

## 5. Housing Recovery

This section of the plan discusses aspects of long-term redevelopment specific to housing recovery after a disaster. The goal of housing recovery is to enable Hillsborough County and its municipalities to quickly move its impacted residents out of emergency shelters and into safe and accessible long-term transitional housing while assisting in the repair and replacement of the damaged housing stock in a timely and efficient manner. The Housing Recovery Technical Advisory Committee (TAC) is the lead implementing body for this section and it is responsible for working in coordination with relevant local and regional organizations and agencies.

### 5.1 OVERVIEW

After a disaster, housing is one of the most obvious needs that must be met by safe temporary accommodations and affordable permanent rebuilding. Many residents will have the means to temporarily house, repair, or rebuild on their own, but will need clear guidance from local government on the process and methods they can use. Others in the community will require much more assistance on issues such as locating temporary housing, understanding disaster assistance programs, wading through insurance claims, finding reputable contractors, understanding their renter's rights, and making decisions on whether to rebuild their home. This rebuilding effort also can be an opportunity to promote inclusion of hazard mitigation techniques into communities as well. Decisions made about housing replacement can directly affect the neighborhood fabric and economic vitality of the community and therefore should be made in consultation with the Land Use, Economic Redevelopment, Public Outreach, and Health and Social Services TACs.

The Housing Recovery TAC identified and prioritized the following list of issues that are discussed in detail in **Section 5.4**:

1. Temporary housing provision and removal;
2. Rapid repair permitting;
3. Temporary housing siting criteria;
4. Funding assistance and insurance problems;
5. Non-conforming structures/substantial damage;
6. Code enforcement and contractor licensing;
7. Available contractors and skilled construction workers; and
8. Rebuilding enhanced and sustainable homes and neighborhoods.

The Hillsborough County Board of County Commissioners (BOCC) at a June 2009 Workshop supported further development of implementation strategies regarding these issues specifically in establishing a threshold for rebuilding blighted areas, clarifying any regulations that effect rebuilding, identifying appropriate neighborhoods for acquisition programs, and developing criteria for temporary siting. More information on the BOCC Workshop can be found in **Appendix B**.

## 5.2 VULNERABILITY

The quality and location of a community’s housing stock greatly influences its ability to swiftly recover and redevelop after a disaster event. Knowing the current vulnerability of the housing stock enables Hillsborough County to plan for temporary housing needs, prepare to assist residents with post-disaster repairs and rebuilding, and make policy decisions that will result in the redevelopment of a more resilient and sustainable community. The following analysis uses geographic information systems (GIS) and County Property Appraiser data to identify the portion of the Hillsborough County housing stock that may be vulnerable to hurricane force winds, storm surges, and flooding due to structure, age, and location.

### Methodology

For this analysis, the 2009 Hillsborough County Property Appraiser Parcel Database was used to categorize residential parcels by wind and flood vulnerability (Least, Moderately, or Most) using the “effective year built” field (see **Table 5.1** and **5.7** for more information on the categories of vulnerability). The “effective year built” field indicates the year the structures most recently underwent major renovations or, if never renovated, the year built. The Florida Department of Revenue (DOR) Use Code field of the database was used to classify residential parcels into the simplified residential categories below:

- Single family (DOR Codes: 0100),
- Multifamily (DOR Codes: 0106, 0300, 0310, 0320, 0330, 0340, 0350, 0396, 0400, 0500, 0800),
- Low-income multifamily (DOR Codes: 0397, 0398, 0399),
- Senior multifamily (DOR Codes: 0600-0680, 7400-7408), and
- Mobile homes (DOR Codes: 0200, 0408, 0508, 2800-2815).

Any parcel in the Property Appraiser Parcel database that did not have any indication that there was a structure built on it (i.e., the Structure Value was equal to 0) was removed from the analysis. Parcels that had a structure value greater than 0 but the effective year built of the structure was unknown are included in the “Unknown” category of **Tables 5.2** to **5.6** as well as **Tables 5.8** to **5.12**.

### Wind Vulnerability

**Figures 5.1** to **5.5** illustrate that an overwhelming proportion of the housing stock located throughout the County and in each municipality is likely to sustain wind damage from a hurricane due to the age of the structures. Research shows that homes built after the Florida Building Code was adopted are less likely to sustain major damages from hurricane-force winds. Structures built before these code enhancements have been shown to have a greater probability of sustaining wind damage with age. Based on a study by the University of Florida, this analysis estimates vulnerability using the year ranges shown in **Table 5.1** (NASA Earth Observatory, 2005).

**Table 5.1 Wind Vulnerability Categories**

Wind Vulnerability Category	Structure Effective Year Built Range
Least	2002 to present
Moderately	1994 to 2001
Most	Before 1994

Countywide, 82% of housing units were built before the Florida Building Code was enacted (most and moderately vulnerable in **Table 5.2**). The majority (78%) of these vulnerable units are single-family homes while about 16% are multifamily units. The most and moderately vulnerable housing stock in the Unincorporated County, City of Tampa, Temple Terrace, and Plant City is approximately 80%, 86%, 93%, and 87%, respectively (see **Tables 5.2 to 5.6**). If a major wind event were to impact Hillsborough County, it is highly likely that the majority of residents will need to do some level of repair.

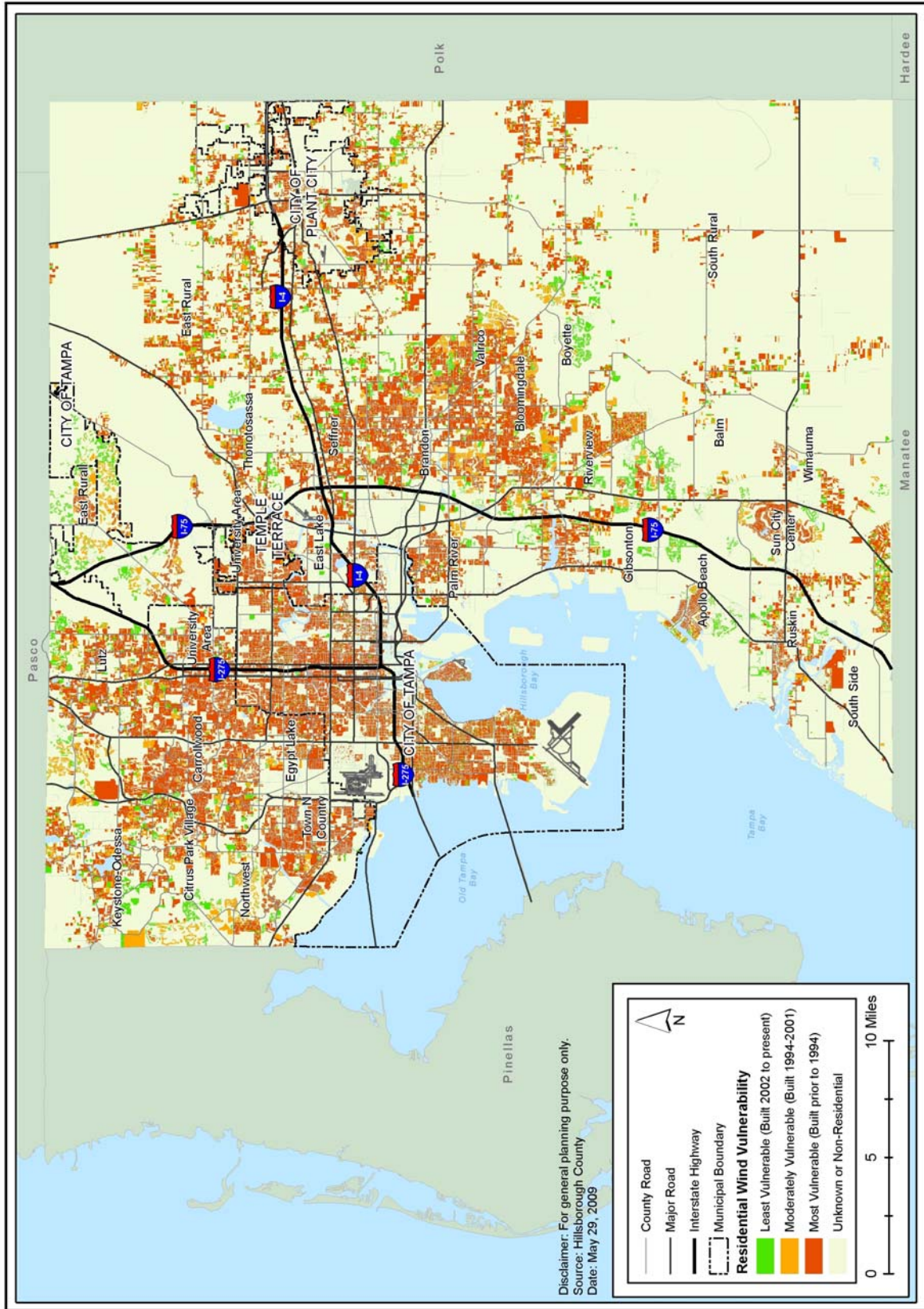


Figure 5.1 Estimated Wind Vulnerability of Housing Stock



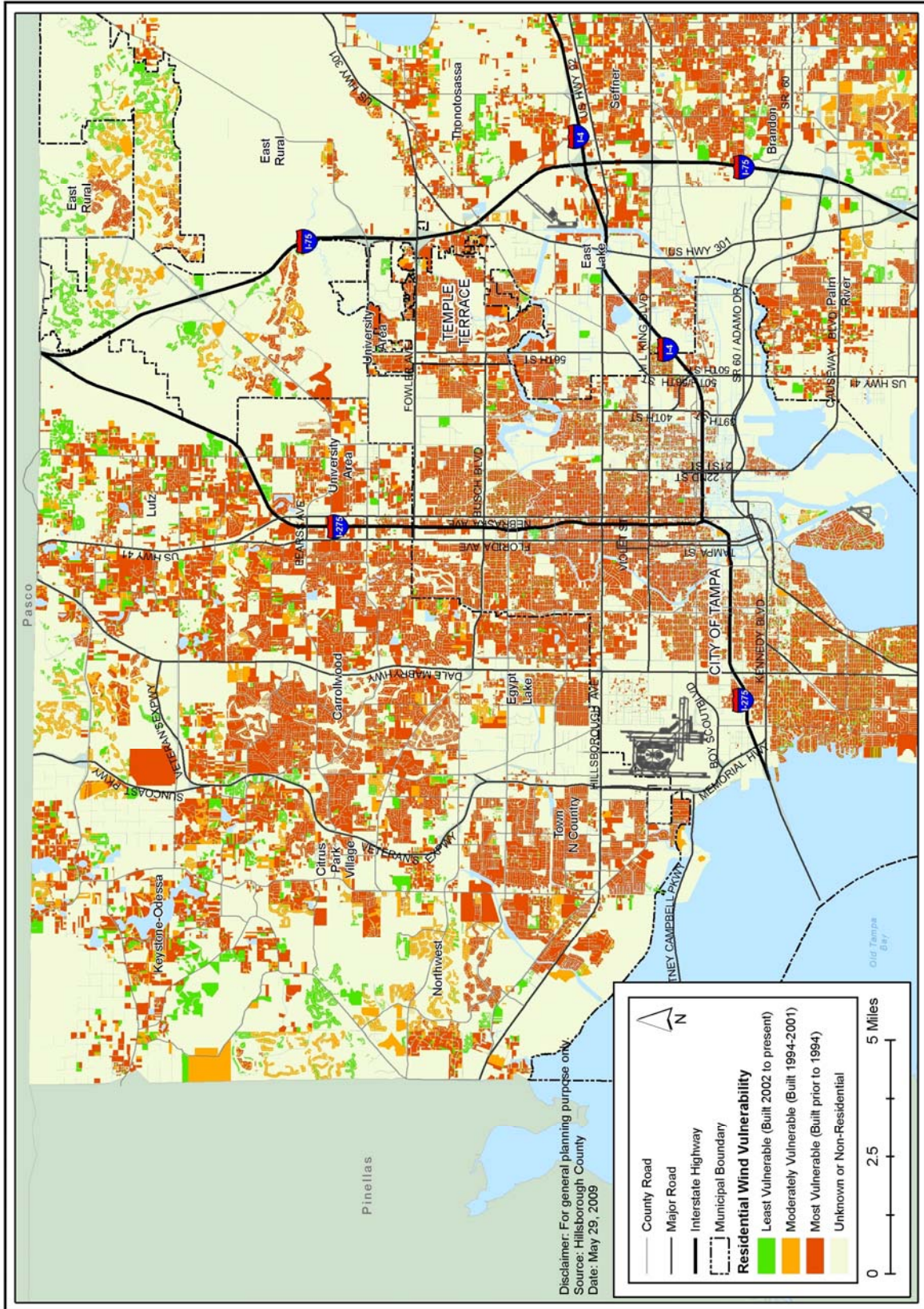


Figure 5.2 Estimated Wind Vulnerability of Housing Stock – Northwest County, Including Temple Terrace and City of Tampa



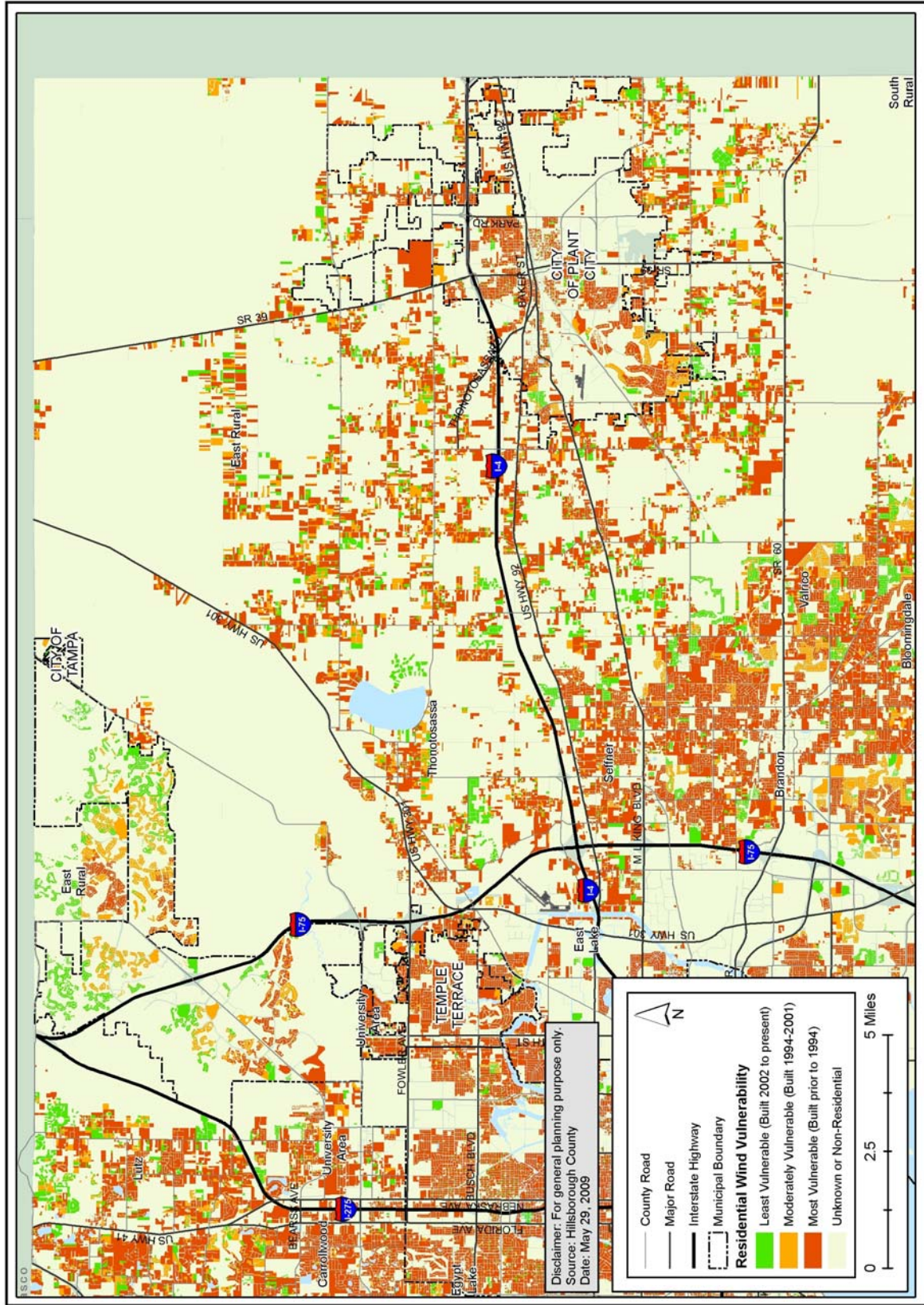


Figure 5.3 Estimated Wind Vulnerability of Housing Stock – Northeast County, Including City of Plant City

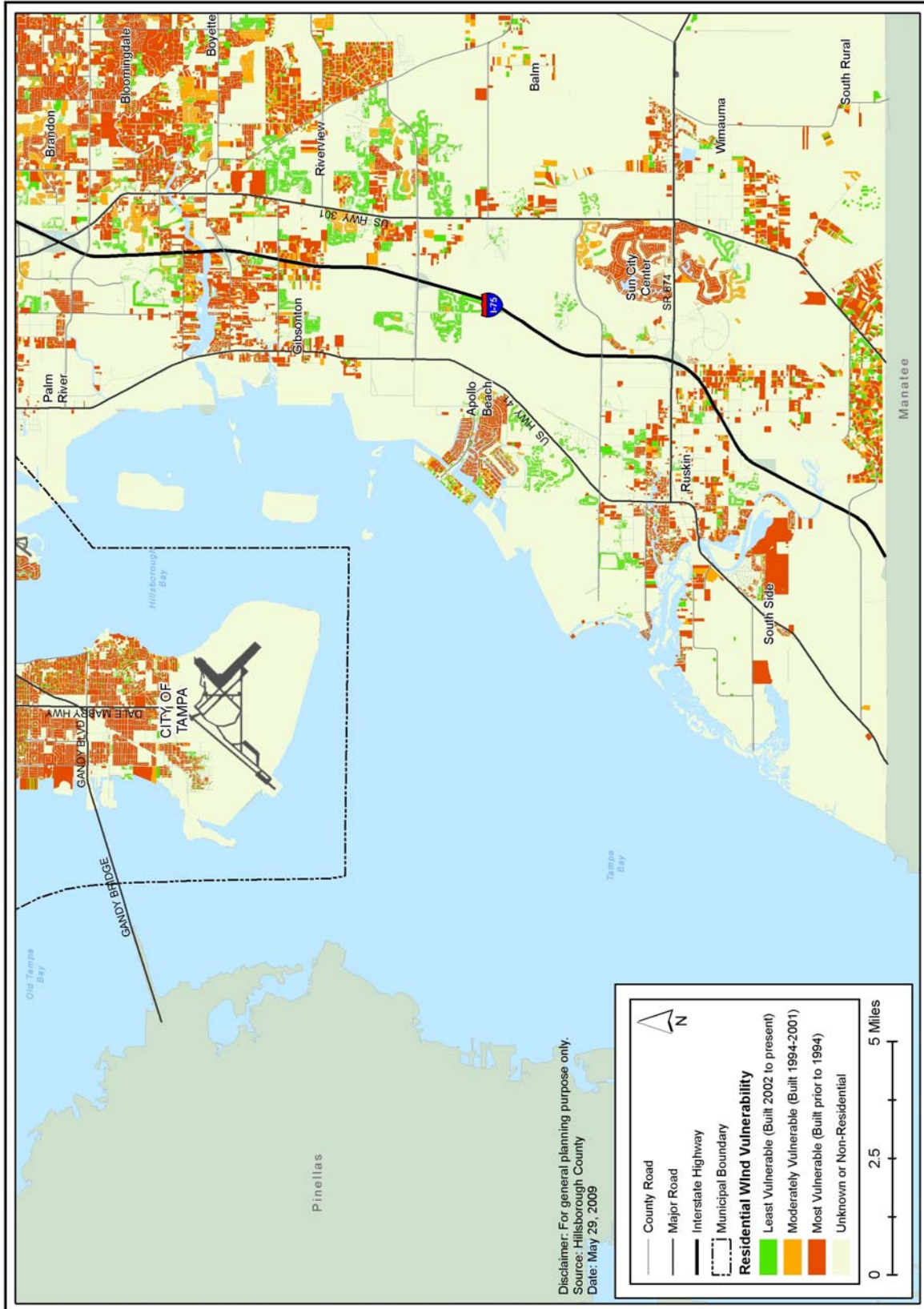


Figure 5.4 Estimated Wind Vulnerability of Housing Stock – Southwest County – Including Ruskin and City of Tampa



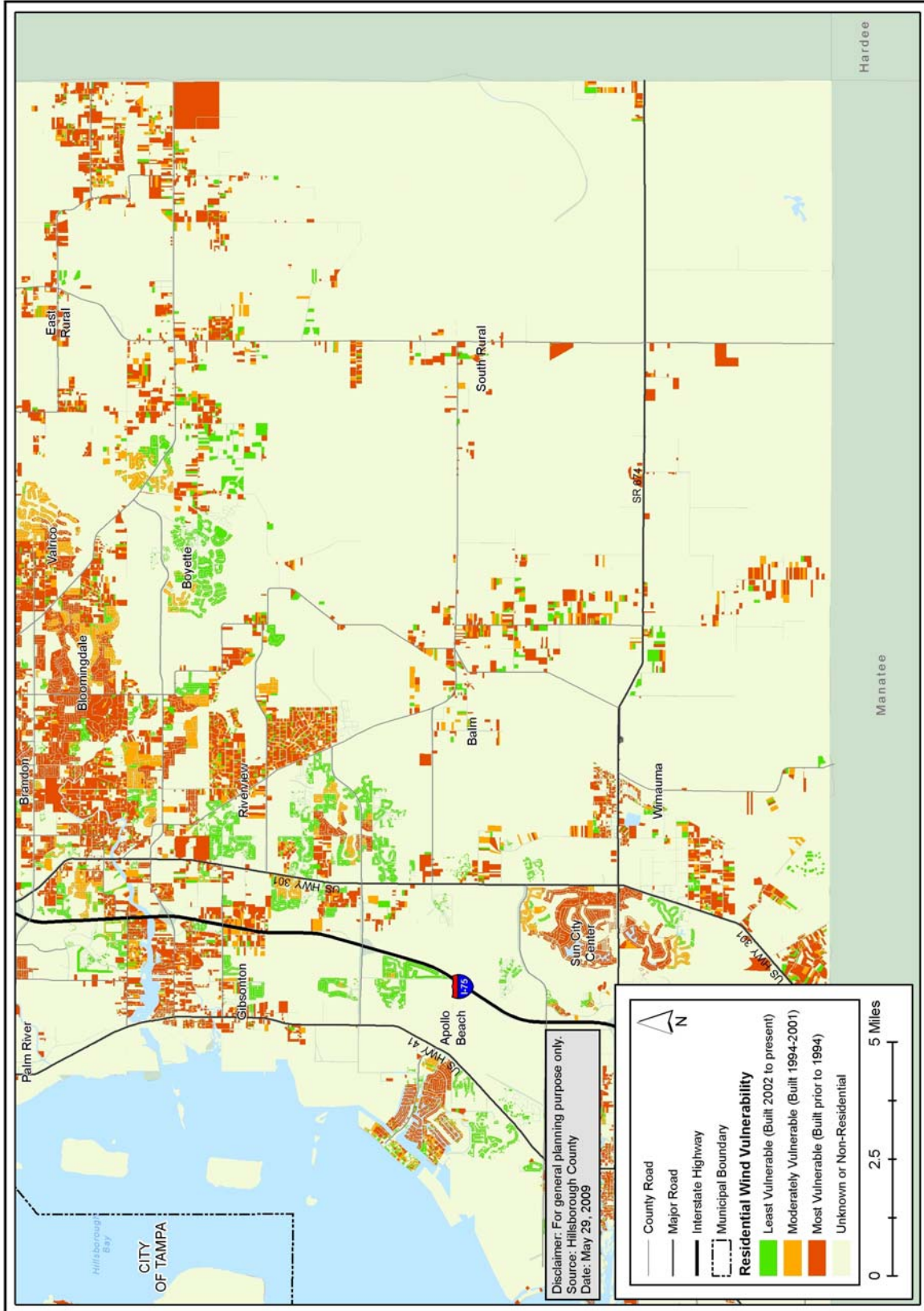


Figure 5.5 Estimated Wind Vulnerability of Housing Stock – Southeast County



The statistics in **Tables 5.2 to 5.6** are estimates and should be used only to make general assumptions about the county housing stock and its vulnerability as a whole; it should not be used to draw conclusions about specific structures. This analysis is based on the assumption that the likelihood that a structure will sustain damage from wind can be predicted based on the year the structure was built, assuming that the structure was built in accordance with (and not exceeding) the existing building codes at that time. This assumption is useful for the county housing stock in general, but when looking at individual structures, other factors specific to each property affect whether a structure will sustain damage. For example, while it was not mandated, homes in the county that were constructed before 2002 may have been built to higher standards or owners could have done mitigation improvements to make their structures more resistant to hurricane-force winds. There is no data that can be realistically incorporated into this study that reflects deviations from typical building practices and so this analysis assumes that homes were constructed to meet standards set by the building codes of the year in which they were built.

**Table 5.2 Countywide Estimated Housing Vulnerability to Wind (dwelling units)<sup>1</sup>**

Housing Type	Least Vulnerable	Moderate Vulnerable	Most Vulnerable	Unknown	Total
Single family	46,160	42,554	198,813	300	287,827
Multifamily	19,126	13,006	37,511	43	69,686
Low-income multifamily	44	30	22	0	96
Senior multifamily	39	378	1,844	1	2,262
Mobile home	1,482	3,626	11,029	185	16,322
<b>Total</b>	<b>66,851</b>	<b>59,594</b>	<b>249,219</b>	<b>529</b>	<b>376,193</b>

**Table 5.3 Unincorporated County Estimated Housing Vulnerability to Wind (dwelling units)**

Housing Type	Least Vulnerable	Moderate Vulnerable	Most Vulnerable	Unknown	Total
Single family	36,751	34,135	119,560	214	190,660
Multifamily	12,110	6,706	22,893	16	41,725
Low-income multifamily	21	22	14	0	57
Senior multifamily	39	371	1,661	0	2,071
Mobile home	1,458	3,607	10,511	182	15,758
<b>Total</b>	<b>50,379</b>	<b>44,841</b>	<b>154,639</b>	<b>412</b>	<b>250,271</b>

<sup>1</sup> Any parcel in the Property Appraiser Parcel database that did not have any indication that there was a structure built on it (i.e., the Structure Value was equal to 0) was removed from the analysis. Parcels that had a structure value greater than 0 but the effective year built of the structure was unknown are included in the “Unknown” category of **Tables 5.2 to 5.6**.

**Table 5.4 City of Tampa Estimated Housing Vulnerability to Wind (dwelling units)**

Housing Type	Least Vulnerable	Moderate Vulnerable	Most Vulnerable	Unknown	Total
Single family	7,948	6,700	68,619	76	83,343
Multifamily	6,735	5,412	12,455	25	24,627
Low-income multifamily	23	5	8	0	36
Senior multifamily	0	6	179	1	186
Mobile home	22	14	419	3	458
<b>Total</b>	<b>14,728</b>	<b>12,137</b>	<b>81,680</b>	<b>105</b>	<b>108,650</b>

**Table 5.5 City of Temple Terrace Estimated Housing Vulnerability to Wind (dwelling units)**

Housing Type	Least Vulnerable	Moderate Vulnerable	Most Vulnerable	Unknown	Total
Single family	311	320	4,348	0	4,979
Multifamily	185	755	1,716	0	2,656
Low-income multifamily	0	1	0	0	1
Senior multifamily	0	0	0	0	0
Mobile home	0	0	0	0	0
<b>Total</b>	<b>496</b>	<b>1,076</b>	<b>6,064</b>	<b>0</b>	<b>7,636</b>

**Table 5.6 City of Plant City Estimated Housing Vulnerability to Wind (dwelling units)**

Housing Type	Least Vulnerable	Moderate Vulnerable	Most Vulnerable	Unknown	Total
Single family	1,150	1,399	6,286	10	8,845
Multifamily	96	133	447	2	678
Low-income multifamily	0	2	0	0	2
Senior multifamily	0	1	4	0	5
Mobile home	2	5	99	0	106
<b>Total</b>	<b>1,248</b>	<b>1,540</b>	<b>6,836</b>	<b>12</b>	<b>9,636</b>

## Flood Vulnerability

**Figures 5.6 to 5.10** show housing stock that is vulnerable to flooding based on presence in a flood zone<sup>1</sup> and the year the structure was built. All structures located in a designated 100-year flood zone (FEMA Flood Zones A and V) must meet federal flood mitigation regulations as adopted by ordinances in each jurisdiction if the structure was built after these regulations were enacted or if the structure was substantially improved. The strength of the regulations and the level of enforcement have varied over time therefore the level of vulnerability of structures within these designated flood zones

<sup>1</sup> To determine vulnerability to flood, the residential parcels containing structures from the Hillsborough County Property Appraiser Parcel Database (more info on pg. 5-2) were overlaid with FEMA Flood Zones to identify residential parcels that intersect Flood Zones V, VE, A and AE. Parcels with any portion intersected by ones of these flood zones were assigned a flood zone classification and those that did not intersect a flood zone were removed from the analysis. Any residential parcels that were intersected by two or more flood zones were assigned to the most vulnerable zone or worst case scenario (i.e. if a parcel contained Zone A and Zone V, it was assigned to Zone V).



varies. Based on estimations by county staff, the time ranges presented in **Table 5.7** were used in this analysis of housing vulnerability to flooding<sup>1</sup>. Structures built or substantially improved since the latest flood regulation enhancements in 2003 are assumed to be the least vulnerable to flooding.

**Table 5.7 Flood Vulnerability Categories**

Flood Vulnerability Category	Structure Effective Year Built Range	Reason
Least	2003 to present	Flood Damage Control Regulations were placed into the County Construction Code in 2002 and further modifications were made in 2003 to strengthen flood protection.
Less	1987 to 2002	Hydrostatic vents were placed into Federal standards in 1985 and local enforcement of these standards followed.
Moderately	1980 to 1986	Flood Damage Control Regulation was adopted to implement the Flood Insurance Rate Map (County and City of Tampa, June 18, 1980).
Most	Before 1980	No flood mitigation required.

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<sup>1</sup> While these dates most closely correspond to flood mitigation enforcement within the unincorporated county, the general timeframes are similar to the cities' adoption and enforcement of Flood Insurance Rate Maps (FIRMs). A more detailed analysis with city-specific dates may be completed during the update of this plan.

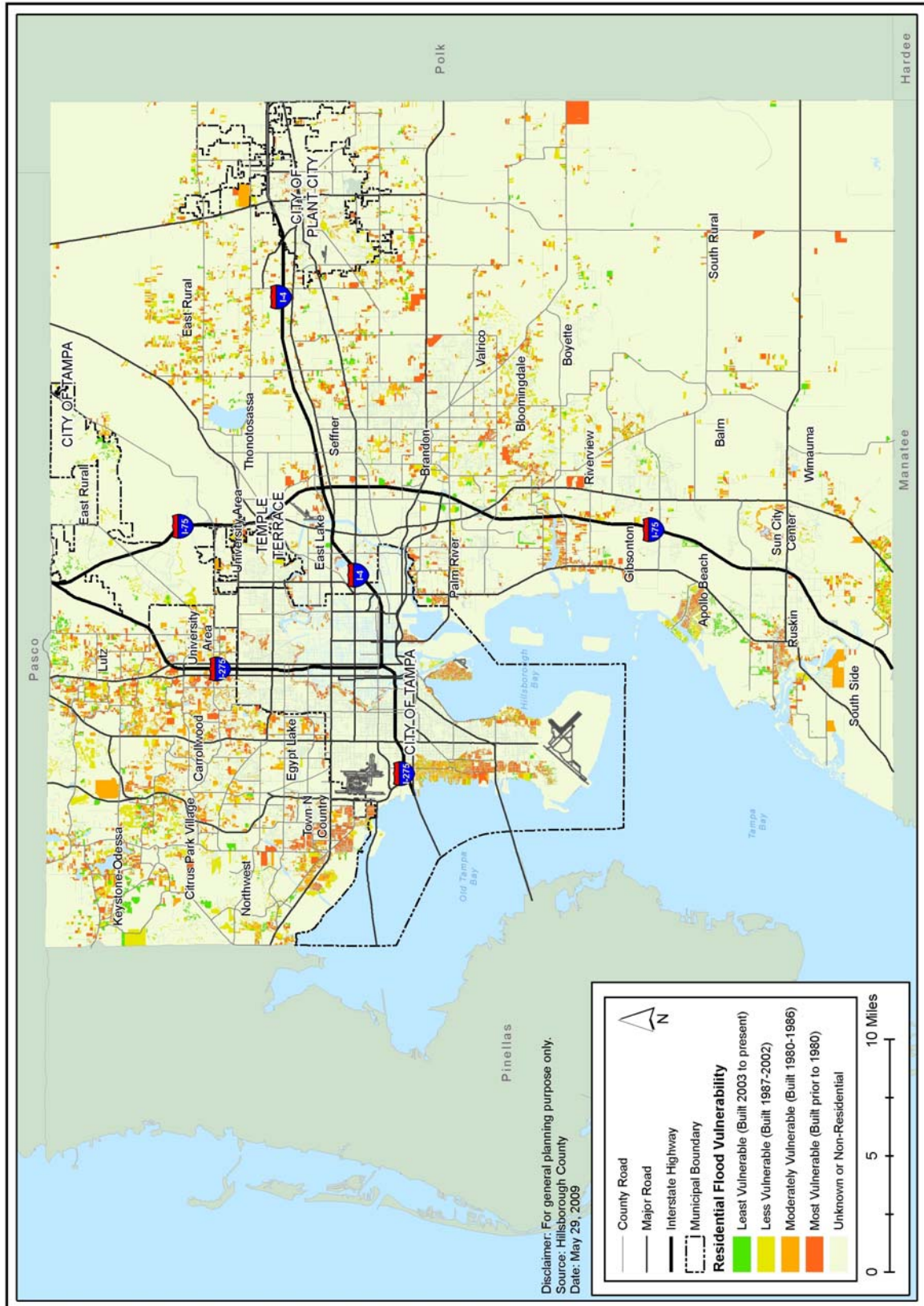
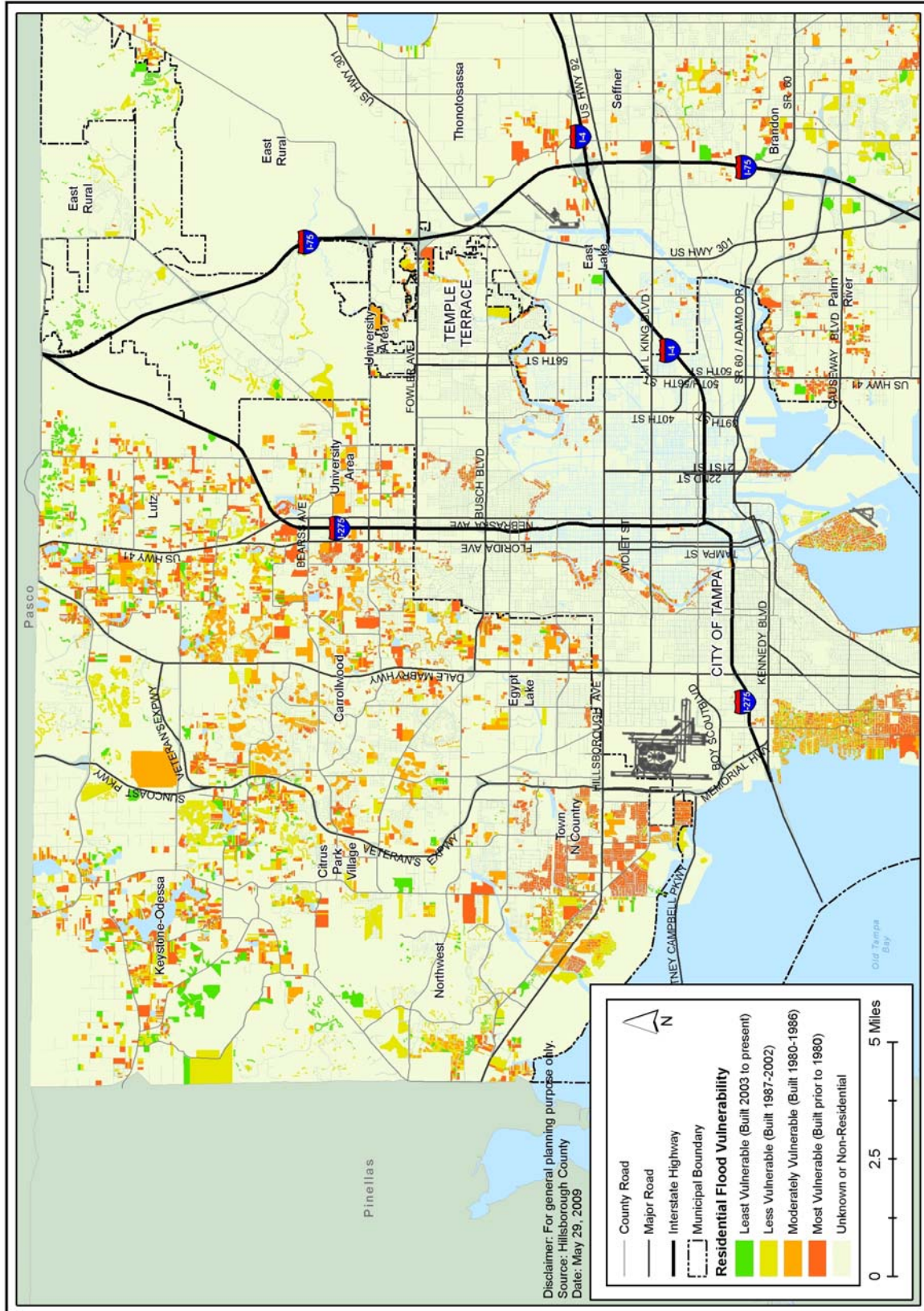


Figure 5.6 Estimated Flood Vulnerability of Housing Stock





**Figure 5.7 Estimated Flood Vulnerability of Housing Stock — Northwest County, Including Temple Terrace and City of Tampa**



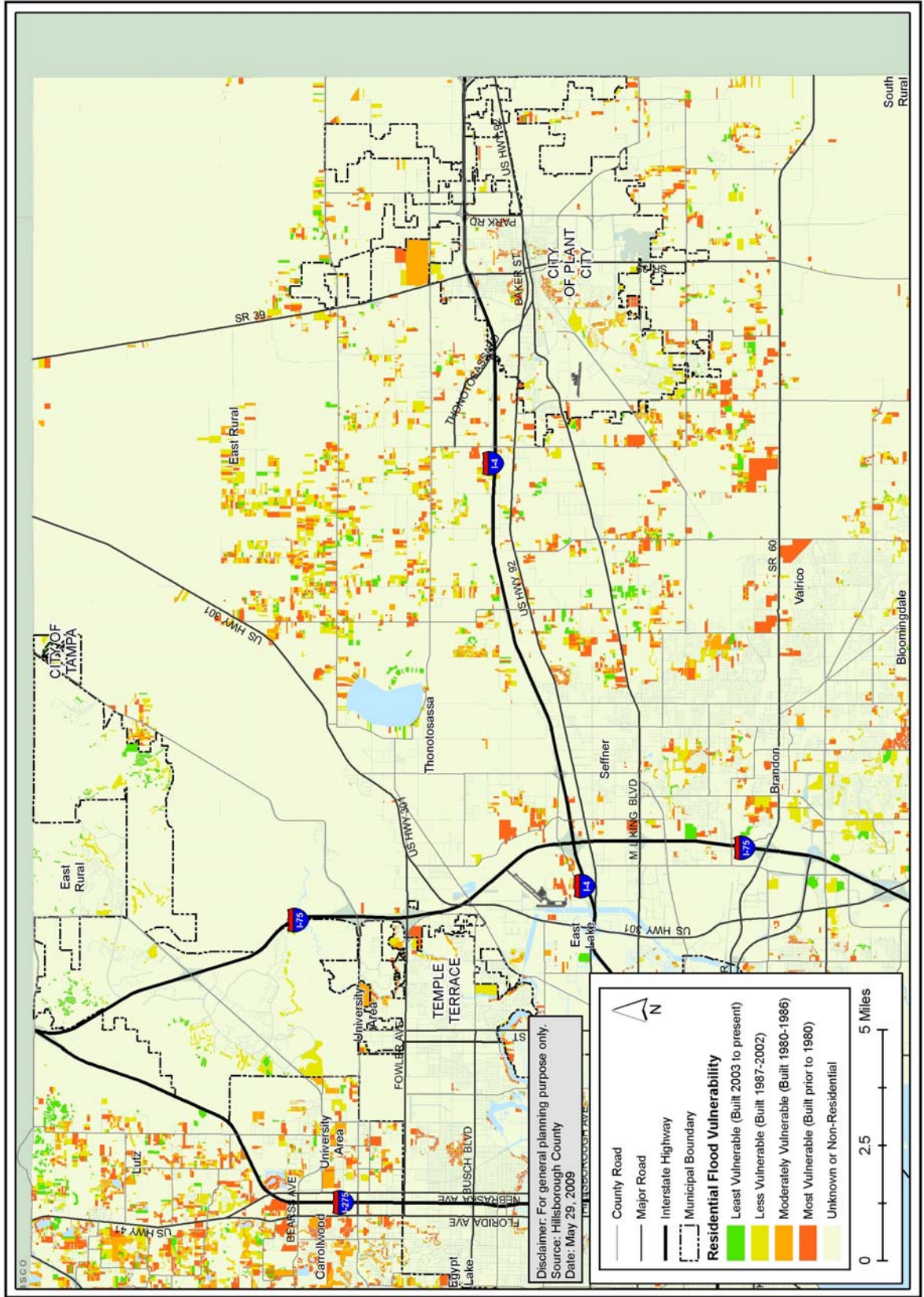


Figure 5.8 Estimated Flood Vulnerability of Housing Stock – Northeast County, Including City of Plant City



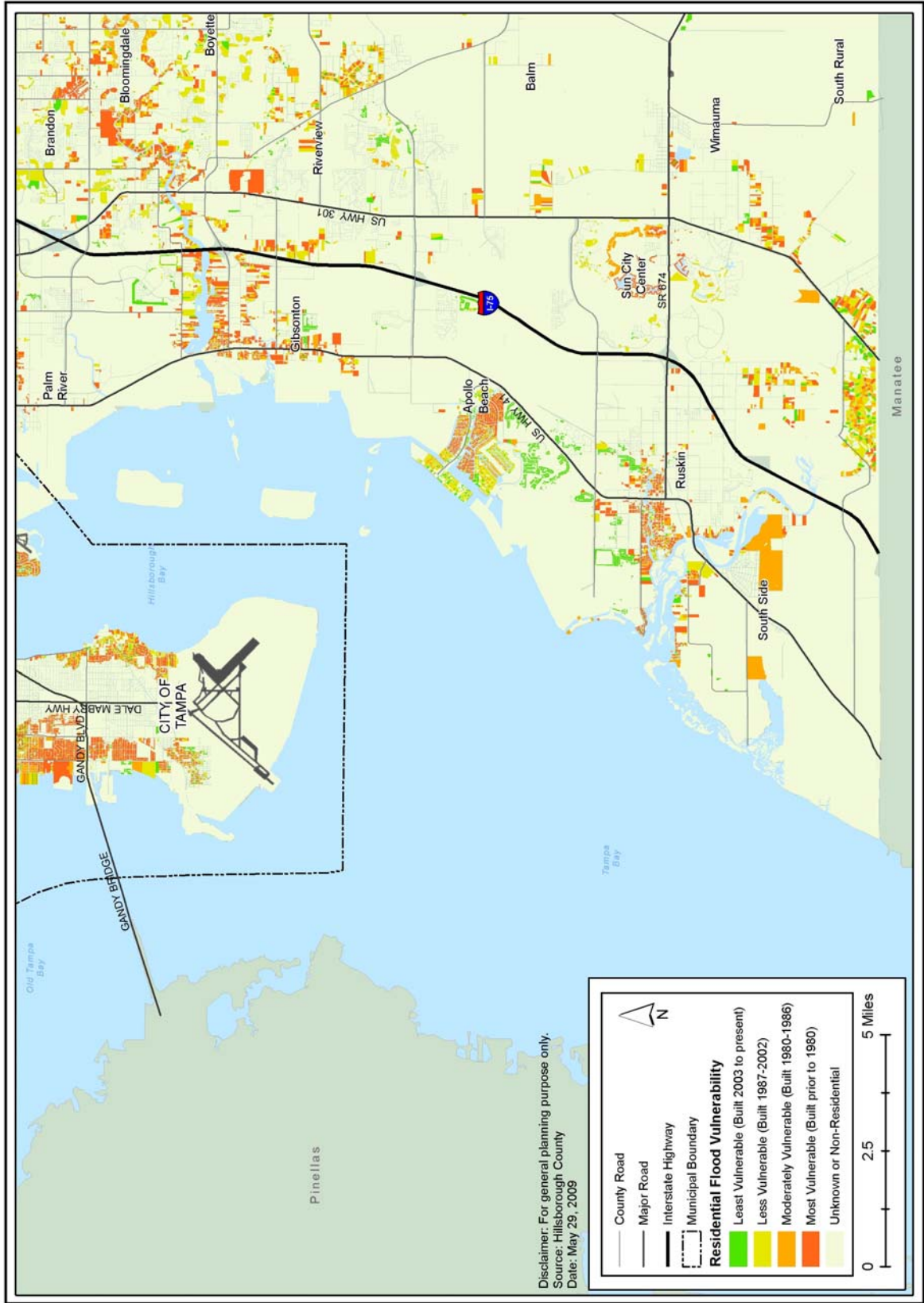


Figure 5.9 Estimated Flood Vulnerability of Housing Stock – Southwest County, Including Ruskin and City of Tampa

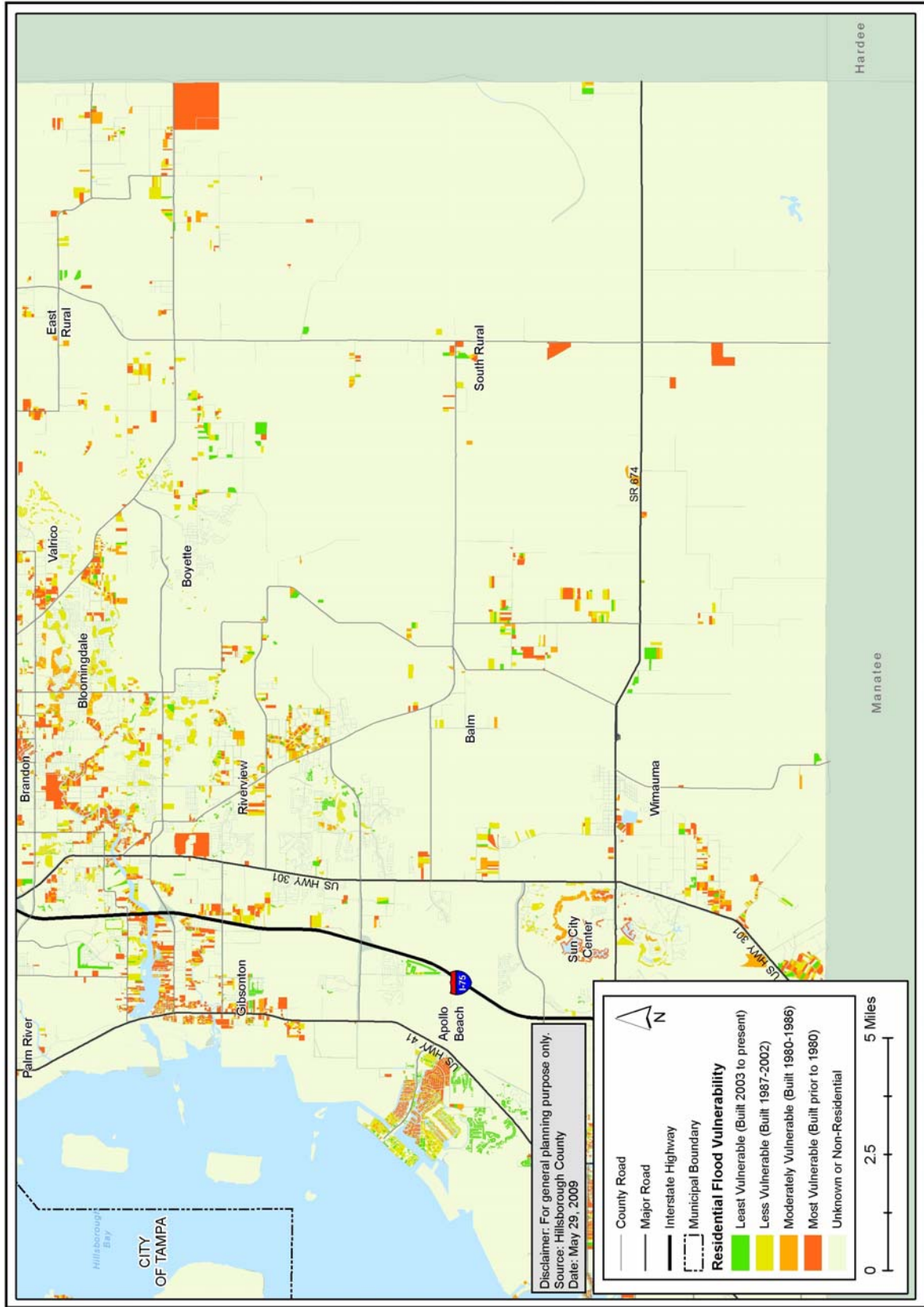


Figure 5.10 Estimated Flood Vulnerability of Housing Stock – Southeast County

According to **Table 5.8**, about 22% of the countywide housing stock is located in the 100-year flood plain. Of those structures, 33% were built prior to the County Floodplain Ordinance adopted in 1980. Moderately vulnerable structures, built between 1980 and 1986, make up 23% of the residential structures located in flood zones. Less vulnerable structures, built between 1987 and 2002, comprise 29% of the floodplain housing. A total of 15% of residential floodplain units were built after 2003 and are least vulnerable. All housing units that are in flood vulnerability categories of Moderately Vulnerable or Most Vulnerable are also the units most at risk from wind damage. The orange-colored clusters on **Figures 5.6 to 5.10** represent the greatest probability of areas that will need the most assistance to rebuild and could benefit the most from hazard mitigation or land use change investments.

**Table 5.8 Countywide Estimated Housing Vulnerability to Flooding (dwelling units)**

Housing Type	Least Vulnerable	Less Vulnerable	Moderately Vulnerable	Most Vulnerable	Unknown	No Flood	Total
Single family	7,775	16,265	14,279	23,373	91	226,044	287,827
Multifamily	4,355	5,870	3,677	2,314	5	53,465	69,686
Low-income multifamily	10	24	3	8	0	51	96
Senior multifamily	37	363	15	167	1	1,679	2,262
Mobile home	350	1,712	1,028	1,758	66	11,408	16,322
<b>Total</b>	<b>12,527</b>	<b>24,234</b>	<b>19,002</b>	<b>27,620</b>	<b>163</b>	<b>292,647</b>	<b>376,193</b>

**Tables 5.9 to 5.12** detail estimates of the housing vulnerability per jurisdiction. Although the dates of flood plain regulation enforcement vary slightly for the municipalities, the same assumptions were used as for the unincorporated County. When this analysis is updated, it is recommended that more research be conducted on the differences in floodplain regulations between the county and municipalities and assessed whether a more accurate estimate of vulnerable housing within the municipalities can be reached.

**Table 5.9 Unincorporated Estimated Housing Vulnerability to Flooding (dwelling units)**

Housing Type	Least Vulnerable	Less Vulnerable	Moderately Vulnerable	Most Vulnerable	Unknown	No Flood	Total
Single family	5,928	13,100	9,982	15,348	79	146,223	190,660
Multifamily	2,445	3,669	2,046	1,585	4	31,976	41,725
Low-income multifamily	9	19	3	6	0	20	57
Senior multifamily	37	361	8	165	0	1,500	2,071
Mobile home	331	1,696	1,015	1,394	66	11,256	15,758
<b>Total</b>	<b>8,750</b>	<b>18,845</b>	<b>13,054</b>	<b>18,498</b>	<b>149</b>	<b>190,975</b>	<b>250,271</b>



**Table 5.10 City of Tampa Estimated Housing Vulnerability to Flooding (dwelling units)**

Housing Type	Least Vulnerable	Less Vulnerable	Moderately Vulnerable	Most Vulnerable	Unknown	No Flood	Total
Single family	1,749	2,550	3,931	7,349	10	67,754	83,343
Multifamily	1,900	2,132	1,542	666	1	18,386	24,627
Low-income multifamily	1	2	0	2	0	31	36
Senior multifamily	0	1	7	2	1	175	186
Mobile home	19	15	13	361	0	50	458
<b>Total</b>	<b>3,669</b>	<b>4,700</b>	<b>5,493</b>	<b>8,380</b>	<b>12</b>	<b>86,396</b>	<b>108,650</b>

**Table 5.11 City of Temple Terrace Estimated Housing Vulnerability to Flooding (dwelling units)**

Housing Type	Least Vulnerable	Less Vulnerable	Moderately Vulnerable	Most Vulnerable	Unknown	No Flood	Total
Single family	12	82	114	70	0	4,701	4,979
Multifamily	9	4	1	0	0	2,642	2,656
Low-income multifamily	0	1	0	0	0	0	1
Senior multifamily	0	0	0	0	0	0	0
Mobile home	0	0	0	0	0	0	0
<b>Total</b>	<b>21</b>	<b>87</b>	<b>115</b>	<b>70</b>	<b>0</b>	<b>7,343</b>	<b>7,636</b>

**Table 5.12 Plant City Estimated Housing Vulnerability to Flooding (dwelling units)**

Housing Type	Least Vulnerable	Less Vulnerable	Moderately Vulnerable	Most Vulnerable	Unknown	No Flood	Total
Single family	86	533	252	606	2	7,366	8,845
Multifamily	1	65	88	63	0	461	678
Low-income multifamily	0	2	0	0	0	0	2
Senior multifamily	0	1	0	0	0	4	5
Mobile home	0	1	0	3	0	102	106
<b>Total</b>	<b>87</b>	<b>602</b>	<b>340</b>	<b>672</b>	<b>2</b>	<b>7,933</b>	<b>9,636</b>

## Wind and Storm Surge Vulnerability

**Table 5.13** shows the housing units built prior to the 2001 Florida Building Code that are located in each evacuation zone. The Hillsborough County Evacuation Zones represent land area estimated to be impacted by tropical storm or hurricane storm surge (see **Table 5.14**). Approximately 25% of all housing (93,156 units) is located in an evacuation zone and considered to be moderately or most vulnerable to wind damage. The majority of this housing (almost 77%) is single family homes. This means that these homes have a higher probability of being damaged by both wind and storm surge, depending on the intensity of the hurricane.

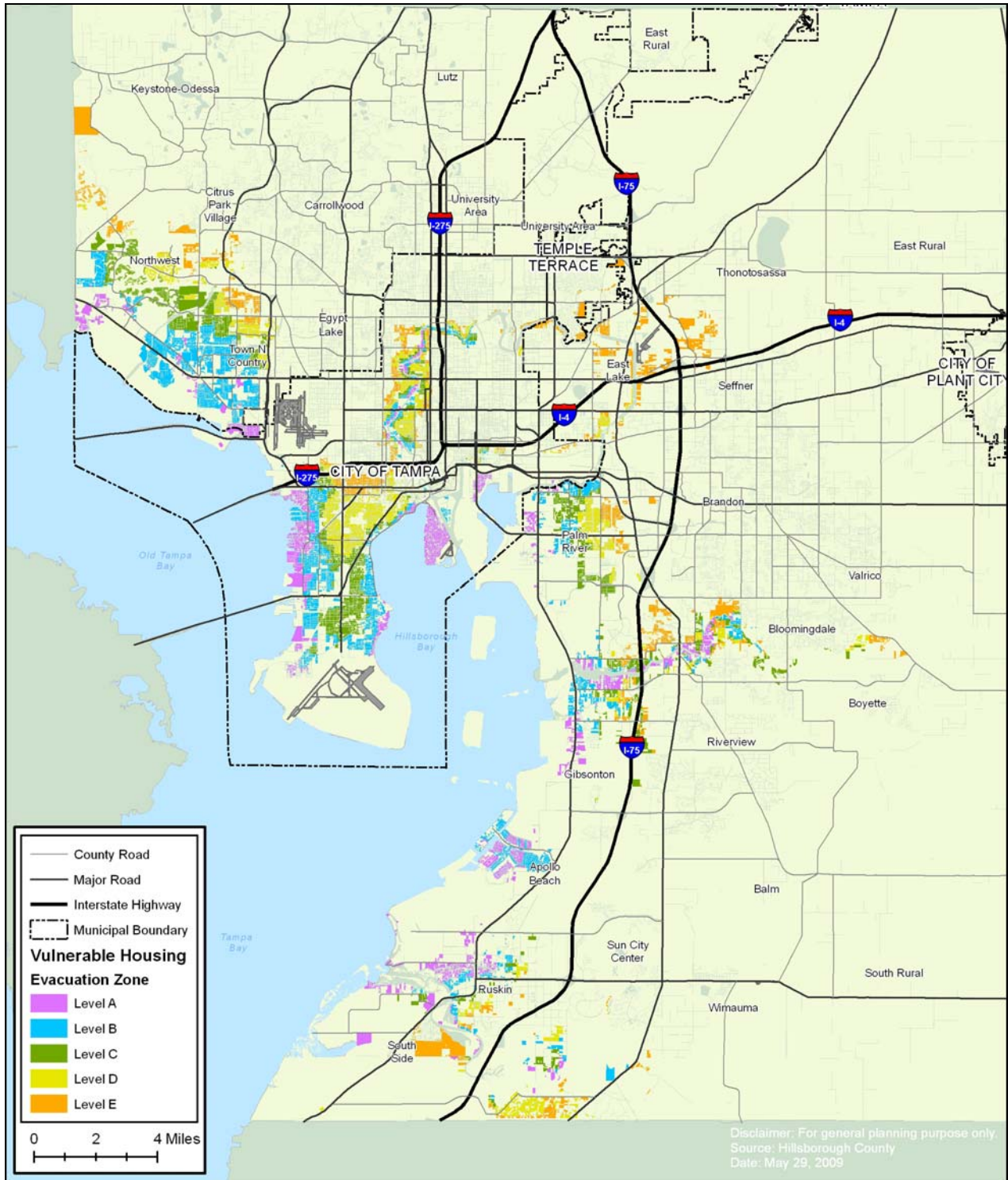
**Table 5.13 Countywide Housing Moderately and Most Vulnerable to Wind and located within Evacuation Zones (dwelling units)**

Housing Type	Level A	Level B	Level C	Level D	Level E	Total
Single family	8,802	20,714	15,663	15,311	11,154	71,644
Multifamily	2,711	7,150	2,025	3,092	2,294	17,272
Low-income multifamily	1	4	1	1	0	7
Senior multifamily	5	136	6	7	3	157
Mobile home	784	1,032	647	474	1,139	4,076
<b>Total</b>	<b>12,303</b>	<b>29,036</b>	<b>18,342</b>	<b>18,885</b>	<b>14,590</b>	<b>93,156</b>

**Table 5.14 Estimated Storm Surge for Each Evacuation Zone**

County Evacuation Zone Level	Estimated Storm Surge
A	Up to 7 feet
B	Up to 13 feet
C	Up to 18 feet
D	Up to 22 feet
E	Up to 28 feet

The clusters of vulnerable housing illustrated on **Figure 5.11** are areas that the County should pay particular attention to when implementing the PDRP especially in reference to temporary housing siting plans and public education programs about permitting, insurance, and mitigation techniques. These areas are likely to suffer damage from both storm surge flooding and wind, which could leave residents in great need of government assistance and programs to guide them through the reconstruction process. The County should pay particular attention to downtown Tampa, Ruskin, Apollo Beach, Gibsonton, Palm River, and Town Country due to their location in Levels A and B evacuation zones and concentration of pre-code homes.



**Figure 5.11 Housing Moderately and Most Vulnerable to Wind Damage and Located within Evacuation Zones**



### 5.3 INSTITUTIONAL CAPACITY

An institutional capacity assessment was undertaken for each topic area of the PDRP by surveying the members of each technical advisory committee. The purpose of conducting these assessments was to document what is already in place to contribute to disaster recovery, determine the ability of Hillsborough County to implement this plan, and to identify potential opportunities for establishing or enhancing specific redevelopment policies, programs, or projects. The following capacity discussion is specific to housing recovery in Hillsborough County.

#### Existing Capacity

Due to the broad and comprehensive nature of post-disaster redevelopment, there are often many disparate resources that may provide a portion of the capacity needed for pre- or post-disaster implementation of the PDRP. In an effort to provide a list of resources that can be considered for use after a disaster, resources are divided into primary and secondary levels with secondary resources being less directly related to housing recovery or less likely to be available.

#### *Organizations*

The organizations listed in **Table 5.15** are those that would be important to have represented on the Housing Recovery TAC after a disaster as they are either critical for rapid post-disaster decision-making or may play a role in implementation. This list however is neither exhaustive nor is the participation of these organizations in the planning/implementation process mandatory. Additional stakeholders not listed in the table below attended TAC meetings during the PDRP planning process and, at the discretion of the TAC Chairs, these and other organizations can be invited to participate in the future.

**Table 5.15 Housing Recovery Agencies and Organizations**

Organization	Role or Expertise
Associated Builders and Contractors, Inc., Florida Gulf Coast Chapter	Ensure contractors and skilled construction workers are available
Bay Area Apartment Association	Assist with identification of temporary and permanent housing
Catholic Charities	Provision of aid and funding assistance for temporary and permanent housing
City of Tampa Code Enforcement	Ensure building code is enforced during reconstruction efforts
City of Tampa Construction Services Center	Provide construction permits and inspection needs
City of Tampa Historic Preservation	Advocate for proper restoration of historical homes during reconstruction efforts
City of Tampa Housing and Community Development	Assist with planning of reconstruction efforts and advocacy for affordable housing
City of Temple Terrace Building and Zoning Division	Provide permitting and inspection services for the city
City of Temple Terrace Code Compliance	Responsible for the enforcement of non-criminal City ordinances, codes and regulations
Temple Terrace Fire Department (Risk Reduction and Housing Divisions)	Enforce housing codes

Organization	Role or Expertise
Disaster Temporary Housing Committee	Implements the Hillsborough County Disaster Temporary Housing Plan.
Florida Community Loan Fund	Assist with funding community development programs
Florida Department of Financial Services, Local Representation	Assist with insurance claims and reconstruction
Florida Home Partnership	Promote development of affordable housing
Florida Housing Finance Corporation	Provide funding assistance and manage housing recovery programs
Florida Insurance Commissioner's Office	Assist with insurance policy issues regarding redevelopment of housing
Florida Interfaith Network in Disasters	Provide aid and volunteers during rebuilding effort
Florida Manufactured Housing Association	Assist with providing temporary housing
Greater Tampa Association of Realtors	Assist with identification of temporary and permanent housing
Hillsborough County Affordable Housing Department	Promote opportunities to develop housing for low- and moderate-income households
Hillsborough County Code Enforcement Department	Ensure building code is enforced during reconstruction efforts
Hillsborough County Long-term Recovery Program (HELP)	Volunteer program that includes assistance with rebuilding and repairing disaster-damaged homes
Hillsborough County Planning and Growth Management Department	Includes many divisions related to housing: permitting, contractor licensing, hazard mitigation, building code review, and inspections
Homeless Coalition of Hillsborough County	Assist with providing housing for pre-existing and newly created homeless population
Housing Finance Authority (HFA) of Hillsborough County	Empowered to alleviate the shortage of affordable residential housing facilities and provide capital for investment in such facilities for low-, moderate-, or middle-income families and persons within the County through the issuance of its revenue bonds
MacDill Air Force Base	Ensure that housing needs of MacDill are adequately met
Metropolitan Ministries	Provide assistance to low-income and homeless households
Neighborhood Lending Partners, Inc.	Provide funding for affordable housing and community revitalization
Plant City Code Enforcement	Responsible for interpreting and enforcing all city ordinances and policies
Plant City Community Services Department	Ensure that housing needs of Plant City are adequately met
Rebuilding Together Tampa Bay	Advocate for senior citizens and special needs populations
Tampa Bay Builders Association	Ensure contractors and skilled construction workers are available
Tampa Bay Regional Planning Council	Advocate for a regional perspective
Tampa Housing Authority	Advocate for affordable housing and assist during reconstruction efforts
United Way Tampa Bay Disaster Services	Assist with funding reconstruction of housing
University of South Florida - Jim Walter Partnership Center	Promote development of affordable housing
U.S. Department of Housing and Urban Development – Local Representation	Provide funding assistance for temporary and permanent housing

*Coordination Capacity*

In addition to identifying relevant organizations, existing networks and methods of communication among these organizations also are important components of understanding the capacity for implementing the PDRP. **Section 2** of this plan documents the committee organizational structure that organizations will follow in implementing this plan, however, already existing networks and communication methods between the organizations could also prove useful.

During short-term recovery, some of the organizations listed as participants in the PDRP will also be active in activities coordinated by the Emergency Operations Center. For instance, the Code Enforcement Department and the Building Services Division will provide a majority of the resources for damage assessment teams. Additionally, the Disaster Temporary Housing Committee will meet; this committee includes a large number of organizations active in the PDRP Housing Recovery TAC as well as other TACs. It may make sense to hold meetings of the Housing Recovery TAC in conjunction with the Disaster Temporary Housing Committee in the early stages of preparing for the long-term housing recovery needs.

*Plans, Programs, and Procedures*

**Tables 5.16** and **5.17** provide a listing of local plans/ordinances, programs, and/or procedures that are relevant to housing during long-term recovery. These tables serve as an inventory of the relevant plans, programs, and procedures for staff and TAC members to reference post-disaster as potential methods of implementation. Staff and financial capacity may be tied to plans and programs, so these can also be viewed as potential local fiscal resources.<sup>1</sup>

**Table 5.16 Housing Recovery Primary Plans, Programs, and Procedures**

Plan/Program/Procedure	Purpose	Lead Entity
Affordable Housing Density Bonuses	Encourages developers to build at higher density, promoting efficient use of land and preservation of open space	Hillsborough County Planning and Growth Management; Hillsborough County Affordable Housing Department
Community Development Block Grant	Provides communities with resources to address a wide range of unique community development needs	Hillsborough County Affordable Housing Department; City of Tampa Growth Management and Development Department
Density Bonuses/Transfer of Development Rights Program	Promote development in specific areas	Hillsborough County Planning and Growth Management; Hillsborough County City-County Planning Commission
Disaster Temporary Housing Plan	Formation, membership, and tasks of the Disaster Temporary Housing Committee; temporary housing criteria, and siting criteria	Disaster Temporary Housing Committee

<sup>1</sup> The programs listed were functional at the time that this plan was drafted. Future PDRP updates will include revising these tables to adjust for programmatic changes.



Plan/Program/Procedure	Purpose	Lead Entity
Hillsborough County Land Development Code, Section 6	Temporary housing regulations	Hillsborough County Planning and Growth Management
Home Investment Partnership Program	Develops affordable housing for low- and moderate-income citizens	Hillsborough County Affordable Housing Department
Homeowner Rehabilitation Program	Provides assistance to homeowners to meet minimum housing standards	Hillsborough County Affordable Housing Department; City of Tampa Growth Management and Development Department
Neighborhood Stabilization Program	Stabilizes communities that have suffered from foreclosures and abandonment through the purchase and redevelopment of foreclosed and abandoned homes and residential properties	Hillsborough County Affordable Housing Department
Post-Disaster Redevelopment Ordinance 93-20 Section 5 Procedures	Determination of damage, build-back policy, moratoria, and emergency repairs	Hillsborough County Redevelopment Task Force

**Table 5.17 Housing Recovery Secondary Plans, Programs, and Procedures**

Plan/Program/Procedure	Purpose	Lead Entity
Community Land Trust	Provides access to affordable housing in high cost, service-industry dependent areas while keeping housing affordable for future residents	Florida Community Land Trust Institute
Homelessness Prevention and Rapid Re-Housing Program	Provides financial assistance and services to prevent individuals and families from becoming homeless	Homeless Coalition of Hillsborough County; City of Tampa Growth Management and Development Department
State Housing Initiatives Partnership	Incentive to produce and preserve affordable housing for low- and moderate-income families	Hillsborough County Affordable Housing Department; City of Tampa Growth Management and Development Department

## Recommendations for Expanding Capacity

Shortly after a disaster, the County will experience a high demand for damage assessments, inspections, and permitting and will most likely need to increase its number of staff to meet this demand in a timely and accurate fashion. The County can utilize mutual aid agreements but may also want to employ local qualified citizens in need of work after the disaster if the staffing needs are expected to be long-term. The Housing Recovery TAC members can work with the Financial Administration TAC to determine if funds will be available to employ additional staff after a disaster. If so, they can also explore agreements with staffing agencies to prevent any delays in hiring additional employees for county or municipal permitting and code enforcement departments. The County and municipalities can also take measures to prepare for training new staff that will be coming into the County. Instructional videos and materials can be produced before a disaster so that there is no delay in training and new staff members can start working as soon as possible.

Any measures that the County and municipalities can take to streamline procedures and processes will be an asset during reconstruction. Reviewing and modifying the permitting process and the demolition process for simplicity and consistency among jurisdictions would be a worthwhile priority for the County that would be beneficial in a disaster situation. The County can also consider instituting a phased approach to permitting or moratoria, which can be used as a tool post-disaster to speed-up or delay redevelopment in specific areas and help with staff capacity to deal with new permit applications.

Another useful priority would be to develop an expedited process for licensing out-of-county contractors. This would allow the County to welcome licensed and appropriately skilled contractors from other areas, which will prevent a shortage of skilled workers during reconstruction. It will also protect the interests of County residents against credential fraud.

## 5.4 ISSUES

The prioritized issues listed below are the most significant post-disaster redevelopment issues relevant to housing recovery in Hillsborough County as determined by the Housing Recovery TAC. Following each issue is a summary of the recommended strategy for implementation. Specific actions that correspond with each issue strategy are listed in **Appendices D** and **E**, with pertinent information such as timeframe and responsibilities for implementation. Full details on the actions are found on the Infrastructure Action Forms, which can be obtained through the Hillsborough County PDRP website ([www.hillsboroughcounty.org/pgm/pdrp](http://www.hillsboroughcounty.org/pgm/pdrp)).

### **Issue #1: Temporary housing provision and removal**

A quick and efficient transition of residents out of shelters and into safe temporary housing following a disaster is imperative to prevent the loss of population to other communities. It is also important to make sure that temporary housing is in fact temporary and that removal timeframes and procedures are in place and enforced.

#### *Current Policy and Procedures*

The County has already made great strides in planning for temporary housing needs after a disaster. The following plans and policies will be augmented by the PDRP strategy.

#### Disaster Temporary Housing Plan

The Hillsborough County Disaster Temporary Housing Plan calls for the Disaster Temporary Housing Committee (DTHC) to convene as soon as a temporary housing program must be established for impacted households of a disaster. The plan includes a list of the organizations, agencies, and departments that are represented on the committee, all of which are also included in the PDRP Stakeholder Group. It also includes the DTHC's general responsibilities and outlines each specific member's assigned tasks. Plan items that are important to consider for the long-term recovery implications of provisions and removal include the following:

- FEMA typically provides temporary housing assistance (financial assistance or physical units) for up to 18 months.
- FEMA will most likely delegate the responsibility of managing and coordinating temporary housing to the State of Florida.
- The planning timeframe for Red Cross shelters to remain the primary source of shelter for disaster victims is a few weeks. Red Cross shelters, especially schools, will be vacated as soon as possible.
- Types of temporary housing that can be provided include available rental units, Tampa Housing Authority units, travel trailers, and manufactured housing units.
- The manufactured home size FEMA prefers is 14' x 60'.

#### Hillsborough County Land Development Code

- Disaster Relief Dwellings – Subject to Hillsborough County building permit requirements, manufactured homes, emergency cottages, and recreational vehicles may be utilized for temporary dwellings following a Disaster Declaration, as defined in this Code, in any zoning district that permits residential use for a maximum of one year from the date of the Disaster Declaration or issuance of Certificates of Occupancy for permanent dwellings on the parcel, whichever occurs first. Temporary dwelling units can be renewed for an additional year, subject to approval of the Building Official. (Sec. 6.11.112).
- Disaster Relief Communities – The Disaster Relief Community shall be permitted for a maximum of one year from the date of the Disaster Declaration, unless an extension is approved by the County Administrator (Sec. 6.11.115).

#### *Strategy*

One of the first and most visible steps to transitioning from short-term recovery to long-term redevelopment is the relocation of residents from shelters and emergency housing into long-term temporary housing. This transition is imperative as it helps restore the beginnings of a sense of normalcy and allows the shelters, which are often public schools, to return to their primary function. Hillsborough County currently has a Disaster Temporary Housing Plan in place that outlines the County's basic framework for addressing this transition. However, to ensure that procedures progress as quickly and efficiently as possible after a disaster while still considering long-term impacts, the Housing Recovery TAC recommends that the County take steps to put in place any tools that can augment the implementation of the Disaster Temporary Housing Plan.

It is also necessary that there is a plan for how long-term temporary housing will transition to provision of permanent housing. While the County does have some regulations pertaining to temporary housing removal, it is important that these be consistent with federal and State plans as well as the other local jurisdictions and that they be flexible enough to accommodate the needs of the population under various levels of disaster impact.

#### Disaster Temporary Housing Plan Timeframes

While the allocation of roles is clear in the Disaster Temporary Housing Plan, timeframes that show a progression of tasks to be performed are lacking. Goals associated with a



disaster scenario based on timelines may ease implementation of the plan and allow for evaluation of progress. It may also be useful to determine at what stage after the disaster decisions will most likely be made about temporary housing that will have implications for long-term redevelopment.

### Manufactured Housing Vendors

Because time and resources will be scarce during the aftermath of a disaster, it is in the best interest of the County to review the Disaster Temporary Housing Plan for any arrangements that could be made pre-disaster to speed the provision of temporary housing after the disaster. The Housing Recovery TAC recommends as one of these pre-disaster arrangements that the County determine which manufactured housing vendors would be capable of providing the type of temporary units that will be needed for on-site and group temporary housing sites.

The County may consider issuing a Request for Information to solicit details from manufactured housing vendors on what capabilities they have to provide various types of units that could be useful for temporary housing. The list of vendors should be narrowed down to those that offer products that the County Emergency Management Office and Housing Recovery and Infrastructure TACs agree would work well in Hillsborough County for temporary housing needs and be eligible for reimbursement by FEMA. This list should be updated annually. Prior to embarking on a vendor selection process, the TAC may want to meet with temporary housing experts from the State and FEMA as well as local emergency managers with experience in temporary housing installations to determine the type, size, and design of units that would be ideal for long-term temporary housing.

The Housing Recovery TAC may then want to initiate the next step with the Emergency Management Office which would be to enter into pre-arranged agreements with one or more of the vendors to ensure that their capabilities are promised to Hillsborough County and its municipalities in the event of a major regional disaster. It is recommended that a flexible arrangement be made so that if one vendor is unable to deliver the products, the County can easily move to the next vendor on the list. Vendor selection should also consider location and the vendor list should include in-state as well as out-of-state vendors. Before an arrangement is made with a particular vendor, the TAC should consider what logistical information is needed for vendor selection (i.e., current inventories of the vendor, timeline for delivery, capabilities to produce new units on demand, etc.).

There may also be other temporary recovery needs for manufactured units such as temporary school classrooms and temporary business space. The Housing Recovery TAC should coordinate with the Health and Social Service and Economic Redevelopment TACs prior to negotiating agreements with manufactured housing vendors.

### Plan for Temporary Housing Removal

There is no mention of temporary housing removal in the Disaster Temporary Housing Plan. The list of DTHC tasks can be amended to include monitoring the removal of temporary housing in accordance with the sunset requirements detailed in the Hillsborough County Land Development Code (LDC) or other applicable regulations.

The removal of temporary housing, however, should occur only as rapidly as the community is able to progress in long-term recovery. Depending on the impact of the disaster and the breadth of destruction, two years, as allowed by the County LDC, may not be ample time to get all residents back into permanent housing considering potential delays in permitting and availability of contractors and building supplies that may accompany a major disaster. The procedures for renewal of temporary housing permits and for public awareness of this process should be reviewed by the Housing Recovery TAC.

Part of the solution to ensuring that temporary housing does not remain longer than needed is making sure that the appropriate type of temporary housing is provided depending on the needs of individual residents and/or neighborhoods. The TAC may work with local nonprofits to consider some criteria besides location that would help residents and those assisting them with temporary housing options to decide whether on-site or off-site housing will be the best option for their circumstances. Part of these criteria could consider the building moratoria phases found in Ordinance 93-20 so that issuance of a temporary housing permit is not contradicted by delays in issuing building repair permits.

#### Program to Assist Residents to Transition Back to Permanent Housing

There will be some residents that due to a number of circumstances have trouble rebuilding their damaged homes or cannot afford rental units once FEMA Individual Assistance has ended. These people may need to stay in temporary housing beyond when sunset requirements demand its removal. The Housing Recovery and Health and Social Service TACs should develop a program to provide counseling and aid to these residents to assist them in the transition back to permanent housing. Since these problems will surface late in the long-term recovery process, there may not be the outside resources, such as nonprofit groups and FEMA staff, still around to assist in this counseling. The County and/or cities may need to assign or hire staff to monitor the progress of temporary housing residents in transitioning to permanent residences and then reach-out with additional assistance to those people who are experiencing delays or cannot find affordable accommodations. When assisting residents, staff should take into consideration the additional costs associated with housing location including the availability of feasible transportation to employment.

#### **Issue #2: Rapid repair permitting**

Current permitting processes in Hillsborough County could be temporarily modified to speed rebuilding in areas that are not severely impacted by the disaster. Areas that are severely impacted may be best redeveloped through a phased approach of permitting to allow for extra planning that may be needed. The Priority Redevelopment Area Strategy detailed in **Section 7** can be one of the options for prioritizing a phased permitting approach.

#### *Current Policy and Procedures*

The Hillsborough County Redevelopment Ordinance 93-20 establishes an initial building moratorium in effect for up to 72 hours after the declaration of a disaster during which no building permits can be issued. After the expiration of this initial building moratorium,

there are moratoria that apply to certain structures based on the level of sustained damage.

- Destroyed structure moratorium – No building permit may be issued within 30 days following the declaration of the initial building moratorium for the replacement of any structure that has been destroyed.
- Major damaged structure moratorium – No building permit for repairs of a major damaged structure may be issued for at least 10 days following the declaration of the initial building moratorium.
- Minor damaged structure moratorium – No building permits for the repair of minor damaged structures may be issued for at least 4 days following the declaration of the initial building moratorium.
- New development moratorium – Issuance of building permits for new construction not related to the rebuilding or repairing of storm damage of a structure may not be issued for at least 30 days following the declaration of the initial building moratorium. The redevelopment task force shall determine and advise the board of county commissioners whether a new development moratorium is required based upon the results of damage assessment and recommendations from the building department director.

### *Strategy*

If Hillsborough County were to sustain severe damage throughout the County, it would be impossible to initiate reconstruction in all damaged areas simultaneously. The County's building permitting process can be used to regulate the timeline and amount of construction that takes place throughout the County during redevelopment. The Housing Recovery TAC recommends the following strategy for modifying the existing permitting process into a more effective tool.

#### Review Existing Processes for Streamlining

The first step of this strategy is to review any existing policies in the County or municipalities that regulate the authorization of permits after a disaster. The County should consider opportunities to modify these regulations so they can be used to either speed up the permitting process in less damaged areas of the County that are able to safely accommodate a high traffic of people and construction or delay the process in areas where the infrastructure is still severely damaged. One example of a modification would be to amend the Redevelopment Ordinance 93-20 to use not only building damage as criteria to determine length of the moratoria on issuing building permits but also the level of damage to the area in which the building is located. The County can develop standards to categorize neighborhoods into levels of damage and set up moratoria that apply to the different levels so that piecemeal redevelopment of neighborhoods is controlled and timed with availability of services.

The actual permitting processes used in each jurisdiction during normal conditions may not be rapid enough during a post-disaster situation of major redevelopment. One-stop permitting centers should be set up in areas that are the focus of rebuilding efforts (this may be changed as time passes, especially if a building moratorium by area is enforced). It is recommended that the permitting centers be collocated with Disaster Recovery Centers in the early phases of recovery. The permitting centers could also be



separated into those for homeowners and those for businesses and commercial properties to help streamline these separate but urgent needs.

Building permits may not necessarily translate to actual rebuilding due to many other factors that could delay on the ground construction (see Issues #4 and #7). Permit streamlining processes should also address extensions as these may be needed on a wide-scale basis.

### Opportunities to Incentivize Redevelopment and Disaster Resilience

The County or municipalities can also evaluate the permitting process for opportunities to incentivize improved building practices and/or temporary changes to land development regulations that will ease redevelopment. These incentives or changes to regulation can be written as temporary procedures that come into effect in the event a disaster is declared or written as permanent alterations to the permitting process. An incentive the County and cities may want to consider is deferral of fees for permits until issuance of an occupancy certificate. The local governments may even be able to secure alternative funding during the referral period and can perhaps reduce or waive the fees at the time of collection if they are not covered by private insurance.

Another incentive would be to offer expedited permitting and prioritization for development within a Sustainable Priority Redevelopment Area (PRA) (see **Section 7** for a full explanation of PRAs). This would encourage use of the TDR program by homeowners within vulnerable locations to relocate to a Sustainable PRA where they would be given access to rapid permitting and perhaps other incentives.

Reconstruction is an ideal time to mitigate future hazard damages. There are simple and cost-effective mitigation techniques that can be easily incorporated into home repairs, especially if major rebuilding is needed. Also, after a disaster there is a window of opportunity when there isn't as much apathy in deciding whether to invest in hazard mitigation. However, residents will be in a rush to rebuild so reaching people quickly and recommending that they consider including mitigation techniques in their repair and rebuilding plans is imperative. By giving incentives, like expedited building permits or reduced fees to those that are including mitigation in their home repairs, a successful program that will lead to a more sustainable housing stock in the future could be created.

### Create Consistency and Clarity in Disaster Permitting Processes

The second step of this strategy is to review the permitting processes of Hillsborough County, the City of Tampa, Temple Terrace, and Plant City for consistency in the different jurisdictions and also for clarity. It is important that the permitting process is comparable throughout the County to ensure a consistent standard and speed of reconstruction. There should not be undue delays in the reconstruction progress in one jurisdiction because the permitting is not as streamlined as in the neighboring jurisdiction. The overall reconstruction of the entire county is important to citizens and businesses in each jurisdiction and competition among jurisdictions should be avoided. Undoubtedly, there will be a large number of people in need of building permits during recovery and redevelopment and it will save employees and residents time and prevent frustration during a time of great stress if the process is as simple and clear as possible. The County and municipalities should consider where residents should go to apply for

building permits and consider collocating one-stop residential permitting shops with Disaster Recovery Centers.

### Pre- and Post-Disaster Public Education on Permitting Procedures

Any changes to the permitting process should be clearly communicated to the public in order for the process to be implemented smoothly. It is particularly important that the public is aware of any temporary changes or incentives that are associated with the permitting process in order for people to take advantage of these policies and programs. Disaster Recovery Centers (DRCs) will be ideal locations to provide information about the permitting process, especially if permitting one-stop centers are colocated with DRCs. Residents will, however, have many concerns after a storm and contractors are going to be very busy so learning about new procedures after the disaster could slow the permitting process down. Pre-disaster education through jurisdictions' websites and informational brochures can be valuable tools that will ease tensions and save time after an event.

### **Issue #3: Temporary housing siting criteria**

Establishing a site for temporary housing can require a large investment in infrastructure, including roads, sewer and water treatment, and electric distribution. Although temporary in nature, these sites may be active for two or more years. Potential group sites should ideally be pre-selected, consistent with the comprehensive plan for that type of land use, located near employment centers, and have access to public transportation. Encouraging the use of recent code changes allowing individual placement of temporary housing on-site during repair and rebuilding is another option as well as allowing employer-supplied temporary housing on commercial properties.

#### *Current Policy and Procedures*

#### FEMA Guidelines Regarding Temporary Housing Siting

The Disaster Temporary Housing Plan includes general guidelines<sup>1</sup> from FEMA concerning sites for the installation of manufactured housing:

- The temporary placement of travel trailers on homeowners' lots when repairs are not considered major (i.e., \$10,000 or less and can be repaired within three months). In order for a homeowner to be eligible, the home must be outside of the 100-year flood plain and must have utility service. Homeowners' lots must be of sufficient size to accept a travel trailer while maintaining a clear fire access around the trailer and setback from the side property lines.
- The placement of FEMA-acquired manufactured housing on public property (municipal, county, state, or federal). The list of available sites should be updated by the appropriate agencies not later than March 31 of each year. All sites should be inspected to determine availability of utilities and the potential number of units which could be placed on the site.

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<sup>1</sup> These are general guidelines. See the Hillsborough County Land Development Code for more specific details applicable to the unincorporated portion of the county.

- The placement of FEMA-acquired manufactured housing on private property. The list of available sites should be updated by the DTHC not later than March 31 of each year. All sites should be inspected to determine availability of utilities and the potential number of units that could be placed on the site.
- Additionally, an existing mobile home park that was destroyed or currently is under utilized, as well as a site that an owner is planning to develop into a mobile home park, can be used.
- Attempt to establish temporary sites as close as possible to disaster victims' neighborhoods. (Note: If homeless disaster victims have to be located remote from their neighborhoods, an extensive transportation service plan will probably have to be implemented).
- Site selection should consider environmental, zoning, flood plain, wetlands, etc., and rules and restrictions. Certain waivers may be needed. Do not use sites in the Coastal High Hazard Area or FEMA Flood Zone.
- FEMA has no particular preference on the size of a site. Sites can hold as few as 3 to 4 units, while approximately 300 units are considered the maximum. It is recommended that sites house no more than 100 units.
- Utilities should be available or easily installed at a site.

#### Hillsborough County Land Development Code

The County developed the following regulations for individual on-site temporary structures referred to as disaster relief dwellings in the code (Sec. 6.11.112):

- Subject to Hillsborough County building permit requirements, manufactured homes, emergency cottages, and recreational vehicles may be utilized for temporary dwellings following a Disaster Declaration, as defined in this Code, in any zoning district that permits residential use for a maximum of one year from the date of the Disaster Declaration or issuance of Certificates of Occupancy for permanent dwellings on the parcel, whichever occurs first.
- The number of temporary dwellings permitted on a parcel shall conform with the regulations of this Code for permanent dwellings.
- The temporary dwelling shall meet required setbacks of the district unless such placement precludes construction/repair of the permanent dwelling on the parcel, in which case reduced setbacks may be approved by the Building Official. In such cases, the temporary dwelling shall be placed in such a manner to minimize impacts on neighboring residential uses.

In accordance with FEMA guidelines, the County adopted the following regulations for temporary housing group sites referred to in the code as disaster relief communities (Sec. 6.11.115):

- Upon request of the Hillsborough County Administrator, any parcel within the Urban Service Area may be utilized for temporary residential use as a Disaster Relief Community, irrespective of the property's zoning and/or Comprehensive Plan designation, following a Disaster Declaration as defined in this Code.
- Subject to Hillsborough County building permit requirements, manufactured homes, emergency cottages, and recreational vehicles may be utilized within the Disaster Relief Community. A maximum density of 20 dwelling units per acre shall be allowed, irrespective of the host parcel's zoning and/or Comprehensive



Plan designation, but in no case shall a Disaster Relief Community have more than 200 units.

- Public water and wastewater services shall be utilized, if feasible. However, if connection to public services is not feasible, other water and wastewater services, including community wells and septic tanks, may be utilized subject to Health Department approval.

#### Disaster Temporary Housing Plan

The following are discussed as potential group temporary housing sites in the Disaster Temporary Housing Plan:

- County parks facilities. The following parks have been designated as candidates for installation of disaster temporary housing (additional sites may be made available if necessary): Lake Park (150 units), Medard Park (100 units), Northlakes Park (50 units), and E.L. Bing Park (50 units).
- Municipal parks facilities.
- Tampa Housing Authority may have some vacant property (i.e., Moses White and Lincoln Village), which could be used for manufactured homes.
- Vacant properties owned by the School Board.
- Vacant units or unused space at existing mobile home parks that can be leased.
- Leased space from private sources where manufactured housing parks can be established.

The Plan also notes the following siting criteria for Hillsborough County:

- Avoid placing disaster temporary housing sites in Evacuation Levels A, B, or C as reflected in the County's Hurricane Evacuation Guide.

#### *Strategy*

The Housing Recovery TAC recommends adding more details on temporary housing siting criteria to the County's Disaster Temporary Housing Plan that consider long-term implications and compliment other PDRP strategies.

#### Incorporate into Priority Redevelopment Areas

The PRA strategy discussed in **Section 7.4** (Issue #1) could also offer a framework for siting temporary housing communities that will further long-term redevelopment goals. Sustainable PRAs could be a first priority for disaster relief community placement. These areas, once designated, will be outside of high hazard zones (including designated flood zones and Evacuation Levels A through C) and are intended for higher density use by future land use plans. It also is recommended that these Sustainable PRAs be used as recovery hubs for providing victim services since they will most likely be less impacted than other areas of the county so co-locating disaster relief communities in these areas will be very efficient. The down-side of siting disaster relief communities in Sustainable PRAs is that these areas will already be highly developed and may not have adequate open space for temporary villages of traditional manufactured homes. These would be prime areas, however, for permitting on-site individual temporary housing for any homes that are damaged within the PRA and for

permitting employer on-site temporary housing for any companies that have adequate space to provide for their employees.

Vulnerable Established Community and Vulnerable Planned Growth PRAs may also be priority locations for temporary housing if consideration is given to their location in hazardous areas. By these areas being designated as PRAs, it is known that they are not candidates for acquisition or other voluntary development reductions to increase disaster resilience and they will be priorities for infrastructure and service restoration (see **Section 7** for more details). The intention is that these Vulnerable PRAs would be rebuilt as soon as possible with increased hazard mitigation techniques. Residents within the Vulnerable Established Community PRAs should be encouraged to utilize residential on-site temporary housing and the annual renewals of these permits should be automatically granted unless the particular property is in a designated 100-year flood zone. Vulnerable Established Community PRAs are also prime locations to allow employer on-site temporary housing and if open space not located in a floodplain is available, disaster relief communities could also be located there. Vulnerable Planned Growth PRAs may be prime locations for disaster relief communities since the intent is to develop the areas in the future. The goal for placing disaster relief communities in the Vulnerable Planned Growth or Sustainable PRAs should be to locate properties that will be developed in the future; the provision of infrastructure to serve the temporary housing can later be used for permanent development.

#### Temporary Sites Transition into Permanent Uses

According to FEMA guidance, hazardous areas should be avoided for siting temporary housing. If such FEMA recommendations are followed, then temporary housing sites might be suitable for transitioning into permanent development. The PDRP TACs should be consulted prior to siting temporary housing to avoid potential permanent development of unsuitable sites in the future. If siting is well thought out, then the chosen sites for disaster relief communities could be areas where the county or cities want to encourage infill or new development. Sites with infrastructure already in place would be ideal candidates for temporary housing because those locations can be most rapidly set up for use. However, if a site is needed that does not already have infrastructure, then it is important to ensure that it is a site planned for future development in the near term and does not contribute to urban sprawl.

Infrastructure is a major investment and it is TECO's policy not to fund any new infrastructure to temporary sites. In addition, other infrastructure such as water and sewer could be supplied in a way that will transition to whatever development is planned for the site in the future. Private property owners could be enticed to offer vacant property that is zoned for residential or mixed-use development for temporary housing by waiving some of the impact fees on the property if it is used for temporary housing since some of the infrastructure provision could be funded through federal disaster reimbursement. Property owners could register with the county or cities for their land to be a voluntary property for disaster relief communities. If it is a property that has not been previously developed, they could provide preliminary layout plans to be used when placing infrastructure for temporary use so that any permanent structures are located in areas of the property that the developer will be able to work with.

### Procedures for Permitting Employer On-site Temporary Housing

Currently, County Land Development Code does not allow temporary housing in any non-residential zoning districts. It does, however, allow temporary structures that will further recovery efforts for non-residential use in other zoning districts (Sec. 6.11.116). The cities' codes on this matter have not been reviewed yet. The Housing Recovery TAC can work with the Economic Redevelopment and Infrastructure TACs to determine the willingness and capabilities of private companies to participate. The private companies would need to supply vacant land and pre-arrange the necessary infrastructure that would allow them to host temporary housing structures for use by their employees (or temporary recovery crews as in the case of utility and infrastructure companies). If there are enough companies interested in providing this service, then the Housing Recovery TAC should draft regulatory language that can be integrated into the county and city land development codes that would allow for special use permits for employer on-site temporary housing. The special-use permits should be required to be renewed on an annual basis thereafter to ensure the site that was originally permitted for the temporary housing has not changed. Infrastructure necessary to support temporary housing must be installed to receive the special-use permit. The companies should also work with the Housing Recovery TAC to enter into agreements with manufactured housing vendors to pre-arrange a supply of temporary units.

### Adopt Overall Temporary Housing Siting Criteria

The Housing Recovery TAC should develop a specific checklist of temporary housing siting criteria to recommend to the Board of County Commissioners and city councils for adoption. Siting criteria should include FEMA recommendations as well as the above mentioned issues of infrastructure availability, collocation with recovery hub services, and future land use implications. These criteria should be referenced in the PDRP, Comprehensive Emergency Management Plan (CEMP), future land use policies of the comprehensive plans, and specifically amended to the County's Disaster Temporary Housing Plan.

### Annually Update a Listing of Potential Sites for Different Disaster Scenarios

Working with the Disaster Temporary Housing Committee, the Housing Recovery TAC can develop scenarios of varying levels of disaster damage that may necessitate different temporary housing locations and different estimations of the number/capacity of identified sites. For instance, if a Category 2 hurricane made landfall in southern Manatee County, then there may be more areas of Hillsborough County that can rapidly support temporary housing than if a Category 4 hurricane directly came up Tampa Bay. Unfortunately, the more area devastated and therefore inaccessible for temporary housing sites, the more demand there will be for temporary housing accommodations. The survey of available properties for disaster relief communities should be updated annually prior to the beginning of hurricane season with this sort of scenario planning considered as well as the siting criteria discussed above.

In addition, once a hurricane is forecast to impact the county, the list of potential properties for the forecasted scenario impacts should be confirmed. Real estate partners should also be asked to make a real-time assessment of available dwelling units outside of the expected surge impact area that would meet Housing and Urban Development (HUD) criteria. This way, as soon as the hurricane has passed, work can

begin on temporary housing provision logistics and shelters can be emptied as soon as possible.

#### Post-Disaster Coordination

Assuming that many of the above actions have been accomplished pre-disaster, the Disaster Temporary Housing Committee will have established criteria and procedures that consider the long-term implications of siting temporary housing. However, a further safeguard could be put in place by ensuring that the Chair or Vice-Chair of the PDRP Housing Recovery TAC is consulted on decisions involving temporary housing siting.

Outside agencies and organizations that assist with temporary housing provision should be aware of local plans to ensure that temporary housing compliments PDRP strategies and future land use plans. In doing so, it is more likely that temporary housing will be sited as planned for by the County.

### **Issue #4: Funding assistance and insurance problems**

Many residents will not be financially able to rebuild or relocate within the county without government assistance. FEMA Individual Assistance and Small Business Administration loans will cover most of those in need, but some may need additional assistance with understanding the process and eligibility requirements. Many homeowners may find they are underinsured and do not have coverage for all of the damage that has occurred. Efforts to address funding and insurance can occur both pre- and post-disaster.

#### *Current Policy and Procedures*

##### Florida Hurricane Deductibles

Hurricane deductibles are percentage or dollar deductibles are higher than for other causes of loss. They are calculated as a percentage of the dollar amount of coverage on the dwelling or as a flat dollar amount like a standard deductible. By Florida statute, the application of hurricane deductibles is triggered by windstorm losses resulting only from a hurricane declared by the National Weather Service. Hurricane deductibles would apply for damage that occurs from the time a hurricane watch or warning is issued for any part of Florida, up to 72 hours after such a watch or warning ends, and anytime hurricane conditions exist throughout the state<sup>1</sup>. (Insurance Information Institute, 2009).

Hurricane deductibles and their triggers are set by law and are the same for private or regular markets as well as Florida's Citizens Property Insurance Corporation (CPIC), the state-run program that provides homeowners insurance to consumers. The hurricane deductible applies only once during a hurricane season. All insurers must offer a hurricane deductible of \$500, 2%, 5%, and 10% of the policy dwelling or structure limits. The percentages are based on the total value of the home (e.g., a 10% hurricane deductible on a \$200,000 home would be \$20,000). In some cases, a deductible of more than 10% is permissible. For example, homes that are insured for less than \$500,000 can have a deductible higher than 10% if the homeowner states the dollar value of the deductible in a letter to the insurer. The deductible must be stated in the

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<sup>1</sup> See <http://www.myfloridacfo.com/consumers/literature/HomeGuide2007.pdf> for more information.



policy as a dollar amount regardless of the percentage. (Insurance Information Institute, 2009)

The CPIC, Florida's state-run insurer of last resort and its largest homeowner's insurer, will insure new homeowners in high-risk areas and others who cannot find coverage in the open private market. CPIC offers three types of property and casualty insurance: Personal Lines Account for homeowners, mobile homeowners, tenants, and condominium owners; Commercial Lines Account for condominium associations, apartment buildings, and homeowners associations; and the High-Risk Account for personal, commercial, residential, and commercial nonresidential customers (Insurance Information Institute, 2009):

The following resources provide additional information on Florida property insurance programs:

- Florida Market Assistance Program (<http://www.fmap.org>)
- The Florida Insurance Council (<http://www.flains.org>)
- Citizens Property Insurance Corporation (<https://www.citizensfla.com>)
- Florida Market Assistance Plan (<http://www.fmap.org>)

#### Florida Legislature Appropriations

In 2004 and 2005, the Florida Legislature appropriated one-time hurricane housing recovery funds. These were administered by the Florida Housing Finance Corporation (FHFC) through two main programs: 1) Rental Recovery Loan Program (RRLP), established to leverage existing federal rental financing programs to provide additional rental stock to the areas of Florida hurt by the 2004 hurricanes and 2) Hurricane Housing Recovery Program, established to accommodate the different housing needs of each impacted community through the State Housing Initiatives Program for households having incomes up to 120% of area median income (AMI), with 30% of program funds reserved for low-income households (Florida Housing Finance Corporation, 2009).

The FHFC also created the HOME Again Program in 2004 to provide up to \$21 million statewide for the repair, reconstruction, or replacement of homes damaged during the storms. In 2006 the Florida Legislature passed an affordable housing bill (Ch. 2006-69, s. 31, Laws of Fla.) that also contained funding for two more hurricane housing-related programs: 1) Farmworker Housing Recovery Program (FHRP) and 2) Special Housing Assistance and Development Program (SHADP) (Florida Housing Finance Corporation, 2009).

#### *Strategy*

Financing reconstruction will be a major concern and source of stress for many residents after a disaster. The Housing Recovery TAC intends to work with the Public Outreach TAC to adopt an aggressive public outreach and education program for residents both before and after a disaster to aid the public in reviewing their insurance claims to ensure they are adequately covered and informing residents about available programs.

### Pre-Disaster Education

Prior to the start of hurricane season every year, an educational program can be established where homeowners bring their insurance policies to ask questions and receive advice from knowledgeable volunteers. This would also be a good opportunity to give residents information on loans or grants that they can apply for to mitigate their homes before a storm. The Housing Recovery TAC can contact the Florida Department of Financial Services, Florida's Citizens Property Insurance Corporation, Small Business Administration, and FEMA to request speakers and representatives that would be available to answer questions. Informational brochures could also be provided on temporary housing options that homeowners may face after a disaster and the disaster permitting process.

The Housing Recovery TAC can also partner with the Public Outreach TAC to produce public service announcements and other simple reminders for residents, even in these difficult economic times, to keep an emergency savings if possible so that they will be prepared if a disaster strikes Hillsborough County.

### Post-Disaster Education

After a disaster, there will be a rush of residents seeking information on funding programs for rebuilding their homes. There will also be people without adequate insurance that will need advice and assistance. The Housing Recovery TAC can assist in coordinating knowledgeable volunteers, trained county/municipal staff, insurance representatives, and State and Federal disaster assistance staff at DRCs to answer questions and distribute information on local and outside funding assistance available.

Of particular interest in the current economic conditions, the Housing Recovery TAC should also work with local banks and other lenders to have representatives at the DRCs or community workshops to offer advice on mortgages. Residents whose homes were destroyed may need advice on payment options while others who need to finance repairs or mitigation upgrades may be interested in whether they can take out second mortgages.

### Assistance for Renters

Approximately 35% of the countywide population rent their home and also will need assistance. Louisiana instituted rental repair programs after Katrina and while not an ideal model, the need for such a program is evident. The Housing Recovery TAC can work with the State to make sure that the lessons learned from other disaster rental repair programs are considered in developing a program to assist Hillsborough County's rental properties in financing repairs and rebuilding without having to raise rents to unaffordable levels. Another way to assist renters is to develop a rental relocation assistance program for high risk areas where rental property owners volunteer for acquisition programs or simply won't be able to rebuild for an extended period of time.

### Individual Rebuilding Assistance and Prioritization

Depending on the severity of the disaster there may be opportunities to use federal funding, such as Community Development Block Grants, to directly assist residents with repair and rebuilding costs. Lessons learned can be gathered from the way such

programs were handled for Hurricane Katrina victims so that Hillsborough County can predetermine the criteria and procedures for guiding successful programs within the county and recommend these to State officials.

An example of criteria the county may want to consider is giving priority to homeowners without adequate insurance. While this may reward a few who had the ability to properly insure their home, it will more importantly speed communitywide recovery. Many of the homes that are not insured are in older, low-income neighborhoods where residents will need assistance to rebuild or will have to relocate. A pre-disaster study can be conducted to determine where there are concentrations of highly vulnerable homes that are also uninsured. If the vulnerability is due to storm surge, then these areas should be targeted for acquisition and relocation programs. If the vulnerability is due to wind, then they may be candidates for acquisition and redevelopment with first right of refusal for the residents (see more on this in Issue #8). Alternatively, individual grants for rebuilding could be offered to boost the neighborhoods ability to rebuild.

#### Incentives for Developers

To speed the provision of replacement housing, some funding assistance may be targeted for developers. It is important to monitor the effectiveness of these programs in providing the housing types that are needed and wanted by the community. Incentives that increase the profitability of a particular housing type could cause developers to ignore market demand for that housing type. Hancock County, Mississippi is now experiencing such an issue. In October 2009, Hillsborough County staff traveled to Mississippi to research some of lessons learned there after the 2005 hurricane season. State incentives for affordable rental units caused Hancock County to have an increased supply of multifamily residential units for which there is little demand in the county. While in Hillsborough County, future land use and zoning maps will effectively limit some unwanted housing type mismatch there could still be issues with the timing of housing type supply. Future land use maps are designed for long-term development over 20 years or more while post-disaster redevelopment will create a housing construction boom over just a few years that may not be as tied to population and market demand as in normal “blue skies” development patterns.

Essential to monitoring the appropriateness of housing redevelopment projects is a detailed post-disaster analysis of the amounts of destroyed and damaged housing by type and location, countywide and possibly regionally. The amount of financial incentives available that are targeted to one housing type should be proportional to the amount of that housing type that was damaged or that is needed in the community (i.e. if there was already a pre-disaster shortage of affordable units then the targeted amount would be more than what was damaged). More on affordable housing redevelopment strategies is included under Issue #8. Each jurisdiction can track the housing type statistics from development permits after the disaster and the Hillsborough County City-County Planning Commission or a regional entity such as the Tampa Bay Regional Planning Council can look at the overall mix of housing types periodically throughout long-term redevelopment to determine when incentives should be discontinued or adjusted.

## **Issue #5: Non-conforming structures/substantial damage**

Enforcement of substantial damage and non-conforming structure rules can increase the community's resiliency to future disasters during rebuilding by taking advantage of changes in building standards regarding hazards. This may also increase the cost of rebuilding housing and slow down recovery if the rules are not well understood prior to the disaster. **Section 7** deals with setting appropriate rebuilding standards and ensuring adequate clarification of those policies. This housing issue explores the strategy that may be needed to properly enforce the rebuilding standards for residential properties, regardless of the details of those standards.

### *Current Policy and Procedures*

See Land Use Issue #2: Build Back Standards in **Section 7** for a discussion of current regulations concerning non-conforming structures.

### Substantial Damage/Improvement

As defined by Hillsborough County, substantial improvement is any reconstruction, rehabilitation, addition, new construction, manufactured home replacement, or other improvement of a structure or manufactured home during a 12-month period measured from the date of final inspection or certificate of occupancy, the cumulative cost of which equals or exceeds 50% of the market value of the structure before the "start of construction" of the improvement. The term includes structures that have incurred "substantial damage," regardless of the actual work performed, or "repetitive loss." Replacement cost or value is not an acceptable value for determining substantial improvement and is not a replacement for market value. The term does not, however, include either:

- a. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions, or
- b. Any alteration of a "historic structure" provided that the alteration would not preclude the structure's continued designation as a "historic structure."

### Residential Substantial Damage Estimator

The Residential Substantial Damage Estimator software provides guidance on determining if a building is substantially damaged in accordance with the National Flood Insurance Program (NFIP) regulations. Hillsborough County officials will use this software for substantial damage determinations.

### *Strategy*

The Land Use TAC has taken the lead on the task of clarifying what build back standards homes substantially damaged and non-conforming must meet after a disaster. See Issue #2 in **Section 7** for more details. Enforcing the build back standards once clarified, however, will be a major concern of the Housing Recovery TAC in making sure that reconstructed homes are safer and more resilient for future disasters. We know that at the very least homes within designated flood zones that are substantially damaged



will be required to meet elevation standards set by the National Flood Insurance Program and upgrades to meet the life and safety aspects of the building code will be required for any substantial improvements. There are also the issues of hazardous chemical contamination that the Environmental Restoration TAC is exploring as a possible impact from a major storm surge. While not a traditional substantial damage concern, there could be an unfortunate scenario where homes have been inundated with harmful pollutants to the point of being declared substantially damaged and need to meet brownfield or superfund abatement requirements prior to being rebuilt.

To expedite the process of tracking code enforcement for damaged non-conforming structures, Hillsborough County and the municipalities can create and maintain a non-conforming structure inventory, once non-conforming is defined for disaster redevelopment purposes. These structures can be red flagged in damage assessment and permitting files so that the homeowners will be aware from the very beginning of pursuing reconstruction that they will need to meet new code requirements. It also may be useful to develop a process for evaluation of noncompliant structures specific to disaster redevelopment standards that code enforcement and permitting staff can be trained to perform so that any structures missed in the GIS-based pre-disaster inventory can be added.

Pre-disaster, the Housing Recovery TAC can assist the Public Outreach TAC and Land Use TAC in reaching out to homeowners with non-conforming structures through a public outreach campaign informing them of the build back policies. The outreach effort should utilize the community planning areas.

## **Issue #6: Code enforcement and contractor licensing**

Rebuilding from a disaster provides an opportunity to mitigate future hazard impacts and build back a more resilient community. Strict building code enforcement is a way to ensure that housing is rebuilt to current standards. After a disaster, there also could be an influx of contractors into the county, who may or may not be licensed. Public education, as well as enforcement, may be needed.

### *Current Policy and Procedures*

#### Contractor Licensing

It is a violation of Chapter 489 Florida Statutes, and of Hillsborough County Construction Code Ordinance 05-12, to work in a regulated trade without being properly licensed and/or to advertise without including the qualifier's license/certificate of competency number. This includes business cards, letterhead, vehicle signage, bid proposals, and contracts. Violators are subject to prosecution and fines.

Contractors are required to be licensed/registered in Hillsborough County. Contractors are required to file a complete application, obtain approval of that application from the licensing Board, pay appropriate fees and pass the examinations for their licensing category after approval by the Board and prior to obtaining their license.

### *Strategy*

Thorough damage assessments and building inspections will be imperative for the County to ensure that residents adhere to build back standards (see Land Use Issue #2 in **Section 7**). As discussed in Issue #5, determination of substantial damage will be a major factor in whether homes are brought up to current building codes and flood mitigation standards. Damage assessment and inspection teams need to be well-trained and consistent standards of damage determination and tracking used throughout the county and cities. During long-term redevelopment, code enforcement staff must also be siting blighted properties, tracking non-compliant owners, and authorizing abatement (see Issue #8). In addition, inspections will need to be strict to make sure that in the rush to rebuild, contractors are building safe homes.

### Code Enforcement

Depending on the level of disaster damage, the County and municipalities need additional code enforcement staff to conduct damage assessments, work with FEMA's substantial damage estimators for flooded areas, and carry out a large number of inspections as expediently and thoroughly as possible to not slow recovery or impede the quality of redevelopment. The Hillsborough County Code Enforcement Department is the lead agency for conducting damage assessments and coordinating disaster temporary housing and is a supporting agency for many other recovery functions according to the CEMP. If the goal is to speed community recovery, then these functions will overlap and responsibilities for damage assessment could delay the restarting of other code enforcement responsibilities if staffing is not adequate. The Housing Recovery TAC recommends that MOUs be in place pre-disaster with agencies that can place assessment and inspection personnel into the County immediately following a disaster. The Building Officials Association of Florida may be able to coordinate these resources. The County and municipalities should develop a concise training program that can be launched for new transplants and existing employees to guarantee that all employees are following the same procedures, interpreting codes the same way, and know the importance of strict enforcement of these codes.

### Contractor Licensing

Historically in the United States, contractor fraud has been a major problem after disasters. According to the United States Government Accountability Office, after Hurricane Andrew in 1992, there were over 7,000 complaints of contractor fraud filed with the Miami-Dade County's Construction Fraud Task Force (GAO, 2008). However, there will also be an increased need for contractors that may exceed the pool of locally licensed professionals. To prevent fraud while still increasing the availability of licensed contractors, the Housing Recovery TAC recommends allowing in-state licensed contractors that are not registered with Hillsborough County to temporarily work in the county while also creating a streamlined system to locally license out-of-state contractors after a disaster. In certain emergency situations, the Governor may establish a procedure for the temporary licensing of out-of-state contractors. The County can set up a system that can be instituted as soon as the Governor permits out-of-state contractors to work in state. One model of licensing system is to set up a one-stop location for contractors to register where County employees can check licenses, insurance, and criminal records as well as collect application fees and file bond information.

Information about licensed contractors and education on how to avoid fraud should be made available to residents at DRCs and one-stop residential permitting centers. The Florida Disaster Contractors Network can be used to check in-state contractors' licenses ([www.dcnonline.org](http://www.dcnonline.org)). Hillsborough County also has a web-based system for checking in-county licensed contractors and for searching for specialized contractors ([www.hillsboroughcounty.org/pgm/resources/onlineservices/contractors](http://www.hillsboroughcounty.org/pgm/resources/onlineservices/contractors)). Computer terminals can be set up at assistance centers for residents who do not have internet access after the disaster.

### **Issue #7: Available contractors and skilled construction workers**

The high demand for licensed contractors and skilled construction workers to do repair work after a disaster, could result in a delay in rebuilding progress or the use of unqualified workers and inadequate repairs. Efforts to recruit workers to the area and educate residents on finding qualified workers will be important in setting the speed of redevelopment.

#### *Strategy*

The most immediate strategy to ensuring that residents are able to find qualified contractors and construction workers is to create an easy system that will allow residents to post their needs and contractors to advertise their skills. County-regulated message boards or databases in public places like DRCs could offer residents the assurance that they are dealing with properly licensed contractors and give contractors a simple way to find business. These locations are ideal to disseminate other helpful information to the public, such as FEMA's tips about hiring contractors (Release Number: 1751-024) and the resources available through the Florida Disaster Contractors Network website ([www.dcnonline.org](http://www.dcnonline.org)).

Having a smooth contractor licensing process (discussed in Issue #6) for out-of-state contractors can serve as an incentive to contractors' in neighboring states that may be looking for work and will consider traveling to Hillsborough County. After a disaster, the County could reach out to builders associations and contractor unions in neighboring counties and states with information about the County's licensing process and estimates of the quantity and type of contractors and construction workers that residents need to hire.

Transient worker housing will also be a key ingredient in making sure there are adequate construction workers for the county's reconstruction needs. In addition to Disaster Relief Communities, the Housing Recovery TAC can also set criteria and help with placement of transient worker housing that can be located near areas where rebuilding is underway. In addition, to small group sites using manufactured housing units, worker housing can also be located in motels and available apartments.

In addition to encouraging construction workers from other areas, a major disaster could result in years of reconstruction and county citizens who are unemployed due to the disaster or for other reasons could be reemployed in the construction industry. Construction trades training can begin early in the short-term recovery phase to supplement the construction workforce. More on this can be found in **Section 6**.

Another strategy the county and cities may want to consider for catastrophic events is to amend zoning and land development codes to allow for more prefabricated modular housing and assist residents in obtaining modular units by negotiating with manufacturers. The amount of construction workers and the time needed to rebuild mass housing would be greatly reduced.

## **Issue #8: Rebuilding enhanced and sustainable homes and neighborhoods**

It is in the best interest of the County to not only build back quickly but to also work towards building a sustainable and resilient housing stock that meets the needs of the community as a whole. Rebuilding is an opportunity to use the latest techniques and best practices to enhance the quality of our residences. Neighborhoods can be built back healthier and more resilient and homes can be built back stronger and more resource efficient. After a disaster, shortages of affordable housing, neighborhood blight, and gentrification can become serious problems that will most immediately effect low-income and disenfranchised members of Hillsborough County but eventually have negative impacts on the entire community.

### *Current Policy and Procedures*

#### Historic Home Repair

Historic structures have more options for meeting Florida Building Code standards during repair than regular existing buildings. For the purposes of the Florida Building Code (Sec. 1102) a historic structure is defined as:

- Individually listed in the National Register of Historic Places;
- A contributing property in a National Register listed historic district;
- Designated as an individual or contributing historic property by a local, state, or special district; or
- Determined to be eligible by the State Historic Preservation Officer for listing in the National Register.

Hillsborough County and the City of Tampa participate in the Certified Local Government Program that provides enhanced coordination on historic preservation between the local, state, and federal governments. The Hillsborough County Planning and Growth Management Department is the local contact for the program.

The Guidebook *Disaster Mitigation for Historic Structures: Protection Strategies* contains checklists and mitigation options for historic structures consistent with the Secretary of the Interior's *Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings*<sup>1</sup>.

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<sup>1</sup> The Guidebook can be downloaded from:  
<http://www.1000friendsofflorida.org/PUBS/HistoricalDisater/1000%20Friends%20Book.pdf>.



### Condemnation and Demolition Procedures

Hillsborough County is granted authority to condemn and demolish dangerous buildings pursuant to Chapter 81-388, Laws of Florida. The Laws require the structure to be damaged, deteriorated, or defected to such an extent that the cost of restoration or repair will exceed 50% of the buildings value. Under normal conditions an Order of Condemnation must be signed by a consensus of the Director of Code Enforcement, the Chief Building Inspector, and the Fire Marshall. Owner notification and warning notices must occur next. The owner can appeal the condemnation to the Board of County Commissioners. If the appeal is denied or the owner doesn't take action, demolition will be contracted by the county, then a lien will be placed against the property for the cost of the demolition.

Annex C of the Hillsborough County CEMP has a small section on Condemnation, Demolition, and Stabilization of Damaged Buildings. The Building Services Division and the Code Enforcement Department have authority to issue orders of condemnation. It does not discuss any measures to streamline notification or demolition procedures after a disaster.

### *Strategy*

The Housing Recovery TAC recommends that the County explore ways to develop policies and programs to address historic preservation, inclusion of mitigation and green building techniques, affordable housing, and neighborhood preservation after a disaster.

### Protecting and Restoring Historic Homes

It is important to have safeguards and assistance in place to make sure that historic homes that can be saved after disaster damages are not demolished by accident or improperly repaired. The character of many neighborhoods within the county could be severely damaged if reconstruction does not protect the historic structures. As referenced above, there are separate rules for bringing damaged historic structures up to code and good resources to use in both pre-disaster preparations for historic structures as well as in making post-disaster decisions. The Housing Recovery TAC can go another step by overseeing the creation of a technical assistance program for protecting and restoring historic homes damaged from disaster. This program can be supported by the Hillsborough County Planning and Growth Management and County Historic Resources Review Board as well as the municipal historic preservation boards and nonprofit preservation organizations within the county. The program can include training for volunteers to provide technical assistance to historic homeowners on repair, restoration construction guidelines, funding availability, and in some cases advice on demolition. The program should offer a special disaster version of the Hillsborough County Historic Preservation Matching Grant, which can be funded with additional available proceeds from federal and state sources after a disaster as well as from private donations. The nonprofit preservation organizations can lead the effort to raise funds for historic restoration by working together with the county and city historic planning staff.

In addition to technical assistance and funding to historic property owners, measures to safeguard historic structures should also be put in place. The land development code of the county and municipalities should be amended to add a section on demolition of

damaged historic buildings. Model code language for this section, consistent with the National Historic Preservation Act of 1966 steps, can be found in the Florida Department of Community Affairs guidebook *Protecting Florida's Communities* in Appendix C-2<sup>1</sup>.

Additional safeguards can include red flagging historic structures in GIS files used for damage assessments and permitting reviews. In any streamlined permitting procedures, historic districts should be automatically ineligible. Repair permits for historic structures can also require architectural review, which could be provided through the technical assistance program for those in need of assistance.

### Hazard Mitigation

One of the main purposes of the PDRP is to further disaster resiliency goals. Efforts to include hazard mitigation building technology in disaster repair and reconstruction is integral to building a more resilient community. There are a multitude of proven and cost effective hazard mitigation techniques that can be encouraged and incentivized in the redevelopment process. Information, education materials, and even training are available through several nonprofit organizations and government agencies (e.g., FEMA, Institute for Business and Home Safety, Institute for Building Technology and Safety, etc.). The Hillsborough County Local Mitigation Strategy (LMS) is the central planning document for hazard mitigation initiatives and information on pre-disaster mitigation activities within the county and can be obtained from the plan or the Hillsborough County Hazard Mitigation Section. The Housing Recovery TAC should collaborate with the LMS Working Group to make sure that opportunities to include hazard mitigation during post-disaster rebuilding are identified and prepared for. Post-disaster public education and financial incentives will be principal crossover initiatives between the LMS and the PDRP.

### Green Building

The need for large scale reconstruction in the community may also provide an opportunity to leap forward with goals for sustainability. Green building encompasses measures to make homes more energy efficient and water efficient, utilize renewable energy and sustainable building materials and construction, and improve indoor air quality. After a tornado devastated their town in May 2007, the citizens of Greensburg, Kansas, turned disaster into opportunity by rebuilding as a model "green" community. Building America Industrialized Housing Partnership (BAIHP) partnered with Habitat for Humanity in the Gulf Coast to provide demonstration green, affordable homes and develop recommendations for builders to increase energy efficiency and other green benefits in the reconstruction. More information on the Gulf Coast High Performance Affordable Housing Demonstration Project can be found at [www.baihp.org/gulfcoast/index.htm](http://www.baihp.org/gulfcoast/index.htm).

Hillsborough County can begin working to put incentive and education programs in place so that its residents too can take advantage of the opportunity to build back better after a disaster. Just like with hazard mitigation information, information on how to rebuild green should be made available at the DRCs and/or one-stop permitting centers as well as on the County and cities' websites. The U.S. Green Building Council has a wealth of

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<sup>1</sup> The Guidebook can be downloaded from: <http://www.dca.state.fl.us/fdcp/dcp/publications/Files/hazmitbp.pdf>.

information on green new construction as well as green remodeling that could be utilized during reconstruction from a disaster. The Housing Recovery TAC can consider whether any of the green building recommendations can be put into local codes. Standards of what constitutes green building will need to be in place before programs can incentivize “green” rebuilding.

Incentives can be created for voluntary green building techniques. Homes including green building could be given priority in permitting and inspection processes and fees for these homes’ permits could be reduced. The greatest incentive, though, will be if grants or loans can be given to offset the increased costs of some green building components. Currently Tampa Electric Company offers some residential incentives for energy efficient new construction and upgrades ([www.tampaelectric.com/residential/saveenergy/](http://www.tampaelectric.com/residential/saveenergy/)). Other information on incentives can be found through the Database of State Incentives for Renewables and Efficiency website ([www.dsireusa.org](http://www.dsireusa.org)). There may be opportunities to leverage post-disaster funding or even private insurance for green building, which should be further researched.

Finally, the reconstruction process can be made much more sustainable if a demolition recycling program is initiated. Intact building materials can at least be salvaged by any company hired by the county or cities and resold at a central debris site to help offset the demolition costs. Advertising the benefits of green building and the availability of salvaged building materials could result in a market for the materials, especially since certain new building materials may be scarce after a major disaster. HUD has a *Guide to Deconstruction*, which describes the community benefits and guidelines for deconstruction on a smaller scale that could be adjusted for a disaster situation.

#### Affordable Housing Redevelopment

Affordable housing structures are often older and not built to current codes, and these residences are likely to be disproportionately damaged during a hurricane. Therefore the need for affordable housing after a disaster is even greater than it usually is and can become a socioeconomic crisis if not proactively dealt with. Redevelopment projects not only need to include some affordable units but they need to include a realistic proportion to meet the needs of the residents and the economy. A lack of affordable housing can greatly affect an economy. Without affordable housing options, residents may be unable to return to Hillsborough County, which could leave businesses without a sufficient labor pool and cause them to suffer or possibly fail. An impact such as this to the local economy can alter the quality of life in the area and greatly affect the community’s ability to recover from the disaster and return to a future of growth.

The County should explore options to maintain the affordable housing stock in the County. This could include developing a program for the County to assemble parcels of destroyed homes that are not located in surge or flood zones through voluntary buyouts and then replace with affordable housing or mixed-income housing. Residents of the destroyed homes would be given first right of refusal and assisted with temporary relocation. Pre-disaster preparations for a program such as this could include pre-identifying criteria and potential neighborhoods that meet the criteria except for the damage, which would be the deciding factor and the only criterion that would need to be determined after a disaster.

The other major component to work on prior to a disaster would be the funding sources and building partners. The Housing Finance Authority of Hillsborough County could be the vehicle to administer funds and work directly with building partners. They have bonding authority and are a countywide entity. The county and cities could enter into MOUs with the Housing Finance Authority so that the local government planners from each jurisdiction would have a major role in any affordable housing land assembly projects after a disaster. The Tampa Housing Authority may also be able to administer a disaster-related program in coordination with an entity that can cover other areas of the county. Actual financing would most likely come from federal and state sources perhaps supplemented by local bonds. The Florida Housing Finance Corporation would be the ideal entity to work with since they already have experience in funneling HUD and other federal funds to local communities through disaster recovery programs. One of the first steps in setting up a program for affordable housing redevelopment would be to meet with Florida Housing Finance Corporation staff to discuss potential funding sources and how a countywide program could coordinate with state disaster recovery housing programs without duplication.

Once the major players for the affordable housing redevelopment program and funding and state coordination have been determined, the next step would be to partner with builders. Habitat for Humanity could be an excellent partner when voluntary buyouts don't lead to contiguous land assembly. The county or the Housing Finance Authority, depending on ownership of the program, could also pre-approve builders that are interested in building affordable housing and would be able to devote time to affordable projects after a disaster. The Tampa Bay Builders Association is a member of the Housing Recovery TAC and would probably be able to assist in finding building partners.

#### Neighborhood Preservation and Gentrification

After a disaster, the reconstruction of older, damaged housing could lead to a rise in property values and rent, which can cause the displacement of residents from their original neighborhoods by higher-income residents. The sense of community and neighborhood fabric could be destroyed if widespread displacement occurs after a disaster. The County should consider developing strategies to prevent predatory real estate investment and potential gentrification. This may be as simple as providing free advice and counseling after a disaster. Homeowners that are considering selling their homes because they don't see other options could first have an opportunity to talk to volunteer advocates who may be able to explain other options or let them know if they are not getting a good deal. Another issue that could be devastating to families who have lived in a neighborhood for generations could be problems with unclear title to the home. This was a problem for many after Hurricane Katrina. Volunteer legal services can be made available for those who have problems with proving title so that they can get assistance resolving the issue and then be eligible for financing. A renter advocacy hotline or booth at DRCs could help residents who want to remain in their neighborhood or suspect their landlord is taking advantage of them. Renter's rights education can also be a pre-disaster action by providing information on a website or at public locations in the county on what renters can expect if the home they are residing in is damaged from a storm or other disaster.

The Housing Recovery TAC can also explore options to decrease the financial burden on low-income homeowners who want to remain in the community. Such options can include temporarily waiving or deferring property taxes and working with lending



institutions to defer or reduce mortgages for a period of time. Housing assistance for low-income households may also be available through State Housing Initiatives Program (SHIP) disaster funding if allocated by the state legislature after a declared disaster.

Neighborhood preservation will not only be an issue for low-income communities but also for any neighborhoods that are severely impacted by the disaster. The inclination of many will be to rebuild the neighborhood similar to the way it was before, however, this may not further disaster resiliency or sustainability goals of the PDRP or local comprehensive plans. Public outreach efforts should remind residents that they can build back smarter and stronger while still trying to preserve social connections and historic development patterns in most cases. There will be certain instances where for public safety and disaster resiliency purposes the rebuilding of extremely vulnerable properties will be discouraged. However, the redevelopment in safe locations of healthy, vibrant communities is a major goal of the countywide redevelopment. The Land Use TAC has plans for Sustainable Priority Redevelopment Areas and the Health and Social Service TAC has plans to encourage healthy, walkable community design.

### Removing and Redeveloping Blight

After a disaster, some residents may choose not to return to their homes or not have the means to repair them, which could result in sporadic blight throughout the County. This could lead to weakness in investor confidence as well as public safety concerns and inability for area residents to feel a return to normalcy. To deal with this problem, the Housing Recovery TAC should review protocols for demolition of destroyed homes for opportunities to streamline the process so that unsafe, blighted structures do not remain in neighborhoods for longer than accepted benchmarks. It should also consider alternative methods for demolition cost reimbursement since the typical method of property liens may not be adequate to maintain demolition operations if condemnations are widespread. An important component of the condemnation and demolition process will be informing owners of the timeframe involved for them to return or contact the local government about an unsafe structure after a disaster. The code enforcement staff time that will be needed to track non-compliant owners of blighted property could be overwhelming if measures aren't taken pre-disaster to develop an efficient, cost saving method for communicating with non-compliant owners. Pre-disaster public awareness as well as outreach early on in the post-disaster recovery will be integral to successful blight removal timelines.

Realistic benchmarks to measure progress in housing and neighborhood reconstruction should be developed by the Housing Recovery TAC as a pre-disaster activity and then adjusted by the Redevelopment Task Force after a disaster based on the particular circumstances of the disaster damage. These benchmarks can guide blight removal and give citizens, staff, and elected officials a way to measure whether a balance between giving property owners time to make a decision about reconstruction and progress toward recovery goals are being met.

A key issue in dealing with blight is also making sure the property is available to those who can and will rebuild it. The Housing Recovery TAC should work with the county and city attorneys to determine the best way of streamlining the acquisition and reselling of adjudicated blight properties after a disaster. Lessons learned can be gathered from Louisiana and Mississippi jurisdictions. New Orleans has been creating new procedures and laws related to all issues of abating blighted properties and on the city's website

there is a very informative presentation for download entitled *Strategic Code Enforcement and Blighted Property Redevelopment*. When developing a strategy for dealing with blighted property redevelopment the Housing Recovery TAC and Land Use TAC should consider whether efforts could be first focused in Priority Redevelopment Areas and expand to the more vulnerable areas later in the recovery phases.