to the existing and new affordable housing stock.
15. Incorporate housing consistently throughout planning frameworks, ensure parity with critical infrastructure projects.

## Advocacy

There is ample opportunity to improve existing programs by expanding housing resilience measures. While even the largest programs, such as the \$1 Billion BRIC program, allows housing mitigation activities, public infrastructure is prioritized. Unfortunately, applicants do not propose housing projects, demonstrating a lack of parity among the components within a community's infrastructure. Certainly, public infrastructure is critical in community resilience, but housing is also a critical asset. This need must be recognized so that the prolonged housing recovery period can be shortened by the foundation of a resilient housing stock.

Another way to reduce the recovery period is for the CDBG-DR program to be approved as a permanent program. This will reduce the prolonged duration of the allocation, planning, and citizen review process. Common activities such as home repair and replacement should be pre-approved and local governments should be able to be reimbursed for conducting this work as soon as it is practical to do so. Local governments should be able to apply for their own grants and administer them locally where existing housing providers can perform the work, rather than outside contractors. Finally, the program should allow for blue sky mitigation of non-disaster impacted properties.

CDBG-MIT was rolled out in Florida in 2021. While other states used CDBG-MIT for housing mitigation, Florida's did not. Not only should CDBG-MIT be made a permanent program by HUD, but there should be allocations to entitlement communities and housing mitigation should be a clearly eligible use for the funds.

Increased building standards can be accomplished without amending the Florida Building Code. Local program rules should require that all homeowners' repairs include mitigation treatments with green building requirements for rehabilitation, new construction, or replacement. Most programs for rehabilitation or emergency rehabilitation have standards that detail requirements and specifications. Rehabilitation Standards, including those used by state programs, should require mitigation treatments for wind and flood, along with green building requirements.

While home insurance, wind, flood, and other liability is the most important component of resilience, many homeowners are uninsured, under-insured, or not insurable. At the state and local level, advocacy and education must be undertaken to make proper insurance accessible by all homeowners as well as tenants. Insurance premium discounts should be re-visited to expand their availability. Housing mitigation is the key to making homes insurable as well as making homes better strengthened to withstand wind and floods.

Florida's Hurricane Loss Mitigation Program (HLMP) has helped make hundreds of mobile homes safer. The program was renewed in the 2022 Legislative Session but must be renewed each year. This program should be continued and expanded as the implementation has shown to be effective and in great demand. There is a five-year waiting list for mobile home tie-downs. Natural disasters do not follow political boundaries. In developing a planning framework for housing resilience, a regional approach can integrate the strengths of multiple jurisdictions into a single plan. Jurisdictions can share the planning process which can reduce costs by individual governments. Regional plans can qualify for special planning grants that address hazards and risks more efficiently without the loss of local control. Participating jurisdictions form a bigger beachhead making it possible for neighboring counties to help those most impacted by a disaster.

## How to Use the Funding Guide

The guide is organized to provide information about major funding sources that can be deployed by local governments and their partners to bring about a more resilient housing stock. Organized into sections for federal, state, and locally sourced funding, an additional section on other resources is included for the reader to fill out where financial institutions and other community partners can contribute to building a resilient housing stock.

The guide begins with an acronym table to economize on repeating department and agency headings and funding sources. Housing is an acronym rich endeavor, and it is important to understand what they mean and where they fit in.

A quick reference guide arrays mitigation activities with optimal funding sources to match uses with sources. While the federal government is the primary source for the bulk of programs, the state or local governments actually implement the programs. The guide shows funding sources as well as the level of implementation.

The most important programs are described as one-pagers with a brief description, eligible activities, program citations and relevant contact information. Mitigation strategies and projects are the subject of a planning process that involves a risk assessment. Funding is contingent upon the completion of strategic planning and analysis to ensure that the most pressing needs are prioritized, and the actions are eligible for the program in use.

Contact the Florida Housing Coalition for any questions on the sources included in the guide and how they can be best deployed to implement housing resilience strategies in your community. Visit [www.flhousing.org](http://www.flhousing.org), Email [info@flhousing.org](mailto:info@flhousing.org) or call 850-878-4219.

## Acronyms

<b>AH</b>	Affordable Housing
<b>AHAC</b>	Affordable Housing Advisory Committee
<b>ARPA</b>	American Rescue Plan Act
<b>BIPOC</b>	Black, Indigenous, and People of Color
<b>BRIC</b>	Building Resilient Infrastructure and Communities (FEMA)
<b>CDBG</b>	Community Development Block Grant (HUD)
<b>CDBG- DR</b>	Community Development Block Grant-Disaster Recovery
<b>CDBG-MIT</b>	Community Development Block Grant-Mitigation
<b>CEMP</b>	Comprehensive Emergency Management Plan
<b>CHHA</b>	Coastal High Hazard Area
<b>CRS</b>	Community Rating System
<b>CVA</b>	Community Vulnerability Assessment
<b>DCF</b>	Florida Department of Children and Families
<b>DEO</b>	Florida Department of Economic Opportunity
<b>EOC</b>	Emergency Operations Center
<b>FBC</b>	Florida Building Code
<b>FDEM</b>	Florida Division of Emergency Management
<b>FEMA</b>	Federal Emergency Management Agency
<b>FEMA IA</b>	Individual Assistance
<b>FEMA PA</b>	Public Assistance
<b>FGBC</b>	Florida Green Building Coalition
<b>FHC</b>	Florida Housing Coalition
<b>FHFC</b>	Florida Housing Finance Corporation
<b>FHLBAtl</b>	Federal Home Loan Bank of Atlanta
<b>FPM</b>	Floodplain Management
<b>HCD</b>	Housing and Community Development
<b>HHRP</b>	Hurricane Housing Recovery Program
<b>HLMP</b>	Hurricane Loss Mitigation Program

<b>HMGP</b>	Hazard Mitigation Grant Program
<b>HOME</b>	HOME Investment Partnerships Program (HUD)
<b>HOME PJ</b>	HOME Participating Jurisdiction
<b>HFA</b>	Housing Finance Agency
<b>HUD</b>	United States Department of Housing and Urban Development
<b>LHAP</b>	Local Housing Assistance Plan
<b>LIHTC</b>	Low Income Housing Tax Credit
<b>LMI</b>	Low- or moderate-income households or neighborhoods
<b>LMS</b>	Local Mitigation Strategy
<b>NEPA</b>	National Environmental Policy Act
<b>NFIP</b>	National Flood Insurance Program
<b>PDRP</b>	Post Disaster Redevelopment Plan
<b>PHA</b>	Public Housing Authority
<b>SELF</b>	Solar Energy Loan Fund
<b>SFHA</b>	Special Flood Hazard Area
<b>SHIP</b>	State Housing Initiatives Partnership
<b>SLFRF</b>	State and Local Fiscal Recovery Funds
<b>TBRPC</b>	Tampa Bay Regional Planning Council
<b>TCC</b>	Tallahassee Community College
<b>UGLG</b>	Unit of Local Government
<b>USDA</b>	United States Department of Agriculture

## Summary of Programs by Activity and Source of Funding

Mitigation or Resilience Activity	State or Federal Program	Locally Administered Programs	Private Sector Funding/Participants
<b>Home Hardening, Elevation, and Rebuilding</b>	CDBG STATE- DEO HOME- FHFC CDBG-DR- DEO FEMA-HMGP FEMA BRIC FEMA IA and PA	SHIP CDBG by entitlement HHRP HOME PJs FDEM HMGP- EOC FDEM- HLMP- EOC FEMA BRIC	FHLB Atlanta Rebuild Restore Habitat for Humanity Fannie/ Freddie products FHFC Preservation RFA Solar Energy Loan Fund Legal Services for Heir Title
<b>Buyout and Relocation</b>	FEMA- FDEM FEMA BRIC CDBG-DR- DEO	CDBG CDBG-DR SHIP FEMA BRIC EOC Surplus Land	Legal Services Realtors Title Agents
<b>Mobile Homes Replacement, Tie-Down, Enhanced Treatments</b>	FEMA IA or PA HLMP FDEM CDBG	SHIP CDBG EOC	Solar Energy Loan Fund USDA direct grants
<b>LMI, Persons with Disabilities, Homeless Priority</b>	CDBG- DEO HOME- FHFC ESG- DCF, COC's	SHIP HHRP CDBG HOME CoC's	CHDO's CLT Permanent Supportive Housing Providers Legal Services Solar Energy Loan Fund
<b>Incentives and Regulations</b>	NFIP CRS NEPA Other Fed Regs	AHAC Comp Plan LMS Neighborhood Planning	Insurance premium discounts Energy grants Green loans
<b>Insurance</b>	Florida Office of Insurance Regulation (F.S. 627.711) Insurance Premium Discounts	SHIP HHRP	Insurance premium discounts Energy grants Green loans
<b>Community Engagement and Competence</b>	Consolidated Plan Citizen Participation	AHAC Comp plan	Civic Organizations Professional associations Faith Based Financial Sector

## Federal Programs

Federal housing programs fall into three basic categories: rental housing assistance, assistance to state and local governments, and assistance for homeowners. Most of these programs are administered by the U.S. Department of Housing and Urban Development (HUD). Rural housing needs are administered by the U.S. Department of Agriculture (USDA) Rural Development through single and multifamily construction, repair, and rental assistance. The U.S. Treasury provides housing assistance through Low-Income Housing Tax Credits (LIHTC) and the American Rescue Plan Act (ARPA). The Department of Veteran Affairs (VA) offers veterans and their families housing assistance through rental subsidies like the HUD-Veteran Affairs Supportive Housing (HUD-VASH) program and mortgage insurance.

Most federal housing programs are designed to make housing costs affordable (roughly 30% of gross household income) for low- and moderate-income families. Rental assistance, mortgage subsidies, and rehabilitation grants and loans are the primary uses of the various forms of federal housing funding. As the country and the state face an affordable housing crisis, the very shortage of housing for the most vulnerable and the workforce are a risk that must be assessed and addressed.

The Federal Emergency Management Administration (FEMA) was formed in 1979, well after HUD (1949) and took up the direct emergency housing response activities formerly handled by HUD. FEMA, in partnership with the state Division of Emergency Management (FDEM) is responsible for securing the lifelines of a community in the event of a disaster and has a critical role in helping survivors with temporary housing and life safety repairs. FEMA is also responsible for collaborating with state governments in preparing for natural and man-made disasters through mitigation planning and funding. This guide is focused on the mitigation programs but includes information on the post-emergency services of Individual Assistance to Households and Public Assistance.

Traditionally, the role of mitigation is to strengthen large public works and infrastructure in anticipation of major disasters. Housing mitigation is eligible under the programs but as a sideline to critical infrastructure. Housing mitigation projects include individual homes of all types, neighborhoods, mobile home parks, multifamily properties, and permanent supportive housing communities.

Federal funding sources are appropriated by Congress either under established laws such as the Housing and Community Development Act, or through public laws to address emergencies. The use of federal funding must comply with a wide range of cross-cutting federal regulations. This guide does not cover these laws, but compliance is required and there is ample guidance on their applicability.

The primary sources of funding for resilience and recovery related housing projects are from HUD or FEMA. Most housing providers are fully accustomed to the HUD-sourced housing programs which are available to both small and large jurisdictions. Entitlement communities, those with a population over 200,000, receive their own annual allocations of CDBG, HOME, and ESG funds. Rural communities, considered non-entitlement communities, receive these funds through an entitlement and must apply to the State of Florida to access these funds.

FEMA funds largely flow through the Florida Division of Emergency Management (FDEM) for distribution through an application process by local governments and other entities. FEMA programs are both disaster-related and for preparation. In the aftermath of a disaster, FEMA's coordinating partner is FDEM and applications for Individual Assistance and Public Assistance are administered jointly.

# HUD

U.S. Department of Housing and Urban Development (HUD) provides both guidance and funding for mitigation and recovery activities, as well as traditional housing development programs. HUD's Community Resilience Toolkit includes ample guidance on hazard risk assessment and mitigation, which is available at: <https://www.hudexchange.info/resource/5981/community-resilience-toolkit/>.

## Community Development Block Grant (CDBG)

Cities or counties with populations over 50,000 receive annual allocations of the Community Development Block Grant. At least 70% of funds must be used to benefit low- and moderate-income persons or within LMI neighborhoods. CDBG can be used for housing hazard mitigation activities in addition to improvements to infrastructure. Homeowner rehabilitation is a common practice that can be enhanced with mitigation treatments. CDBG funds can be leveraged with SHIP or FEMA funds for complex projects such as buyout and relocation, elevation, or replacement.

Florida's entitlement communities receive an annual allocation of CDBG funds directly from HUD that are used in compliance with their Consolidated Plan. Non-entitlement communities must apply to Florida's Department of Economic Opportunity for specific projects. (See CDBG-Small Cities)

### ACTIVITIES

- Acquisition and rehabilitation of property
- Emergency Repairs
- Rehabilitation of Substandard Housing
- Demolition of blighted properties
- Housing counseling services
- Water and Sewer Improvements
- Drainage/Stormwater Improvements
- Street and Sidewalk Improvements
- Park Facilities and Community Centers
- Community services

### CITATION AND ASSOCIATED PLAN

- Housing and Community Development Act of 1974 (P.L. 93-383)
- 42 U.S.C. §§5301-5321
- 24 CFR Part 570 - Community Development Block Grants
- HUD Consolidated Plan Five Year and One Year Action Plan

### PROGRAM INFORMATION

- Administered by Entitlement Communities
- <https://www.hud.gov/states/florida/community/cdbg>

## Community Development Block Grant-Disaster Recovery (CDBG-DR)

Following a disaster, Congress makes an appropriation of CDBG-DR funding based on preliminary damage assessments. The amount awarded is based on an “unmet recovery need” calculation in conjunction with FEMA, Small Business Administration (SBA) data, and private insurance claims for each declared disaster. CDBG-DR is designed to address housing, infrastructure, and economic development needs that remain after other assistance has been exhausted. It can take from one to three years after a disaster before the funds are fully available and in circulation, so this program must be considered a last resort.

Once HUD prepares a notice of how the funds may be allocated and publishes it to the Federal Register, the state must prepare an Action Plan. The Action Plan, once approved by HUD, is implemented to address home repairs and replacements, rental housing repair, voluntary buyout and other strategies designed to recover the housing stock, as well as economic vitality.

Florida’s Department of Economic Opportunity, Office of Long-Term Recovery administers the CDBG-DR program under the program name, Rebuild Florida. DEO prepares an Action Plan draft for public input. The plan is circulated throughout the impacted regions for input from citizens and local governments. The Action Plan is submitted to HUD for review. Once approved by HUD, the Action Plan is implemented over a five-year period.

In the past DEO has made grants available to local governments but in recent years all activities are directly administered and managed by DEO and its contractors. There are minor exceptions such as the Voluntary Buyout program and some infrastructure activities can be awarded to Units of General Local Government (UGLG).

CDBG-DR funds can be used for a wide range of recovery related activities. These are determined by the Action Plan. Unless the requirement is waived, at least 70% of CDBG-DR funds must benefit low and moderate-income persons. CDBG-DR funding typically meets the National Objective of meeting urgent needs. Current program rules require that each CDBG-DR activity must:

- Address a disaster-related impact (direct or indirect) in a Presidentially declared area for the covered disaster
- Be a CDBG eligible activity
- Meet a CDBG national objective

### **ACTIVITIES**

- Temporary Relocation
- Buyouts/Acquisitions
- Demolition/Clearance
- Single-Family Housing Rehabilitation/Repair
- Multi-Family Housing Rehabilitation/Repair
- Housing Construction
- Public housing

- Emergency shelters and housing for the homeless
- Repair and replacement of manufactured housing units
- Hazard mitigation
- Elevation
- Planning activities related to housing
- Other activities associated with the recovery of housing stock impacted.
- Housing repairs and replacement
- Voluntary buyout

Under the DEO administration, applications for home repair or replacement can only be made by the homeowner. Generally, only projects that are disaster impact related are eligible for home repair or replacement. The Action Plans identify Most Impacted and Distressed Areas and 80% of funds must be expended within these areas. Additional areas including areas under the declaration of disaster can qualify for 20% of the funding. The table below provides a summary of the CDBG-DR funding in Florida for the past three major storm events.

<b>Florida's CDBG-DR Action Plans and Activities</b>	<b>Budget</b>
<b>Rebuild Florida</b>	
<b>Hurricanes Hermine and Matthew 2015-2015</b> Administration by subrecipient agreement with local governments; Hermine (9 counties) & Matthew (15 counties)	<b>\$117,937,000</b>
General Housing Activities	\$32,846,421
Affordable Rental (new)	\$3,340,314
Non-housing or additional housing	\$19,485,165
Other	Balance
<b>Hurricane Irma 2017</b> 41 counties; Administration by contractor All TBRPC except Pinellas	<b>\$773,598,000</b>
Housing Repair and Replacement	\$346,186,147
Workforce Affordable Housing Construction Administered by FHFC competitive applications	\$140,000,000
Voluntary Buyout Grants to local governments	\$44,117,239
Economic Development	\$14,450,656
Infrastructure Programs	\$186,049,598
<b>Hurricane Michael 2018</b> 12 counties; Administration by contractor	<b>\$735,553,000</b>

Housing Repair/ Replacement	\$246,263,144
Voluntary Home Buyout	\$27,362,572
Economic Revitalization	\$68,406,429
Infrastructure	\$342,032,145
Other	Balance
<b>CDBG-MIT 2015-2018</b> Set-aside from Hurricane Irma allocation of \$1.4B (No housing)	<b>\$735,000,000</b>
Critical Facility Hardening Program	\$75,000,000
General Planning Support Program	\$20,000,000
Mitigation General Infrastructure Program	\$475,000,000

### CITATION

- Housing and Community Development Act:  
<https://www.hudexchange.info/resource/2184/housing-and-community-development-hcd-act-of-1974/>
- [24 CFR 570](#)

### PROGRAM INFORMATION

- <https://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative>

## HOME Investment Partnerships Program

HOME is a form of block grant that can be used to expand the supply of decent, safe, sanitary, and affordable housing. HOME funds can be used for mitigation activities through homeowner or rental rehabilitation projects. Local governments administer HOME funds in accordance with their Consolidated Plan and One Year Action Plans.

Participating Jurisdictions receive an annual HOME allocation based on population size and determination of need. To receive HOME, a local government or a consortium formed for this purpose must have a population of at least 200,000. Florida Housing Finance Corporation administers the state's HOME allocation and uses the funds for single family homeownership purchase assistance and for rural multifamily housing projects.

### ACTIVITIES

- Purchase assistance
- Rental and homeownership rehabilitation including reconstruction
- New construction of rental and owner-occupied housing

- Tenant Based Rental Assistance

#### **CITATION AND ASSOCIATED PLAN**

- 42 CFR Part 92:  
<https://www.ecfr.gov/current/title-24/subtitle-A/part-92?toc=1>
- HUD Consolidated Plan Five Year and One Year Action Plan/Substantial Amendment

#### **PROGRAM INFORMATION**

- Administered by Participating Jurisdictions and Consortia
- Administered by Florida Housing Finance Corporation
- <https://www.floridahousing.org/programs/developers-multifamily-programs/home-investment-partnerships>

# COVID Pandemic Funding Sources

## American Rescue Plan Act – State and Local Fiscal Relief Funds

The American Rescue Plan Act (ARPA), passed by Congress in March 2021, provides State and Local Fiscal Relief Funds (SLFRF) to state and local governments across the United States. These funds must be expended by December 31, 2024 and can be used to respond to the public health emergency with respect to COVID-19 or its negative economic impacts. Funds can be used to provide assistance to households, small businesses and nonprofits, or aid to impacted industries such as tourism, travel, and hospitality.

- Provide premium pay to essential workers performing essential work during the COVID-19 public health emergency.
- Provide government services to the extent of the reduction in revenue due to COVID-19 (replenish revenue shortfalls); and
- Make necessary investments in water, sewer, or broadband infrastructure.

The final rule from the U.S. Department of Treasury clarified that SLFRF funds can be used for a wide variety of housing activities through grant, loan, or in-kind assistance. Structuring assistance as a grant is easier than a loan based on expenditure deadlines. The following table provides examples of ways to use ARP funds on housing.

Construction costs (new construction, rehab, renovation)	Rent and mortgage assistance	Demolition or deconstruction of vacant or abandoned buildings as part of neighborhood revitalization strategy
Land acquisition	Environmental remediation	Conversion of vacant or abandoned properties into affordable housing
Down payment assistance	Housing vouchers and relocation assistance	Inspection fees
Gap financing	Supportive housing services to improve access to housing for individuals who are homeless	Site prep work and infrastructure
Operating support, housing counseling, and legal aid	Home repair and preservation	Title clearing

## **PROGRAM INFORMATION**

- Administered by grantee jurisdictions
- Treasury has released guidance titled “Framework of Eligible Uses Beyond those Enumerated” to help identify eligible households
- Guidance can be found at the links below
  - <https://home.treasury.gov/system/files/136/SLFRF-Final-Rule-Overview.pdf>
  - <https://flhousing.org/wp-content/uploads/2022/03/ARPA-Funds-Fact-Sheet-March-22.pdf>

## **HOME-American Rescue Plan (HOME-ARP)**

The American Rescue Plan (ARP) provides \$5 billion to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter, to reduce homelessness and increase housing stability across the country. These grant funds will be administered through HUD’s HOME Investment Partnerships Program (HOME).

Nationally, the 651 State and local Participating Jurisdictions (PJs) that qualified for an annual HOME Program allocation for FY 2021 are eligible to receive HOME-ARP grants.

## **ACTIVITIES**

HOME-ARP funds can be used for four eligible activities:

- Production or Preservation of Affordable Housing
- Tenant-Based Rental Assistance (TBRA)
- Supportive Services, Homeless Prevention Services, and Housing Counseling
- Purchase and Development of Non-Congregate Shelter

## **CITATION AND ASSOCIATED PLAN**

- American Rescue Plan Act of 2021:  
<https://www.congress.gov/bill/117th-congress/house-bill/1319/text>
- Consolidated Plan

## **PROGRAM INFORMATION**

- HOME Investment Partnerships Program:  
<https://www.hudexchange.info/programs/home/>

## CDBG & ESG CARES Act Funds

In March 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) to address the COVID-19 pandemic. The CARES Act established two supplemental sources of HUD funding most relevant to this Report: Community Development Block Grant – CARES Act (CDBG-CV) and Emergency Solutions Grants – CARES Act (ESG-CV) funds.

CDBG-CV funds must be used to prevent, prepare for, and respond to the spread of COVID-19. These funds came with waivers from the traditional CDBG program but can be used for housing activities so long as the activities are found to prevent, prepare for, and respond to the spread of COVID-19. ESG-CV funds must also be used to prevent, prepare for, and respond to coronavirus, but specifically for individuals and families who are homeless or are at risk of homelessness.

### Community Development Block Grant-CARES Act Small Cities and Entitlement Programs (CDBG-CV)

Administered by the Florida Department of Economic Opportunity (DEO), CDBG-CV funds are federally awarded by the United States Department of Housing and Urban Development (HUD) and designed to help local governments prepare for, prevent, or respond to the health and economic impacts of the pandemic.

#### ACTIVITIES

The activities must be critical to their locality and primarily for the benefit of low- and moderate-income residents.

- Activities that benefit workforce housing, training, and sustainability
- Broadband infrastructure and planning
- Acquisition
- Workforce Housing
- Public Improvements
- Public Facilities
- Public Infrastructure
- Public Services
- Business and Microenterprise Assistance

#### PROGRAM INFORMATION

- Administered by Florida Department of Economic Opportunity (DEO)
- <https://floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/community-development-block-grant-program/community-development-block-grant---coronavirus-relief-funding>

# FEMA

FEMA has several programs that are available for mitigation activities. While all FEMA mitigation resources are available to local governments, applications must be made through Florida's Division of Emergency Management (FDEM). There is a 25% non-federal cost share, although the amount varies with the type of project and the applicant. Recipients must have a FEMA approved Hazard Mitigation Plan before projects can be approved.

## Building Resilient Infrastructure and Communities (BRIC)

The BRIC program is funded by FEMA and administered by FDEM. The program funds pre-disaster mitigation activities at 75% or 90% Cost Share based on community fiscal capacity. Communities identified as "disadvantaged," or rural, can qualify for the 90% Cost Share. Eligible sub applicants are state agencies, federally recognized tribes, local governments/communities, federally recognized Native American Tribal Governments.

The new BRIC program replaces the Pre-Disaster Mitigation Program and is available to state and local governments in the amount of \$500 million in 2020 and \$1 billion in 2021 for mitigation projects as well as management costs and capacity building activities. The non-federal cost share is 25% but this varies with the applicant. There is a set-aside for tribal governments. Each state may apply for grants reserved for states and the remaining will be available through a national competition that opened on August 4, 2020.

### ACTIVITIES

The BRIC program guiding principles are supporting communities through capability- and capacity-building; encouraging and enabling innovation; promoting partnerships; enabling large projects; maintaining flexibility; and providing consistency. Eligible mitigation projects under BRIC include wind retrofit, flood control including drainage improvement, generators, hurricane safe rooms, tornado safe rooms, wildfire, drought, utility mitigation, environmental and historic preservation, elevation, acquisition projects, and mitigation reconstruction projects.

The BRIC program can also provide assistance for Capability and Capacity Building Activities (C&CB), which can be submitted under the State/Territory Allocation and Tribal Set-Aside. These are activities that enhance the knowledge, skills, and expertise of the current workforce to expand or improve the administration of mitigation assistance. There are four types of C&CB activities:

- Building Codes
- Partnerships
- Project Scoping
- Mitigation Planning and Planning-Related Activities

## **CITATION AND ASSOCIATED PLAN**

- The Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as Amended (Stafford Act) § 428, Title 42 of the United States Code (U.S.C.) § 5189f  
[https://www.fema.gov/sites/default/files/documents/fema\\_stafford\\_act\\_2021\\_vol1.pdf](https://www.fema.gov/sites/default/files/documents/fema_stafford_act_2021_vol1.pdf)
- State Hazard Mitigation Plan

## **PROGRAM INFORMATION**

- Administered by the Florida Division of Emergency Management
- FDEM Mitigation Hotline: 850-815-4524
- <https://www.floridadisaster.org/dem/mitigation/building-resilient-infrastructure-and-communities-bric-grant-program/>
- <https://portal.floridadisaster.org/mitigation/HMGP%20Project%20Tracker/External/Prime%20for%20New%20Interested%20Applicants/LMSWG%20Contact%20List.pdf>
- <https://www.floridadisaster.org/globalassets/dem/mitigation/bric-building-resilient-infrastructure-and-communities-grant-program/application/fy-2021-building-resilient-infrastructure-and-communities-fact-sheet.pdf>

## **FEMA Individual Assistance (IA)**

The Individual Assistance Program is designed to coordinate assistance provided to individuals, households, and businesses recovering from disaster or emergency impacts. After the president signs a disaster declaration, it is important to inform affected individuals and businesses through press releases and outreach efforts that programs are available to them in obtaining any entitled aid. In 2021 FEMA updated the extensive guide to the use of the program and proposed expansions to permit enhanced mitigation treatments when repairs are authorized. FEMA also established a policy in 2021 to remove barriers to eligibility for IA for applicants whose homes do not have clear title establishing legal ownership.

## **ACTIVITIES**

- Needs: Immediate, life-threatening, capable of being resolved locally or through resources available through the state, federal, local government, or VOAD agencies/organizations.
- Unmet Needs: Needs that remain unresolved after having received assistance from FEMA, local government, state, and VOAD agencies/organizations.

Types of Individual Assistance include:

- Emergency repairs that are may be temporary until permanent repairs can be made
- Blue Roof Program
- Temporary shelter
- Crisis Counseling

- Disaster Legal Assistance
- Disaster Unemployment Assistance
- Case Management
- Legal Services

Individual assistance benefits must be reported by the recipient in other applications to avoid duplication of benefits.

### **CITATION AND ASSOCIATED PLAN**

- The Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as Amended (Stafford Act) § 428, Title 42 of the United States Code (U.S.C.) § 5189f  
[https://www.fema.gov/sites/default/files/2020-03/stafford-act\\_2019.pdf](https://www.fema.gov/sites/default/files/2020-03/stafford-act_2019.pdf)
- Individual Assistance Program and Policy Guide (IAPPG) Version 1.1 FP 104-009-03 May 2021  
<https://www.fema.gov/assistance/individual/policy-guidance-and-fact-sheets>

### **PROGRAM INFORMATION**

- Administered by the Florida Division of Emergency Management  
<https://www.floridadisaster.org/dem/recovery/individual-assistance/>

## **FEMA Public Assistance (PA)**

The objective of the Federal Emergency Management Agency's (FEMA) Public Assistance (PA) Grant Program is to provide assistance to state, tribal, local governments, and certain types of private non-profit organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the president. The State of Florida manages this program as the grantee from FEMA (grantor) for all sub-grants awarded to local eligible jurisdictions and agencies within the State of Florida. Public Housing Authorities are eligible for repairs under this program.

### **ACTIVITIES**

To be eligible for PA funding, disaster recovery work performed on an eligible facility must be:

- Necessary as a direct result of a declared incident.
- Located within a designated disaster area; and
- The legal responsibility of an eligible Applicant.

Emergency Work must be performed to reduce or eliminate an immediate threat to life, protect public health and safety, or to protect improved property that is threatened in a significant way as a result of a disaster. Permanent Work is work required to restore a damaged

facility to its pre-disaster design, function, and capacity – in accordance with applicable codes or standards. PA includes the following:

- Category A: Debris Removal
- Category B: Emergency Protective Measures
- Category C Roads + Bridges
- Category D Water Control
- Category E Buildings + Contents + Equipment
- Category F Utilities
- Category G Parks + Recreational + Other

#### **CITATION AND ASSOCIATED PLAN**

- The Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as Amended (Stafford Act) § 428, Title 42 of the United States Code (U.S.C.) § 5189f  
[https://www.fema.gov/sites/default/files/2020-03/stafford-act\\_2019.pdf](https://www.fema.gov/sites/default/files/2020-03/stafford-act_2019.pdf)
- FEMA publishes PA Program rules in the following parts of Title 44 of the Code of Federal Regulations (C.F.R.), Emergency Management and Assistance: 5 Part 206 Subpart G, Public Assistance Project Administration; Part 206 Subpart H, Public Assistance Eligibility; and Part 206 Subpart I, Public Assistance Insurance Requirements.

#### **PROGRAM INFORMATION**

- Administered by the Florida Division of Emergency Management  
<https://floridapa.org/index.cfm>  
[https://www.fema.gov/sites/default/files/documents/fema\\_pappg-v4-updated-links\\_policy\\_6-1-2020.pdf](https://www.fema.gov/sites/default/files/documents/fema_pappg-v4-updated-links_policy_6-1-2020.pdf)

### **Flood Mitigation Assistance Program (FMA)**

As appropriated annually by the Consolidated Appropriations Act, the Flood Mitigation Assistance (FMA) Grant Program provides resources to assist states, tribal governments, territories, and local communities in their efforts to reduce or eliminate the risk of repetitive flood damage to buildings and structures insurable under the National Flood Insurance Program (NFIP) as authorized by the National Flood Insurance Act of 1968, as amended.

Although provided by FEMA, the FMA program is administered by the Florida Division of Emergency Management.

**[SEE THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT SECTION BELOW](#)**

## Hazard Mitigation Grant Program (HMGP)

FEMA's Hazard Mitigation Grant Program (HMGP) provides grant funding to state, local, tribal, and territorial governments after a presidentially declared disaster so they can rebuild in a way that reduces or mitigates future disaster losses in their communities. This grant funding is available after a presidentially declared disaster.

In this program, homeowners, business operators, and non-profit organizations cannot apply directly to FEMA. However, a local community may apply for funding on their behalf. Eligible states, territories, and tribal governments (federally recognized) can submit applications on behalf of sub-applicants for HMGP funding via NEMIS, the grants management system to apply for and manage grants. In addition, although the Hazard Mitigation Grant Program is federally funded, the program is administered by the Florida Division of Emergency Management.

**[SEE THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT SECTION BELOW](#)**

# US Department of Agriculture

USDA has provided loans for the development of numerous rural multifamily properties in Florida. When these are significantly damaged by a natural disaster, USDA steps in with funding to assist with repairs and rebuilding (Section 502, 504, 533 refer to sections of the Housing Act of 1949). USDA programs may only be operated in rural areas as defined by the federal agency. USDA housing programs are administered by field offices located regionally throughout the state. Programs are available directly to consumers, builders, and multifamily developers. There are no USDA programs that specifically support mitigation activities except the home repair program. Mitigation improvements may be conducted under Sections 502 Loans and 504 Loans and Grants programs. Section 533 provides competitive grants to nonprofit organizations and others to make repairs to single family or multifamily homes.

USDA Rural Development offices in Florida work closely with local SHIP administrators to combine grants and loans for conducting essential repairs that would make housing decent, safe, and sanitary, and energy efficient, or to remove health and safety issues. Applicants must be very low income.

## Section 502 Direct Loan Program

Provides loans to very low- (50% or less of AMI) and low-income (80% or less of AMI) rural residents to purchase, construct, repair, reconstruct, relocate or, in limited circumstances, refinance a dwelling and related facilities. Up to 100% of the value may be financed; however, leveraging with other subsidies (such as SHIP and HOME) and private lenders is encouraged. The maximum loan term is 33 years and 30 for manufactured homes. Terms may go to 38 years for those with incomes at less than 60% of area median. Maximum eligible mortgage amounts are calculated for multiple areas in a state and reflect the value of a modest home. Certain applicants receive priority, including existing Rural Housing Service (RHS) customers seeking to eliminate health and safety hazards.

## Section 504 Loan and Grant Program

The purpose of the 504 Repair Program is to provide funds to very low-income homeowners who cannot obtain other credit to repair or rehabilitate their properties. Loan funds concentrate on essential repairs that would make housing decent, safe, and sanitary and energy efficient or to remove health and safety issues. For homeowners aged 62 and over who cannot repay a loan, grant funds may be available to remove health or safety hazards or for accessibility improvements for household members with disabilities. Limited repairs to mobile homes can be made if the mobile home is on a permanent foundation with skirting.

Loans are made at an interest rate of 1% and repayment is scheduled to meet the applicant's needs. Loans cannot exceed \$20,000 or for 20 years. A real estate mortgage is required for loans of \$7,500 or more. Grants have a lifetime limit of \$7,500. Grant recipients must agree not to sell, rent, or transfer the property for three years, or the full amount must be repaid.

## **SINGLE FAMILY ACTIVITIES**

- Home Purchase
- Construction
- Repair
- Reconstruction
- Relocation
- Refinance

## **Section 533 Housing Preservation Grants**

USDA Rural Development offers a competitive solicitation annually nationwide that grant funds for rehabilitation to qualified non- profit organizations and public agencies to administer programs that assist very low- and low-income rural homeowners with the repairs and/or rehabilitation of their homes. Owners of rental properties occupied by low- and very low-income tenants are also eligible beneficiaries. In some cases, the program is used for the rehabilitation of rural multifamily properties that have outlived their original USDA mortgages rental assistance, and affordability period. The preservation of these properties can not only keep properties affordable but also provide necessary retrofit that can include mitigation treatments.

### **CITATION AND ASSOCIATED PLAN**

- 7 CFR Part 3550: <https://www.rd.usda.gov/files/3550appendix01.pdf>
- The USDA eligibility map can be accessed here: USDA eligibility map: <http://eligibility.sc.egov.usda.gov/>.

### **PROGRAM INFORMATION**

- Regional Offices in Florida: <https://www.rd.usda.gov/fl>
- <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans>

## State of Florida Sources

Federal emergency management programs are administered at the state level. Most FEMA programs must be accessed through the Florida Division of Emergency Management. HUD programs are allocated at a local level for entitlement communities and at the state level to serve non-entitlement communities. It is important to understand how local governments and private organizations must apply for funding, whether through a state agency or directly to the federal government. The program descriptions below provide guidance in directing funding applications.

### Florida Division of Emergency Management

Florida Division of Emergency Management, FDEM or DEM, is an agency within the Office of the Governor. FDEM is the state liaison with federal and local agencies coordinating on both natural and man-made disasters. Along with its emergency management responsibilities FDEM administers the State Hazard Mitigation Planning system and oversees the Local Mitigation Strategies for all 67 counties in Florida. FDEM administers FEMA programs including the new Building Resilient Infrastructure and Communities (BRIC) which is FEMA's signature mitigation program. After a major disaster, FDEM conducts damage assessments and Loss Avoidance Assessments. These tools demonstrate the value of mitigation activities for public facilities which can substantiate the returns on investment of mitigation. The mitigation programs are described below. Housing providers are urged to coordinate with their local emergency management agencies to provide input on housing mitigation needs as well as access mitigation resources that can be applied to housing and neighborhood environments. Some programs are available after declared disasters and others during blue sky planning and preparation.

#### Flood Mitigation Assistance Program (FMA)

The Flood Mitigation Assistance (FMA) Program was authorized by the National Flood Insurance Act of 1968 and provides funding to reduce repetitive flood claims, flood mitigation assistance, and severe repetitive loss to eligible sub-applicants. The program is offered annually and reoccurs each federal fiscal year. FMA encourages flood mitigation planning to be integrated into the community's hazard mitigation plan. FMA is most applicable to severe repetitive loss mitigation as the federal share is 100% as opposed to 75% for other approved mitigation activities. The Flood Mitigation Assistance Program is a competitive grant program.

FMA funding is administered by the Florida Division of Emergency Management. The purpose of the program, which is funded at between \$160 million and \$200 million each year, is to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP). FEMA chooses recipients based on the applicant's ranking of the project and the eligibility and cost-effectiveness of the project. FEMA requires state, local, tribal, and territorial governments to develop and adopt hazard mitigation plans as a condition for receiving certain types of non-emergency disaster assistance, including funding for hazard mitigation assistance projects.

## **ACTIVITIES**

Eligible mitigation projects include property acquisition and structure demolition or relocation, structure elevation, mitigation reconstruction, dry floodproofing, localized/non-localized flood control projects, structural retrofitting and non-structural retrofitting of existing buildings and facilities, infrastructure retrofit, soil stabilization, community flood mitigation projects, project scoping, and flood mitigation plans. The activities above, although eligible, must also meet the following minimum criteria in order to be considered for funding:

- Be cost-effective
- Be technically feasible
- Located in or benefits an NFIP-compliant community
- Conforms to the State's Administrative Plan Complies with environmental laws, regulations and executive orders.
- Be in conformance with the minimum floodplain management regulations of the NFIP and the local government's Community Rating System Program, if applicable.

Applicants and sub-applicants must have a FEMA approved mitigation plan as of the application deadline in order to apply for mitigation projects in accordance with Title 44 CFR Part 201. Activities may include:

- Property Acquisition and Structure Demolition or Relocation
- Structure Elevation
- Mitigation Reconstruction
- Dry Floodproofing
- Localized/Non-localized Flood Control Projects
- Structural Retrofitting and Non-structural Retrofitting of Existing Buildings and Facilities
- Infrastructure Retrofit
- Soil Stabilization
- Community Flood Mitigation Projects
- Project Scoping
- Flood Mitigation Plans

## **CITATION AND ASSOCIATED PLAN**

- 44 CFR Part 201
- State Hazard Mitigation Plan:  
<https://www.floridadisaster.org/dem/mitigation/statemitigationstrategy/state-hazard-mitigation-plan/>

## PROGRAM INFORMATION

- Administered by the Florida Division of Emergency Management:

<https://www.floridadisaster.org/dem/mitigation/flood-mitigation-assistance-program/>

<https://www.floridadisaster.org/globalassets/dem/mitigation/fmap/2021/fy2021-flood-mitigation-assistance-fact-sheet.pdf>

## Hazard Mitigation Grant Program (HMGP)

The Hazard Mitigation Grant Program (HMGP) is funded by FEMA and is designed to assist states, local governments, private non-profit organizations, and Indian Tribes in implementing long-term hazard mitigation measures following a major disaster presidential declaration. The process for applying for HMGP funds begins at the county level in coordination with the Local Mitigation Strategy Work Group (LMSWG) in accordance with 27P-22 of the Florida Administrative Code. These task forces are responsible for putting eligible mitigation projects their project priority list. This list is used to track and organize potential HMFP projects from across the jurisdiction. Thus, it is important for housing providers to coordinate and collaborate with their LMS Work Group. Like most FEMA programs, a 25% non-federal match is required for all grants. The CDBG and SHIP programs can both meet that requirement (CDBG and CDBG-Dr are federal block grants that are considered non-federal sources).

Regarding housing funding through HMGP, most projects are structural, and fall into a specific set of project types: wind retrofit, flood control – drainage improvement, generator, hurricane safe rooms, tornado safe rooms, wildfire, drought, utility mitigation, and acquisition. Projects can be for publicly owned facilities (hospitals, courthouses, lift station, etc.) or for private residences. A project application will be evaluated in the context of minimum criteria. Every proposed mitigation project must meet all the following criteria:

- Conforms with the State of Florida Mitigation Plan
- Provides a beneficial impact upon the disaster area
- Conforms with environmental regulations
- Solves a problem
- Impacts a local government participating in the National Flood Insurance Program
- Meets all applicable State and local codes and standards and does not contribute to or encourage development in coastal high hazard areas or other vulnerable areas.
- Demonstrates cost-effectiveness

If you would like to request that an eligible mitigation project be added to your county's project priority list, then please use the county contact list to get in touch with them. Applications are submitted to FDEM for further consideration and forwarded to FEMA. This program is most appropriate for larger projects, such as buyout and demolition.

## ACTIVITIES

- Direct Damages (property)
- Structural (buildings, homes, levees)
- Non-structural (automobiles, furniture, clothing, equipment)
- Indirect Damages (loss of function)
- Lost wages
- Lost sales or business income
- Relocation expenses
- Rent for temporary housing or space

Common mitigation actions and projects include:

- Retrofitting existing buildings to make them less susceptible to damage from a variety of natural hazards.
- Purchasing hazard prone property to remove people and structures from harm's way.
- Utility and infrastructure retrofits to reduce risk of failure caused by natural hazards.
- Drainage improvement projects to reduce potential for flood damage.
- Slope stabilization projects to reduce risk to people and structures
- Developing and adopting hazard mitigation plans, which are required for state, local, tribal and territorial governments to receive funding for their hazard mitigation projects.
- Using aquifer storage and recovery, floodplain and stream restoration, flood diversion and storage, or green infrastructure methods to reduce the impacts of flood and drought.

## CITATION AND ASSOCIATED PLAN

- The Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as Amended (Stafford Act) § 428, Title 42 of the United States Code (U.S.C.) § 5189f: [https://www.fema.gov/sites/default/files/2020-03/stafford-act\\_2019.pdf](https://www.fema.gov/sites/default/files/2020-03/stafford-act_2019.pdf)
- Section 322 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act addresses the requirements for state mitigation plans. (42 US Code 5121)
- Disaster Mitigation Act of 2000 (42 US Code 5121)
- Florida Statute 252.3655 and FAC 27P-22
- State Hazard Mitigation Plan. Download the plan and appendices at: <https://www.floridadisaster.org/dem/mitigation/statemitigationstrategy/state-hazard-mitigation-plan/>

## PROGRAM INFORMATION

- <https://www.floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/>
- Local Mitigation Strategy FAC 27P-22.005
- Local Mitigation Strategy Working Group (LMSWG) See FAC 27P-22
- Mitigation Hotline 850-815-4524
- Administered by the Florida Division of Emergency Management:  
<https://www.floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/>
- LMSWG Contacts:  
<https://portal.floridadisaster.org/mitigation/HMGP%20Project%20Tracker/External/Primer%20for%20New%20Interested%20Applicants/LMSWG%20Contact%20List.pdf>
- Local governments must apply directly to FDEM for this program. Individuals apply to their local government if they are participating in a home retrofit program. Information on the program can be viewed on the [FDEM HMGP webpage](#).

## Hurricane Loss Mitigation Program (HLMP)

Unlike the other mitigation programs administered by FDEM, HLMP is funded by the Florida Hurricane Catastrophe Fund. The program is aimed at minimizing damage caused by hurricanes. The program promotes resiliency through retrofits made to residential, commercial, and mobile home properties. The Florida Legislature typically renews the program at \$10 million annually and 2022 legislation extends the program for one year during which a review process will be undertaken.

Eligible applicants include local governments, nonprofit entities, qualified for profit entities. Contracts and grants can begin at any time during the year but must all be terminated by June 30 of the same fiscal year.

HLMP includes the Public Shelter Retrofit Program (\$3 million), Mobile Home Tie-Down Program (\$2.8 million), Florida International University's Hurricane Research Program (\$700,000), and community mitigation projects for Florida residences and public outreach and education about retrofits (\$3.5 million).

Local governments and Public Housing Authorities may apply for grants for retrofits, inspections, and construction or modification of building components designed to strengthen a structure's ability to withstand hurricane force winds and flooding. The grant amount is capped at \$194,000.

## ACTIVITIES

- Improve wind resistance of residences and mobile homes
- Retrofit existing facilities to use as hurricane shelters
- Inspect and improve tie-downs for mobile homes

**CITATION AND ASSOCIATED PLAN**

- Florida Statutes 215.559
- State Hazard Mitigation Plan

**PROGRAM INFORMATION**

- Administered by the Florida Division of Emergency Management
- <https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/>

# Florida Department of Economic Opportunity

## Rebuild Florida

Rebuild Florida is a program of the Florida Department of Economic Opportunity (DEO) created to help Florida's long-term recovery efforts from recent hurricanes. The State of Florida is committed to helping homeowners, small businesses, and communities affected by these storms.

Rebuild Florida is a partnership of DEO and the U.S. Department of Housing and Urban Development (HUD), which approved funding to local communities for Florida's long-term recovery efforts after the 2017 hurricane season.

### ACTIVITIES

- Housing repair and replacement

### CITATION AND ASSOCIATED PLAN

- State Mitigation Action Plan

### PROGRAM INFORMATION

- <https://www.floridajobs.org/rebuildflorida/mitigation>

## Community Development Block Grant-Mitigation (CDBG-MIT)

CDBG-MIT is a new program HUD developed following the 2016-2017 hurricane disasters, which in Florida included Hurricanes Mathew and Hermine (2016) and Irma (2017). The purpose of the program is to assist local and state governments with activities that increase resilience to disasters or eliminate the long-term loss of life, injury, or damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. After the program was initiated the service area was increased to include counties impacted by Hurricane Michael (2018).

Funds have been allocated for a variety of planning infrastructure projects now in implementation. **Florida's CDBG-MIT Action Plan did not allow housing as an eligible activity.**

In 2018 Congress allocated \$633,485,000 CDBG-MIT to Florida, which is administered by the Department of Economic Opportunity (DEO). Prepared by DEO, then approved by HUD, Florida's CDBG-MIT Action Plan provides competitive grants to local governments among the 51 counties impacted by Hurricane Hermine (2016), Matthew (2016), and Irma (2017). Eligible grantees can carry out strategic and high-impact activities, mitigating disaster risks and reducing the potential for future losses.

## **ACTIVITIES**

HUD defined “mitigation activities” to mean those activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship, by lessening the impact of future disasters

## **CITATION AND ASSOCIATED PLAN**

- Federal Register Notice Vol 84 No. 169, August 30, 2019
- State Mitigation Action Plan

## **PROGRAM INFORMATION**

- Administered by Florida Department of Economic Opportunity (DEO)
- <https://floridajobs.org/rebuildflorida/mitigation>

## **Community Development Block Grant-Small Cities (CDBG-Small Cities)**

The program provides for CDBG-funded projects for non-entitlement communities, which include rural communities. Participants in Florida must submit proposals to Florida DEO in competitive cycles. The eligible activities are very broad and allow for a neighborhood focused approach to rehab homes and improve infrastructure simultaneously.

## **ACTIVITIES**

- Water and Sewer Improvements
- Rehabilitation of Substandard Housing
- Street and Sidewalk Improvements
- Economic Development Activities that Create Jobs for Low-and Moderate-Income People
- Downtown Revitalization, including Facade Improvements, Streetscaping, and Underground Utilities
- Park Facilities and Community Centers
- Drainage / Stormwater Improvements

## **CITATION AND ASSOCIATED PLAN**

- Administrative Rule Chapter: 73C-23, Florida Administrative Code
- HUD Consolidated Plan Five Year and One Year Action Plan

## **PROGRAM INFORMATION**

- Administered by Florida Department of Economic Opportunity (DEO)
- [www.FloridaJobs.org/SmallCitiesCDBG](http://www.FloridaJobs.org/SmallCitiesCDBG)

## Weatherization

Florida's DEO administers the Weatherization Assistance Program with annual grants from the U.S. Dept. of Energy that are supplemented by the U.S. Department of Health and Human Services. The program provides grants to community action agencies, local governments, Indian Tribes, and nonprofit agencies to provide specific services to low-income families. The mission of the program is to reduce the monthly energy burden on low-income households by improving the energy efficiency of the home. Because these activities are compatible with mitigation type treatments to harden homes, the providers are a great resource to work with mitigation programs.

### ACTIVITIES

- Address air infiltration with weather stripping, caulking, thresholds, minor repairs to walls, ceilings and floors, and window and door replacement
- Install attic and floor insulation (floors in northern Florida counties only)
- Install attic ventilation
- Apply solar reflective coating to manufactured homes
- Install solar screens
- Repair or replace inefficient heating and cooling units
- Repair or replace water heaters

### PROGRAM INFORMATION

- The program is administered by the Community Services section of DEO
- <https://floridajobs.org/community-planning-and-development/community-services/weatherization-assistance-program>
- Each county has a weatherization office which can be located at the following link: <https://floridajobs.org/community-planning-and-development/community-services/weatherization-assistance-program/contact-your-local-weatherization-office-for-help>

# Florida Housing Finance Corporation

## State Housing Initiatives Partnership (SHIP)

Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership (SHIP) Program's mission is threefold: (1) provide funding to eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Sadowski State and Local Trust funds are derived from documentary stamp surcharges on real estate transactions.

The SHIP program funding, also referred to as the local government housing trust funds (LGHTF), are allocated to every Florida county, as well as entitlement cities receiving CDBG entitlement funds. SHIP incentivizes the creation of public-private partnerships to produce and preserve affordable homeownership and rental housing.

The flexibility of the SHIP program is its greatest strength. Each SHIP jurisdiction prepares an LHAP that best addresses the housing needs of the community. The SHIP jurisdiction prepares a Local Housing Assistance Plan (LHAP) that outlines its strategies for home ownership or rental activities that serve low-to-moderate income households. At least 30% of the SHIP annual distribution must be reserved for very low-income households (50% AMI), and an additional 30% of funds for low-income households (80% AMI). The remainder may serve any combination of very low, low- or moderate-income persons (120% AMI).

Additionally, 20% of the local government's annual distribution must be set aside for households with special needs, with priority for persons with an intellectual/developmental disability. Accessibility modifications provide stability for persons with disabilities to live comfortably in their own home. No more than 10% may be used for administration expenses.

SHIP funds are primarily intended to serve construction projects that meet the standards of F.S. Ch. 553, but up to 20% of the funds may be used for mobile home repairs or replacements if the LHAP includes that strategy.

The LHAP describes the community's SHIP-funded project requirements such as green building and energy efficiency requirements, definition of Essential Service Personnel, how the SHIP program will support persons with special needs, and how the SHIP program contributes in the effort to reduce homelessness. In addition, the LHAP includes an Incentive Plan that details policies that support and expedite the development of affordable housing development unique to the participating SHIP community.

## ACTIVITIES

Each community's specific SHIP-funded rental and homeownership activities are outlined in the participating community's LHAP. The SHIP program requires that 65% minimum of the LGHTF annual distribution must be used for home ownership activities. At least 75% of the funds must be used for construction related activities. Eligible activities include:

- Acquisition
- Rehabilitation
- Down Payment Assistance
- Purchase Assistance
- Emergency repairs
- Disaster recovery activities including repairs, replacement, temporary housing

SHIP funding can also be used as rental assistance for households that are very low income and have one adult with special needs, or a person experiencing homelessness.

- Utility deposits
- Security deposits
- Eviction prevention
- Rent payments

## CITATION AND ASSOCIATED PLAN

- Florida Statutes Chapter 420.9072:  
[http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&URL=0400-0499/0420/Sections/0420.9072.html](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0420/Sections/0420.9072.html)
- Local Housing Assistance Plan:  
[https://www.floridahousing.org/programs/special-programs/local-housing-assistance-plan-\(lhap\)/current-local-government-lhaps](https://www.floridahousing.org/programs/special-programs/local-housing-assistance-plan-(lhap)/current-local-government-lhaps)
- Affordable Housing Incentive Plan
- Florida Statutes Chapter 420.9076(4):  
[http://www.leg.state.fl.us/statutes/index.cfm?mode=View%20Statutes&SubMenu=1&App\\_mode=Display\\_Statute&Search\\_String=420.9076&URL=0400-0499/0420/Sections/0420.9076.html](http://www.leg.state.fl.us/statutes/index.cfm?mode=View%20Statutes&SubMenu=1&App_mode=Display_Statute&Search_String=420.9076&URL=0400-0499/0420/Sections/0420.9076.html)

## PROGRAM INFORMATION

- Administered by Florida Housing Finance Corporation through participating local governments

- <https://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program>

## State Apartment Incentive Loan (SAIL)

The State Apartment Incentive Loan (SAIL) program is administered by FHFC and provides low-interest loans on a competitive basis to affordable housing developers each year. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. SAIL dollars are available for developers proposing to construct or substantially rehabilitate affordable multifamily rental housing. SAIL funds are distributed competitively on an annual basis and through special set asides for workforce housing, multifamily bond and housing credits, homelessness, special needs, and farmworker/fisherworkers.

### ACTIVITIES

- Gap financing
- Construction
- Rehabilitation
- Acquisition

### CITATION AND ASSOCIATED PLAN

- Florida Statutes Chapter 420.5087:  
[http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&URL=0400-0499/0420/Sections/0420.5087.html](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0420/Sections/0420.5087.html)

### FLORIDA-SPECIFIC INFORMATION

- Administered through Florida Housing Finance Corporation by a competitive solicitation process

## Low Income Housing Tax Credits (LIHTC)

Low Income Housing Tax Credits (LIHTC) are provided by the federal government to rental housing developers in exchange for a commitment to provide affordable rents and are usually sold to investors to raise project equity.

The LIHTC program is governed by the U.S. Department of the Treasury, and Florida's allocation is administered by the FHFC. Under the LIHTC Program, successful applicants are provided with a dollar-for-dollar reduction in federal tax liability in exchange for the development or rehabilitation of units to be occupied by very low- and low-income households. In practice, developers usually sell credits to investors in exchange for equity to the development, with syndicators as intermediaries.

## **ACTIVITIES**

- New construction
- Rehabilitation

## **CITATION AND ASSOCIATED PLAN**

- This program is governed by Rules 67-48 and/or 67-21 of the Florida Administrative Code.
- U.S. Department of Treasury under Section 252 of the Tax Reform Act of 1986
- Section 42 of the Internal Revenue Code

## **FLORIDA-SPECIFIC INFORMATION**

- Developers can apply through Florida Housing Finance Corporation:
  - Competitive Solicitation for 9% Tax Credits
  - Non-Competitive Application Package for 4% Tax Credits
- <https://www.floridahousing.org/programs/developers-multifamily-programs/low-income-housing-tax-credits>

## **Hurricane Housing Recovery Program (HHRP)**

The Hurricane Housing Recovery Program (HHRP) is activated by the Florida Legislature following a catastrophic hurricane. It was first enacted by the Florida Legislature by emergency order in 2005 following the devastating storms of 2004-05. It was again activated in response to Hurricane Michael's devastation of homeowner properties and small and large rental properties. The Florida Legislature allocated \$65 million from the State's Sadowski Affordable Housing Trust Fund for a broad range of recovery strategies. The HHRP is administered by FHFC through the local SHIP jurisdictions located in the impacted counties.

## **ACTIVITIES**

The HHRP allocation is derived from the Sadowski Affordable Housing Trust Fund, so the implementation and program rules mostly align with the SHIP program. Since 65% of the program funds must be dedicated to homeownership activities, it is an excellent source for repairs and replacements of housing. HHRP may be used for the repair and replacement of housing; assistance to homeowners to pay insurance deductibles; repair, replacement, and relocation assistance for manufactured homes; acquisition of building materials for home repair and construction; foreclosure eviction prevention; or other strategies in the approved local housing assistance plan. HHRP is not limited to only homes directly impacted by the event.

## **CITATION AND ASSOCIATED PLAN**

- Florida Administrative Code:  
<https://www.flrules.org/gateway/ruleno.asp?id=67ER05-30>
- Local Housing Assistance Plan

## **PROGRAM INFORMATION**

- Administered by Local Government
- <https://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/disaster-relief/legislative-initiatives/hurricane-housing-recovery-program>

## **Rental Recovery Loan Program (RRLP)**

The Hurricane Rental Recovery Loan Program (RRLP) is also activated in the aftermath of a catastrophic event. RRLP was activated in response to Hurricane Michael’s devastation for new construction of rental multifamily projects. The Florida Legislature allocated \$50 million from the State’s Sadowski Affordable Housing Trust Fund for the development of new multifamily housing in the Hurricane Michael impacted counties – Bay and Jackson County (Tier 1), Calhoun, Gadsden, and Gulf counties (Tier 2), and Washington, Liberty, Franklin, Leon, Wakulla, and Holmes counties (tier 3). The program is operated through a competitive solicitation open to developers and owners of multifamily properties. This is not a repair program but is for the development of new housing to offset the unmet needs by increasing the supply of affordable rental housing.

## **ACTIVITIES**

- New construction
- Site Acquisition

## **CITATION AND ASSOCIATED PLAN**

- Florida Statutes Chapter 420.55:  
[http://www.leg.state.fl.us/statutes/index.cfm?mode=View%20Statutes&SubMenu=1&App\\_mode=Display\\_Statute&Search\\_String=420.55&URL=0400-0499/0420/Sections/0420.55.html](http://www.leg.state.fl.us/statutes/index.cfm?mode=View%20Statutes&SubMenu=1&App_mode=Display_Statute&Search_String=420.55&URL=0400-0499/0420/Sections/0420.55.html)

## **PROGRAM INFORMATION**

- RRLP is administered by the Florida Housing Finance Corporation and is only allocated by Legislative action.

# Florida Department of Environmental Protection

## Resilient Florida

The Resilient Florida program was initiated in 2021 by the amendment to F.S. 380.093. The existing Resilience Coastlines program administered by Florida Department of Environmental Protection was rolled into the Resilient Florida umbrella.

Resilience Florida provides a selection of grants that are available to counties, municipalities, water management districts, flood control districts and regional resilience entities. To effectively address the impacts of flooding and sea level rise that the state faces, eligible applicants may receive funding assistance to analyze and plan for vulnerabilities, as well as implement projects for adaptation and mitigation.

The Definitions of the Resilient Florida statute (F.S. 380.093(1)(2)), include as a critical asset, “affordable public housing” While the program rule is still under consideration it is understood that affordable public housing refers to any housing that is assisted with public resources- this would include SHIP, HOME, Low Income Housing Tax Credits, and SAIL as well as many other programs.

### **ACTIVITIES**

Projects that address risks of flooding and sea level rise to coastal and inland communities in the state. Projects must meet statutory standards. Projects submitted by water management districts must mitigate the risks of flooding or sea level rise on water supplies or water resources of the state.

### **CITATION AND ASSOCIATED PLAN**

- Sections of Resilient Florida Program Planning and Grants Florida Statute § 380.093(1)(3):  
[http://www.leg.state.fl.us/statutes/index.cfm?mode=View%20Statutes&SubMenu=1&App\\_mode=Display\\_Statute&Search\\_String=380.093&URL=0300-0399/0380/Sections/0380.093.html](http://www.leg.state.fl.us/statutes/index.cfm?mode=View%20Statutes&SubMenu=1&App_mode=Display_Statute&Search_String=380.093&URL=0300-0399/0380/Sections/0380.093.html)
- Comprehensive Statewide Flood Vulnerability Data Set and Assessments F.S. 380.093(1)(4)
- Statewide Flooding and Sea Level Rise Resilience Plan F.S. 380.093(1)(5)
- Regional Resilience Entities F.S. 380.093 (1)(6)
- Florida Flood Hub F.S. 380.093 (2)

### **PROGRAM INFORMATION**

- Administered through DEP to counties and municipalities through a grant process:  
<https://protectingfloridatogether.gov/state-action/grants-submissions>

<http://publicfiles.dep.state.fl.us/CAMA/FRCP/Resilient%20Florida%207.14.21%20Resources/Resilient%20Florida%20Program%20FAQs%20UPDATE.pdf>

- Resilient Florida Coastal Resilience Forum
- The Coastal Resilience Forum hosts a quarterly webinar that allows attendees from all over the state to hear what their counterparts are working on. Participants provide project updates, introduce new resources, and engage each other asking for advice and recommendations. For information about upcoming presentations, speaker availability, information about projects and for technical assistance, contact: [Resilience@FloridaDEP.gov](mailto:Resilience@FloridaDEP.gov).

# Local Revenue Sources for Housing Resilience

Housing resilience requires both planning and investment. Local governments mostly rely on dedicated sources of funds for housing activities. There are other homegrown sources of funding that can be used to plan for and conduct housing mitigation.

## General Revenue Funds

When a local government uses its own funds for housing purposes, it does not need to follow program-specific regulations of the federal or state government and thus has more flexibility in targeted use. It is a best practice for all local governments to devote general funds toward affordable housing goals to supplement state and federal dollars. Local funds can be used to supplement external funds to fill gaps where circumstances do not permit traditional housing funds to be used. Locally sourced funds lack the constraints of compliance attached to state or federal dollars, making their use more expeditious.

## Local Housing Trust Funds

Some communities in Florida have approved sales tax surtaxes as part of an infrastructure initiative. It is possible to include affordable housing as an eligible activity within these projects. The surtax would be established according to Section 212.055(2) of the Florida Statutes, the Local Government Infrastructure Surtax statute. The surtax can be up to \$0.01 per dollar.

The majority of counties in the state have approved these surtaxes for various periods of time. In almost all cases, the funds are used primarily for road improvements, public facilities, and parks and recreation. However, this statute allows these funds to be used for affordable housing according to Section 212.055(2)(e) which states:

“Any land acquisition expenditure for a residential housing project in which at least 30 percent of the units are affordable to individuals or families whose total annual household income does not exceed 120 percent of the area median income adjusted for household size if the land is owned by a local government or by a special district that enters into a written agreement with the local government to provide such housing. The local government or special district may enter into a ground lease with a public or private person or entity for nominal or other consideration for the construction of the residential housing project on land acquired pursuant to this sub-subparagraph.”

### **MIAMI-DADE SURTAX DOCUMENTARY SURTAX PROGRAM AND HOUSING ASSISTANCE LOAN TRUST FUND**

Beginning in 1984, Miami-Dade County began levying a surtax on documentary stamp taxes, in accordance with State Statute, and created the Housing Assistance Loan Trust Fund and Documentary Surtax Program. The Surtax Program supports increasing affordable housing to low and very low-income households in Miami-Dade County through the Homeownership

Second Mortgage Program for first time homeowners, homebuyer counseling, and low-cost construction financing to support construction of multi-family rental units. The Homeownership Assistance Program (HAP) provides zero-interest deferred loans for low to moderate income first-time homebuyers for closing costs and down payment assistance.

Information about Miami-Dade County's Documentary Surtax Program is available at:

<https://www.miamidade.gov/global/housing/surtax.page>

Information about Miami-Dade County's Homeownership Assistance Program is available at:

[https://www.miamidade.gov/global/service.page?Mduid\\_service=ser1532378258174440](https://www.miamidade.gov/global/service.page?Mduid_service=ser1532378258174440)

### **PENNY FOR PINELLAS**

In Pinellas County, voters supported the Penny for Pinellas initiative. The funds are dedicated to long-term capital infrastructure projects within the local community such as roads, water quality, flood and sewer spill prevention, improving the safety of the community, preserving parks and the overall environment, and community vitality. The initiative decreases the reliance on property taxes and other funding sources, with roughly one-third of the supplemental income paid by visitors and tourists.

More information about Penny for Pinellas is available at:

<http://www.pinellascounty.org/penny/>

### **HILLSBOROUGH COUNTY ARTICLE IV: HOPE AFFORDABLE HOUSING ACT, AFFORDABLE HOUSING TRUST FUND**

In 2019, Hillsborough County amended their Code of Ordinances to create the HOPE Affordable Housing Act. This Affordable Housing Trust Fund promotes and preserves the preservation and production of affordable housing for very low-, low- and moderate-income households in the jurisdiction by budgeting an allocation of, at minimum, \$10 million in the General Fund for the Affordable Housing Trust Fund. The Affordable Housing Services Department is responsible for developing and updating the Local Affordable Housing Fund Biennial Plan that details the strategies for and uses of the funding. These housing trust funds can be used for loans and grants to create affordable housing through the production, acquisition, rehabilitation, and preservation (land or housing units) for both rental and homeownership activities. The program requires that not less than 30% of the funds serve very low-income households and not less than 30% serve low-income households, in which both are specific to the provision of affordable housing.

### **ORANGE COUNTY AFFORDABLE HOUSING TRUST FUND**

To address the housing crisis in Orange County, the Mayor convened a Task Force comprised of public and private representatives with resulted in a 10-year action plan to address the housing needs in the community. In 2020, through the adoption of a local ordinance, the

Orange County Board of County Commissioners established the Affordable Housing Trust Fund, which targets eligible very low-, low-, and moderate-income households. The action plan aims to create new housing units, diversify the housing stock, preserve existing affordable housing, integrate social capital and economic development, and provide homeownership and rental counseling and education. Priority strategies include gap financing for affordable housing development, leveraging and incentives for preservation, land banking, revolving loan fund, impact fee subsidies, local rental assistance program, innovation in housing, and additional resources for housing construction and education.

The Orange County Affordable Housing Trust Fund Plan is available at:

<https://www.orangecountyfl.net/Portals/0/Resource%20Library/neighbors%20-%20housing/AffordableHousingTrustFundPlan-CERT.pdf>

## In Lieu Fees from Inclusionary Housing Ordinance

In-lieu fees that are permitted within an inclusionary housing ordinance are not intended to provide a revenue source for affordable housing. In lieu fees are an alternative to developing affordable units. In cases where the developer chooses to pay in lieu fees instead of developing the units, the fees would be deposited into the local affordable housing trust fund. The Town of Jupiter has an inclusionary zoning (IZ) ordinance and has teamed with the Palm Beach Community Land Trust to develop housing with the fees earned, which resulted in well over \$2 million in the first few years.

## Linkage Fees

Linkage fees are a way for local governments to collect monies from commercial development and/or high-end market rate residential development to be placed in a housing trust fund for others to use when building affordable housing. Cities such as Winter Park, Islamorada, the Town of Jupiter, and Coconut Creek have all implemented linkage fees in Florida. Commercial and high-end market rate residential developments increase the need for the employment of low-wage workers who will be in need of affordable housing within the community.

The majority of counties in the state have approved these surtaxes for various periods of time. In almost all cases, the funds are used primarily for road improvements, public facilities, and parks and recreation. However, this statute allows these funds to be used for affordable housing according to Section 212.055(2)(e) which states:

“Any land acquisition expenditure for a residential housing project in which at least 30 percent of the units are affordable to individuals or families whose total annual household income does not exceed 120 percent of the area median income adjusted for household size if the land is owned by a local government or by a special district that enters into a written agreement with the local government to provide such housing. The local government or special district may enter into a ground lease with a public or private person or entity for nominal or other consideration for the construction of the residential housing project on land acquired pursuant to this sub-paragraph.”

## Community Redevelopment Agencies (CRA)

Community Redevelopment Agencies (CRA) are authorized by statute to develop affordable housing. CRA's may issue bonds to generate funds and also receive tax increment financing (TIF) that can be used for acquisition of real property, housing repairs, acquisition, relocation, and clearance of properties within the CRA boundary. In CRA's that include special hazard flood areas these funds could be used to elevate homes or to purchase them and relocate low-income residents. The funds can also be used for infrastructure such as drainage and street improvements to prevent flooding.

### CITATION

- F.S. Chapter Part III, 163.330- 163.463
- [http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&URL=0100-0199/0163/0163.html](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0163/0163.html)
- Tax Increment Financing 163.387(6)(g)

## Local Housing Finance Authorities

Private activity bonds in the form of both multi-family mortgage revenue bonds (MMRB) and single-family mortgage revenue bonds are an important, yet usually underutilized source, for the development and preservation of affordable housing. Bond financing for affordable housing is accessed through housing finance agencies. In Florida, that is Florida Housing Finance Corporation (FHFC) and county housing finance authorities/agencies.

Housing Finance Authorities (HFA) are set up by local ordinance in accordance with Florida statutes. For multi-family developments, HFAs have the authority to issue tax-exempt bonds that provide primary permanent financing at below-market rates. These first mortgages are often combined with noncompetitive (4%) housing tax credits as well as State Apartment Incentive Loan (SAIL) financing, both issued by FHFC, and other local funding to cover the cost of development. Both nonprofit and for-profit developers can utilize these multi-family loans. Single-family loans are provided directly to low-income purchasers of homes through agreements between HFAs and lenders approved by those agencies to originate loans. Both the purchaser and home must meet lender and program underwriting requirements. Single-family loans are often paired with purchase assistance.

The availability of private activity bonds, known as the annual volume cap, is set by the U.S. Department of Treasury for each state. Florida allocates its volume cap into pools for various uses. The State reserves a certain portion of the cap (around 50%) for statewide pools, including for FHFC programs, and allocates the rest into regional pools for use by local HFAs, such as the Pinellas and Hillsborough County HFAs, and other local programs. Allocations for developments are accessed by request to the State of Florida Division of Bond Financing in accordance with state statutes.

Currently, bond issuance has become scarcer and the funds more competitive. The table below is a brief description of the Housing Finance Authorities in the Tampa Bay Region.

Housing Finance Authority	Homeownership	Rental
<p>Hillsborough County HFA  <a href="http://hillsboroughcountyhfa.org/">http://hillsboroughcountyhfa.org/</a></p>	<ul style="list-style-type: none"> <li>▪ Single family bonds</li> <li>▪ First mortgages and down payment assistance</li> <li>▪ Buyers work through participating lenders</li> </ul>	<p>Multifamily Development:            Bond financing for affordable rental housing including SAIL and Low-Income Housing Tax Credits</p>
<p>Pinellas County HFA  <a href="https://www.pinellascounty.org/hfa/">https://www.pinellascounty.org/hfa/</a></p>	<ul style="list-style-type: none"> <li>▪ Single family bonds</li> <li>▪ First mortgages with down payment and purchase assistance, homebuyer classes, approved lenders</li> </ul>	<p>Multifamily development with bonds, Penny for Pinellas, other local sources.</p>
<p>Pasco County HFA  <a href="https://www.pascocountyfl.net/2347/Housing-Finance-Authority">https://www.pascocountyfl.net/2347/Housing-Finance-Authority</a></p>	<ul style="list-style-type: none"> <li>▪ Pasco County shares in the single-family mortgage bond program with Pinellas County.</li> </ul>	<p>Multifamily development with bonds, SAIL, Low Income Housing Tax Credits.</p>
<p>Manatee County HFA  <a href="http://manateehfa.org/">http://manateehfa.org/</a></p>	<ul style="list-style-type: none"> <li>▪ Single family bonds</li> <li>▪ First mortgages and down payment assistance</li> <li>▪ Buyers work through participating lenders.</li> </ul>	<p>Multifamily development with bonds, SAIL, Low Income Housing Tax Credits.</p>

**CITATION**

- F.S. Chapter 159.623
- [http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&URL=0100-0199/0159/0159.html](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0159/0159.html)