County of Monroe
The Florida Keys – Housing Mitigation Programs

DEMOLITION MITIGATION RECONSTRUCTION & ELEVATION

- **$50 million** in Community Development Block Grant-Disaster Recovery (CDBG-DR) funding for repair, replacement, and elevation of damaged, non-code compliant homes. Goal is to reconstruct 300 homes.
- **$3.6 million** in Hazard Mitigation Grant Program (HMGP) funding requested for eligible homeowners to reconstruct non-code compliant homes (flood elevation or wind codes) with compliant homes. Goal is to rebuild 26 homes.

HOUSING REPAIR

- **$2 million** in Florida State Housing Initiatives Partnership - Disaster Recovery (SHIP-DR) funding of up to $35,000, per housing unit for repair to eligible owners, providing less risk to Federal, State, and local resources in the future.

WEATHERIZATION

- Low-income homeowners or renters may receive up to $5,000 to improve energy efficiency
- Grant funds for contractors to:
  - replace non-compliant windows or add shutters,
  - add insulation and weather-stripping around doors and windows,
  - replace non-efficient old appliances
  - replace incandescent light bulbs with fluorescent bulbs,
  - replace toilets and shower heads with low flow units.
- Combine with SHIP rehabilitation funds to maximize weatherization services to the home.

4 TINY RESILIENT PROTOTYPE HOMES

We are soliciting vendor proposals to design and build 4 different resilient, code compliant prototype homes to lay the foundation for affordable and resilient replacement dwellings for homes destroyed by Hurricane Irma. The four customized, lot specific single-family home designs will be scored based upon innovation, resilience, price, and construction components that can be mass produced. The goal is to identify unique approaches to minimize wind and flood risk, while providing safe, functional, and economical solutions.

MOBILE HOME PARK ACQUISITION

- **$10 million** in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds are available for land acquisition.
- **$20 million** in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds are available for construction of new code compliant workforce housing.
- **County Land Authority** will seek these funds to purchase two high-risk destroyed mobile home parks, which would be owned and managed by the Board of County Commissioners and/or the Monroe County Housing Authority. Existing, substandard housing currently below base flood elevation will be demolished and reconstructed as workforce rental housing.

<table>
<thead>
<tr>
<th>PARK</th>
<th>COST</th>
<th>UNITS</th>
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<tbody>
<tr>
<td>1</td>
<td>808,500</td>
<td>13</td>
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<tr>
<td>2</td>
<td>907,500</td>
<td>12, plus 5 transient</td>
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ACQUISITION/BUYOUT

- **$10 million** in Community Development Block Grant-Disaster Recovery (CDBG-DR) is available for the purchase of damaged or destroyed homes.
- **$10 million** in Hazard Mitigation Grant Program (HMGP) funding has been requested to purchase and demolish severely damaged homes in very high-risk areas and return to open space.
**The Florida Keys – Rising Above Recovery**

**MONROE COUNTY/CITIES POST-IRMA HOUSING STRATEGY**

**GOAL:** Rebuilding a stronger Florida Keys

✓ Promote public health, safety and general welfare;
✓ Advance adaptation to coastal flooding, storm surge and other hazards;
✓ Protect property, residences and businesses, from storm impacts and minimize damages;
✓ Minimize public and private losses due to storms;
✓ Preservation of economy during and after disaster, including business viability and workforce housing;
✓ Preserve and protect the environment, including natural and historic resources; and enhance resiliency.

**STRATEGY:** To address the unique challenges and diverse needs in our long term housing recovery

Develop programs to:

✓ Wind retrofitting of residential structures – provide funding options to harden existing housing units
  - Installation of hurricane shutters or impact-windows; metal roofs, reinforced trusses and reinforced garage doors
✓ Provide funding to elevate existing private residences above BFE (base flood elevation)
✓ Provide funding to demolish and replace private residences to meet or exceed Building Code and Floodplain requirements (Demolish and Rebuild of Mitigated Building Envelope)
✓ Develop and increase the supply of workforce housing & choice of rental housing opportunities – identify areas of damaged properties or areas of less damaged properties to more easily and more quickly rebuild safe, energy-efficient and cost effective housing units (Community Workforce Housing Programs)
  - Purchase scattered sites for single family homes; purchase parks and redevelop multi-family housing, purchase less vulnerable sites for workforce housing
✓ Provide funding to rebuild and repair resilient existing housing units as safe, energy-efficient and cost effective housing units (New construction or rehabilitating residences damaged by the storm)
✓ Identify areas to purchase and not rebuild that area (provide financial incentives to purchase areas in dangerous or high-risk zones)
  - Provide funding to purchase developed properties in V-zone with existing residences to create additional open space and natural buffers and rebuild housing outside of V-zone
✓ Relocate and rebuild other less vulnerable location – safe, durable, physically accessible, energy-efficient and cost effective housing units (Purchase & Rehab assistance)
✓ Provide funding to purchase abandoned/damaged structures and demolish unsafe structures
✓ Provide funding to improve infrastructure for drainage at housing units – lessen flooding vulnerability
✓ Develop infrastructure for improved mass transit – improve mobility & access to services/jobs
✓ Provide funding to repair and flood-proof commercial structures and add housing units over the commercial structure to improve local economic conditions, particularly the continued availability of workforce housing & jobs (Flood-proofing of Non-residential Structures)
✓ Identify/explore cost effectiveness of different types of factory-built housing to replace manufactured housing units.

**Lessons Learned:**

✓ Lack of resources for Recovery, including staff, funding, knowledge of programs
  - Demolition not allowed
✓ Locations for temporary housing – pre-determined/code flexibility
✓ Procurement under Federal regulations
✓ Long Term Recovery Group formations to link survivors with case management and assistance
✓ Substantial Damage and floodplain regulations
✓ Insurance (wind & flood)
  - Promotion to homeowners before a storm
  - Knowledge of Increased Cost of Compliance (ICC)
  - Liaison between County and insurance companies