



**Division of Emergency Management  
Santa Rosa County**

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# **SANTA ROSA COUNTY DISASTER HOUSING PLAN**

# SANTA ROSA COUNTY DISASTER HOUSING PLAN

## I. INTRODUCTION

### A. PURPOSE

#### 1. County Mission Statement

Santa Rosa County is dedicated to the continued health and welfare of our citizens and community. With this mission in mind, Santa Rosa County understands that to insure the continued prosperity of the County, it is imperative that the citizens have proper housing to continue their daily life functions and remain active participants in the County.

#### 2. County Goals

Santa Rosa is dedicated to insuring that each and every member of our community has a safe and secure living environment. This will be accomplished by meeting the requirements spelled out in appendix 2 Combined Disaster Housing Strategy for Florida Hurricanes, a Report from the Housing Task Force. This plan addresses transitional, temporary, and permanent housing. Ideally, Santa Rosa County will be able to “present disaster victims with a range of recovery options designed to let them take ownership of their re-housing process, maximizing their opportunity to attain the best available housing solution. While all viable options will be considered, those that are most responsive to the balance between livability and speed of occupancy at each stage of recovery will be the most practicable. Figure I (App 2) illustrates the balance between livability and speed of occupancy.” *(Parenthesis from Ref 1; I.C.1.a)*

#### 3. County Timelines

- a. Have this plan reviewed and approved by stakeholders by June 1<sup>st</sup> 2006
- b. Have local commercial sites and recreation facilities list prepared and filed with DEM by June 1<sup>st</sup> 2006
- c. Have list of rental properties available to affected citizens by disaster +7 days.

### B. SCOPE

Coordinate the tasking of all long term housing activities within the county during a disaster.

#### 1. County Stakeholders

- a. Emergency Management - Assist in the implementation of this plan.
- b. Planning and Zoning - Work with Chambers of Commerce and Board of Realtors to identify rental properties and land for FEMA trailers.
- c. Building Inspections - Implement a waiver of fees to expedite housing plan.
- d. County Grants Coordinator – Assists citizens in getting the proper grants needed to mitigate the need for housing, and repair homes so as to move out of housing.

#### 2. County Direction

The Santa Rosa County Board of County Commissioners (BOCC) is taking steps to ensure that homes are available to the citizens of the County, and there are ongoing programs available to assist homeowners in hardening/retrofitting their homes. The steps being taken are:

- a. The implementation of this plan
- b. Managing the various strategies developed and coordinating the grant funds obtained to assist homeowners and renters to return to adequate housing, housing repairs, hardening of residences and subsidizing new home construction and multi-family dwellings.

**II. POLICIES  
NATIONAL INCIDENT MANAGEMENT SYSTEM (NIMS)**

- A. Homeland Security Presidential Directive 5 (HSPD-5)  
Management of Domestic Incidents, February 23<sup>rd</sup>, 2003. This directive establishes policies to strengthen the preparedness of the United States to prevent and respond to threatened or actual domestic terrorist attacks, major disasters, and other emergencies by requiring a national domestic all-hazards preparedness goal, establishing mechanisms for improved delivery of Federal preparedness assistance to State and local governments, and outlining actions to strengthen preparedness capabilities of Federal, State, and local entities.
- B. Homeland Security Presidential Directive 8 (HSPD-8)  
National Preparedness, December 17<sup>th</sup>, 2003. The purpose of HSPD-8 is to "establish policies to strengthen the preparedness of the United States to prevent and respond to threatened or actual domestic terrorist attacks, major disasters, and other emergencies by requiring a national domestic all-hazards preparedness goal, establishing mechanisms for improved delivery of Federal preparedness assistance to State and local governments, and outlining actions to strengthen preparedness capabilities of Federal, State, and local entities."
- C. State Resolutions  
Combined Disaster Housing Strategy for Florida Hurricanes, a Report from the Housing Task Force. November 2004
- D. County Resolutions  
Santa Rosa County will implement this Disaster Housing Plan.

**III. SITUATION**

**A. INCIDENT CONDITION**

- 1. Maximize utilization of scarce resources  
This will be accomplished by utilizing land already identified for trailers, and additional housing resources available at the time of an incident requiring this plans implementation.
- 2. Expedited Assistance
  - a. ESF 6 (Mass Care) has been rewritten to include information on long term temporary housing.
  - b. ESF 14 (Public Information) is critical in the dissemination of information to alert the public as to how to seek and utilize assistance programs available at all levels of government, and inform them of volunteer agencies available to assist them with repair necessary to re-inhabit their homes.

**B. PLANNING FACTORS (Assumptions)**

- 1. Damage will trigger a Presidential disaster declaration
- 2. Substantial quantity of disaster victims
- 3. Incident may occur with little to no warning
- 4. Disaster may cause significant disruption to critical infrastructure
- 5. Response in the immediate aftermath of the event must begin without the benefit of detailed/complete assessments
- 6. Common operating picture may be as much as 72-96 hours post event
- 7. Large numbers of people may be left temporarily homeless
- 8. Demographic and socioeconomics may create unique characteristics

#### IV. CONCEPT OF OPERATIONS

##### A. LOCAL RESPONSE

###### 1. County

- a. The County encourages community involvement in registering property/residences for use during/after a disaster with Disaster Housing Resources at [dhronline.org](http://dhronline.org)
- b. The primary agency for coordination of post disaster temporary housing requirements will be the Santa Rosa County Planning and Zoning (P&Z) division. The process and procedure for allowing the temporary placement of trailers as a housing resource within the county will be a recommendation to the BOCC from the P&Z division that a standing emergency ordinance be approved to allow the placement of temporary living facilities in any zoning district.
- c. When the demand for temporary housing is evident, the Planning & Zoning department will become the proponent agency in establishing locations for support agencies to establish temporary housing sites.
- d. The County has identified local commercial sites and recreation facilities as potential emergency housing sites and mobile home sites (See Appendix 3). If it is deemed necessary, the Planning & Zoning department, working in conjunction with the Chambers of Commerce and the Board of Realtors will identify local rental resources, for procurement by the affected populace, as immediate temporary housing until external sources are supplied by Federal/volunteer agencies. This information will be disseminated to the affected population as soon as possible.
- e. Additionally the County EOC will forward requests through SEOC, FEMA and the Army Corps of Engineers for evaluation of additional sites as private land owners' volunteer resources.
- f. The Building Inspections department will recommend a waiver of fees for a period of time relative to emergency repairs to dwellings and/or for placement in temporary housing units. The Building department provides a primary point of contact for FEMA and other temporary housing providers, and is responsible for the expedited issuance of permits.
- g. The County has established an emergency storage facility for housing resources related to emergency roofing repairs. The use of stored equipment will be handled through the direct distribution to local residence capable of providing self help through the United Way or RSVP. Residents unable to utilize the material in a safe, knowledgeable manner will receive repair assistance through a combination of the following volunteer agencies: Christian Contractors, local churches, United Way, RSVP, Ameri-Corp, Rebuild NWF, and others as available.
- h. The County will work with the American Red Cross and the School District to keep temporary shelters open for at least one week post disaster in order to facilitate the implementation of this plan in the event of a catastrophic loss of homes in the County.

###### 2. Municipalities

The Municipalities will enact their own plans, and work with ESF 6 through the County Division of Emergency Management to coordinate resources needed for their citizens, and reciprocate by assisting the County in a like manner.

## **B. STATE RESPONSE**

### Area/Regional Response

The State response will be through the oversight of outside source aid through grants and programs listed in Paragraph D, below.

## **C. UNILATERAL RECOVERY**

### 1. Unified Command

In the event of a disaster that involves the need of implementing the Disaster Housing Plan, the County will work in conjunction with the State Disaster Housing Coordinator for Area 1 and any Federal representative available.

### 2. Short Term Recovery

Short Term Recovery will be accomplished through activation of the EOC and working through ESF 6 (Mass Care) and supporting agencies.

### 3. Long Term Recovery

a. Phase I – Long Term Recovery will be accomplished through a culmination of the Short Term Recovery plan, and continue with the programs referred to in paragraph D, below.

b. Phase II – Will be a continuation of any Phase I elements still in effect, and working through the Long Term Recovery Organization to bring volunteer organizations to assist in facilitating the return of those in temporary housing to their homes through material and service donations.

## **D. MITIGATION/RECOVERY**

As initial damage assessments get underway, the extent of the disaster will become better known; however, it may be weeks before the full impacts on housing resources are thoroughly analyzed. Regardless of the size or geography of the housing need, the Housing Plan must be responsive; whether it is to assist entire communities with rebuilding or to target special populations spread across large portions of the state. It is important to remember that emergency shelters are not intended to be used for extended periods of time and that quick action is necessary to provide more suitable temporary accommodations for disaster victims as soon as possible, so that schools, churches and other public places can be utilized for their primary purposes. *(Ref 1; 1.3.a, b, &c)*

While disasters often initially bring communities together, the process of recovery, especially when large numbers of residents are displaced from their homes, can be extremely wearing both socially and economically. For communities to recover quickly, it is essential that schools and businesses reopen as soon as possible, and that other essential services are restored. This process can be prolonged, and economic impacts can be severe, if families are displaced from their homes too long and have to give their full attention to dealing with the complications of living in temporary housing and seeking a permanent home. Special attention is to be given to communities in which there are large displaced populations of the community. This can have widespread impacts on employment, elections, locally generated tax revenues, etc. Every effort should be made to reconstitute communities as early as possible. *(Ref 1; 1.C.4.a, b, &c)*

## **MITIGATION IS THE FIRST STEP TO RECOVERY**

### 1. Local Responsibilities

#### a. Local Mitigation Strategy Task Force

The Local Mitigation Strategy task Force (LMSTF) is a local partnership between public entities, local non-profits, and citizens to coordinate and improve the decision-making and funding of preparedness, mitigation and recovery activities. The LMSTF is composed of a steering committee, staff support and interested individuals representing their businesses, organizations, or themselves. The

LMSTF is responsible for identifying and prioritizing projects submitted for inclusion in the Local Mitigation Strategy Project List. The LMS plan was updated in 2009. A county flood plain plan was contracted for and completed in 2009.

Past mitigation projects in the County are now being tracked. This is done in order to assess mitigation success after disaster of the future.

- b. Long Term Recovery and Mitigation Grants  
Santa Rosa County and the three municipalities have made a commitment to work together to obtain and manage grant funds to address the housing needs of Santa Rosa County residents impacted by weather events. Efforts will continue to coordinate funding opportunities in the following grants:
  - 1) Community Development Block Grant Hurricane Housing
  - 2) Residential Construction Mitigation Program
  - 3) Hurricane Housing Recovery Program
  - 4) Hazard Mitigation Program
  - 5) Pre-Disaster Mitigation Program
  - 6) Flood Mitigation Program

The County has developed the capacity to maintain and coordinate a long term residential mitigation program for County homeowners. The program will coordinate applications to the appropriate grants for homeowners who are interested in, and willing to provide matching funds for shutters, roof strengthening, elevation, and residential seawalls. Homeowners who cannot meet matching requirements will be directed to the West Florida Regional Planning Council, current contractor for housing related grants for low to moderate income homeowners, or to other non-profit entities providing hardening and repair assistance.

- c. Short Term Housing Assistance
  - 1) Public Assistance
    - a) Public assistance is that part of disaster relief through which the federal government supplements the efforts of state and local governments to return the disaster area to pre-disaster conditions. These efforts primarily address the repair and restoration of public facilities, infrastructure, or services which have been damaged or destroyed.
    - b) There are two types of public assistance authorized: "emergency" and "permanent" work. Emergency work includes efforts to save lives, protect property, and maintain operation of essential facilities during the first six months following a disaster; however, extensions are available for all work if approved by the Federal Emergency Management Agency. Permanent work involves actions necessary to repair, restore, reconstruct or replace public, and certain private non-profit facilities damaged or destroyed by the disaster for a period of 18 months.
  - 2) Individual Assistance Program
    - a) The Federal Emergency Management Agency (FEMA) provides a variety of assistance that may provide some relief for persons living in counties that have been declared in a Presidential Disaster and who have been adversely affected by that disaster. Individual Assistance can include low-interest loans, income tax relief, cash grants, unemployment assistance, and crisis counseling. If you live in a county that has been declared in a disaster and if you have been adversely affected by that disaster, call FEMA's special toll free telephone number, 1-800-621-FEMA (3362) and register to see if you are eligible for any of these forms of assistance.

- b) There are a wide range of individual disaster assistance programs including:
- I. Small Business Administration (SBA)  
Once implemented, the SBA program can offer low interest loans to individuals and businesses for refinancing, repair, rehabilitation, or replacement of damaged property (real and personal).
  - II. Disaster Unemployment Assistance  
Individuals unemployed as a result of a major disaster, and not covered by regular state or private unemployment insurance programs, will be eligible for unemployment benefits.
  - III. Temporary Housing  
In the event of a Presidential declared disaster, the Federal Emergency Management Agency managed Temporary Housing Program may be authorized in order to meet the housing needs of victims. The program has several components including:
    - Mortgage and Rental Assistance Program  
Applicable for individuals or families who have received written notice of eviction or foreclosure due to financial hardship caused by a disaster.
    - Rental Assistance  
Provided to homeowners or renters whose dwelling is determined unlivable as a direct result of a disaster.
    - Minimal Repair Program  
Provides money for owner occupied, primary residences which may have sustained minor damage, and are unlivable as a direct result of a disaster.
    - Mobile Homes or Other Readily Fabricated Dwellings  
When all other avenues are exhausted, Federal Emergency Management Agency may initiate the mobile home program. Such homes are moved to, or near, the disaster site and set up
    - Other Needs Assistance (ONA) Program  
The ONA Grant Program provides grants to help families meet serious needs and necessary expenses that are not covered by other government assistance programs, insurance, or other conventional forms of assistance.
      - Home repairs
      - Medical expenses
      - Transportation costs
    - Disaster Recovery Centers (DRCs)  
These centers provide disaster assistance information and aids disaster victims through the application process.
    - Unmet Needs Assistance  
This program assists individuals that have been the victim of a disaster through partnerships with the volunteer community.

- Florida Department of Insurance  
Assistance and information about resolving insurance claims are provided.

NOTE: more information on the above programs can be obtained at the Bureau of Recovery & Mitigation - Recovery Section web page; <http://www.floridadisaster.org/brm/Individ%20Assistance.htm>

- d. Community Rating System  
The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance.

Currently Santa Rosa County is rated as a class 6 County which allows for a 20% discount for Special Flood Hazard Areas (SFHA), and 10% for non-SFHA. (See Appendix 1)

- e. National Flood Insurance Policy (NFIP)  
The National Flood Insurance Program is a pre-disaster flood mitigation and insurance protection program designed to reduce the rising cost of disasters. The National Flood Insurance Program, which is a voluntary program, provides a quid pro quo approach to floodplain management, which makes federally backed flood insurance available to residents and business owners in communities that agree to adopt and adhere to sound flood mitigation measures that guide development in its floodplains.

In order to adequately place dislocated persons/families, it is imperative that certain information be collected to facilitate the housing process. The following questions should be asked in accordance with FEMA's Pre-Placement Interview (PPI) process to determine its post disaster housing response. The PPI is used to identify individual disaster customers who may need FEMA direct assistance for temporary housing or FEMA's renter's assistance (RA). (Ref 1; V.A. pg V-1) The same information can be used by County personnel and volunteer agencies in determining housing requirements prior to the arrival of State or Federal aid. Prior to asking questions relating to the FEMA PPI program, it is imperative that other housing options such as relocation with friends or family members, into hotel/motel rooms, and/or rental property has been exhausted. FEMA has a renter's assistance (RA) program.

Where are you currently staying?

- a. Shelter
- b. Hotel/motel
- c. Damaged home
- d. Friends & family
- e. Rental
- f. Purchased new homes
- g. Other

How long can you occupy your current location?

- a. 30 days or less
- b. Between 31 days and 60 days
- c. More than 61 days
- d. Unknown

What is preventing you from returning to your home?

- a. Home destroyed
- b. Home inaccessible
- c. Home damaged and marked as unsafe for living

- d. No utilities
  - e. Home repairs not yet completed
- What is preventing you from finding permanent or temporary housing? Was it because the potential new housing resources searched were:
- a. Too far
  - b. Too small
  - c. Too expensive
  - d. Need transportation
  - e. Unsafe
  - f. Special needs services not available

These questions do not qualify as all encompassing. Additional questions may need to be answered and every displaced citizen should be treated with fairness and respect.

FEMA Mobile Homes and Travel Trailers should be viewed as a last resort option, not the only option.

Below is a list of additional resources to this Disaster Housing Plan.

**SUMMARY OF HOUSING OPTIONS (Ref 1; App 1)**

Solution	Partner	Contribution	Short Term (weeks)	Mid Term (months)	Long Term (Permanent)	Availability	Cost	Labor	Equipment	Housing Materials	Furniture	Existing Site	Site Conditions	Utilities	Transport	Access	Permits/Waivers	Environmental	House Supplies	Shared Facilities	Food Service	Other
Hotels/Motels	American Hotel & Lodging, Central Florida Hotel & Lodging Association	Association of state and city partner lodging associations throughout the United States with some 10,000 property members nationwide, representing more than 1.4 million guest rooms. Central Florida Hotel Lodging Association includes over 70% of the more than 111,000 hotel rooms .	x																			
Hospitals, Nursing Homes, Assisted Living	State Dept of Health, Non-Profit, Private, Florida Health Care Association	Short-term housing solutions	x																			
Residence Halls	State, Non-Profit, Private educational or training organizations	Short-term housing solutions	x																			
Theme Parks / Hotels	Florida Chamber of Commerce	The Florida Chamber has played a key role in the state's growth and development through advocacy, research and reform strategies. Through the collective action of its members, the Chamber takes leadership positions on complex issues, problems and opportunities facing Florida.	x																			
Cruise Lines	International Council of Cruise Lines	ICCL's members include the largest passenger cruise lines that call on hundreds of ports in the U.S. and abroad. ICCL Associate Members represent industry suppliers and strategic business partners. Each year ICCL's overnight cruise ship operators carry more than seven million passengers on over 90 ships.	x																			

Solution	Partner	Contribution	Short Term (weeks)	Mid Term (months)	Long Term (Permanent)	Availability	Cost	Labor	Equipment	Housing Materials	Furnishings	Existing Site	Site Conditions	Utilities	Transport	Access	Permits/Approvals	Environmental	House Supplies	Shared Facilities	Food Service	Other
Sleeper Cars	Unified Railroad Consortiums, DOT, ICC	AAR members include the major freight railroads in the United States, Canada and Mexico, as well as Amtrak. Provision of sleeper cars on trains to be used for housing.	x			x	x					x	x	x					x			
New or Unused Prisons	Fed or State govt	Short-term housing (for employees or displaced residents)	x			x	x	x		x	x	x					x			x		
Community or Senior Centers	Home Associations, Municipal Govts	Use of community or senior centers for short-term housing	x			x	x	x		x	x		x							x	x	
RV Parks	Florida Association of RV Parks and Campgrounds	Association representing the owners and operators of Florida campgrounds and RV Parks in Florida.	x			x	x			x	x	x	x		x	x	x	x	x			
Park camping	NPS, State or local govt, private	Short-term housing needs - supply of limited utilities and camp sites	x			x	x	x	x	x			x	x	x	x	x	x				
Travel Trailers	Florida Manufactured Homes Association, National Retail Association, USACE	Membership of over 1,250 individual businesses, the FMHA has become a potent force in Florida, respected by both the government and the private sector.	x			x	x	x	x	x	x	x	x	x						x		
Barges	ICC, Private	Short-term housing	x			x	x	x	x	x	x	x	x						x		x	
Shelters	Govt, NGO	Short-term housing	x			x	x	x	x	x	x	x		x					x			
Hospital Ships	Government, NGO	Short-term housing	x			x	x	x		x	x		x				x		x	x		

2. State Responsibilities

- a. Hazard Mitigation Grant Program oversight  
Provide guidance and oversight of County measures to implement the HMGP
- b. Public Assistance Program oversight  
Provide guidance and oversight of County measures to implement the Public Assistance Program
- c. Individual Assistance Program oversight  
Provide guidance and oversight of County measures to implement the Individual Assistance Program
- d. Notification of funding available for State run programs  
Provide information to County about other funding sources available to assist citizens in need.

**E. RESPONSE**

- 1. Emergency Management
  - a. Use of EMConstellation as a communication platform during response/recovery phase. Support implementation of this plan.
  - b. Information needed to execute plan:
    - 1) Land use ordinances/policies
    - 2) Local Government contacts/stakeholders (POC)
      - a) Emergency Management, POC Daniel Hahn, Plans Chief. 850-983-4606. Cell 850-393-9841. 4499 Pine Forest Rd, Milton FL 32583. [danielh@santarosa.fl.gov](mailto:danielh@santarosa.fl.gov)
      - b) Planning and Zoning, POC Beckie Cato, Director. 850-981-7071. [beckiec@santarosa.fl.gov](mailto:beckiec@santarosa.fl.gov)
      - c) Planning and Zoning Disaster Housing Coordinator, Janice Boone 850-981-7080 [janiceb@santarosa.fl.gov](mailto:janiceb@santarosa.fl.gov)
      - d) Building Inspections, POC Tim Tolbert, Director. 850-981-7013. [timt@santarosa.fl.gov](mailto:timt@santarosa.fl.gov)

- e) Residential hardening grants, POC Sheila Harris, Grants Coordinator. 850-983-1848. sheilah@santarosa.fl.gov
- 3) Available Resources
  - a) Rental Properties (TBD at time of disaster, see Appendix 4)
  - b) Mobile home sites (Pre-selected plots of land owned by the County)
  - c) Commercial housing (motels, hotels, etc.)
- 2. Local Government
  - a. Development of a true post disaster vision
 

Santa Rosa County is determined to provide quality housing assistance in the event of a disaster that dislocates citizens from their homes through damage or destruction and to provide ongoing access to grants to assist homeowners with hardening/retrofitting their homes.

    - 1) Identification of basic challenges specific communities are experiencing pre-event
      - a) The most easily identifiable basic challenge to coastal communities will be storm surge zones, and long term retrofitting of homes to decrease losses.
      - b) The most readily apparent challenge to the County at large is the abundance of trailers utilized as primary residences.
    - 2) Understand community redevelopment processes and organizational structures (TBD)
  - b. Building and Zoning Code Ordinances
    - 1) Enforcing all applicable codes as in compliance with public safety standards
      - a) All applicable codes affecting public safety will be enforced.
      - b) Zoning ordinances may be adjusted/waived for a period of time relative to emergency repairs to dwellings and/or for placement in temporary housing units.
    - 2) Abating codes and ordinances temporarily in order to expedite interim disaster housing.
 

This is accomplished through granting a waiver of fees for a period of time relative to emergency repairs to dwellings and/or for placement in temporary housing units.
- 3. State Government
  - a. Coordinate oversight of Disaster Housing Programs
  - b. Provide technical assistance incorporating lessons learned from previous disasters
  - c. Facilitate the incorporation of other State and Federal Agencies into the disaster housing process.

**F. REFERENCES**

- 1. Combined Disaster Housing Strategy for Florida Hurricanes, a Report from the Housing Task Force. November 2004
- 2. Florida Division of Emergency Management website; <http://www.floridadisaster.org/DEMprograms.htm>

**APPENDIX 1**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR SFHA <sup>2</sup>	STATUS <sup>3</sup>
120274	Santa Rosa County	10/1/1993	12/19/06	6	20	10	C

<sup>1</sup>- For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

<sup>2</sup>-Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>- Status: C = Current, R = Rescinded

**Credit points earned, classification awarded, and premium reductions given for communities in the National Flood Insurance Program Community Rating System.**

Credit Points	Class	Premium Reduction	
		SFHA*	Non-SFHA**
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
<b>2,000 – 2,499</b>	<b>6</b>	<b>20%</b>	<b>10%</b>
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

\*Special Flood Hazard Area

\*\*Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

**APPENDIX 2**

<b>Phase</b>	<b>Shelter – 0-21 days</b>	<b>Transitional – Up to 60 days</b>	<b>Temporary – Up to 18 months</b>	<b>Permanent &gt; 18 months</b>
<b>Housing Types</b>	<ul style="list-style-type: none"> <li>• Shelter</li> <li>• Hotel/motel</li> <li>• Friends and family</li> </ul>	<ul style="list-style-type: none"> <li>• Hotel/motel</li> <li>• Friends and family</li> <li>• Apts./rental housing</li> <li>• Travel trailers/mobile homes</li> <li>• Converted commercial space</li> <li>• Cruise ships</li> <li>• Tent Cities</li> </ul>	<ul style="list-style-type: none"> <li>• Apts./rental housing</li> <li>• Travel trailers/mobile homes</li> </ul>	<ul style="list-style-type: none"> <li>• Lease or purchase of:               <ul style="list-style-type: none"> <li>○ Single family</li> <li>○ Multi-family</li> <li>○ Mobile homes</li> </ul> </li> </ul>
<b>Solutions provided by...</b>	<ul style="list-style-type: none"> <li>• Voluntary and faith-based organizations</li> <li>• State/local govt.</li> </ul>	<ul style="list-style-type: none"> <li>• Able to return home</li> <li>• Insurance</li> <li>• American Red Cross/Others               <ul style="list-style-type: none"> <li>○ Hotel/motel Vouchers</li> </ul> </li> <li>• FEMA housing assistance               <ul style="list-style-type: none"> <li>○ Expedited assistance</li> <li>○ Repair grants</li> <li>○ Replacement grants</li> <li>○ Rental grants</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Able to return home</li> <li>• Insurance</li> <li>• FEMA housing assistance               <ul style="list-style-type: none"> <li>○ Repair grants</li> <li>○ Replacement grants</li> <li>○ Rental grants</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Able to return home</li> <li>• Insurance</li> <li>• FEMA Other Needs Assistance</li> <li>• SBA loans</li> <li>• HUD</li> <li>• VA</li> <li>• USDA Rural Development</li> <li>• Voluntary and faith-based organizations</li> </ul>

**Figure 1 - Projected Housing Needs according to Combined Disaster Housing Strategy for Florida Hurricanes, a Report from the Housing Task Force, November 22, 2004**

**APPENDIX 3**

**Santa Rosa County Sites available for Temporary Housing (numbers reflect available plots for mobile homes. All have water and sewer, and some of the commercial sites may be on septic.**

**Emergency Group Parks**

**Farmer's Opry 61**  
**8494 Byron Campbell Rd**  
**Pace, FL 32571**

**Navarre Hwy 98 & 87 46**  
**2499 Pawnee Dr.**  
**Gulf Breeze FL**

**Old Bagdad Airport 62**  
**5965 Commerce Rd**  
**Milton FL**

**Tiger Point 42**  
**1370 Tiger Point Rd**  
**Gulf Breeze FL 32563**

**Commercial Parks**

**Bay Crest Realty 1**  
**3774 Hoosier Ln**  
**Pace FL**

**Bay Breeze 35**  
**3966 Vivian Ct.**  
**Milton, FL 32571**

**East Gate 20**  
**7800 Eastgate RD**  
**Milton FL**

**Lake Kristina 19**  
**P.O. Box 188**  
**Milton FL 32572**

**Starlight Park 1**  
**8590 Carlos Street**  
**Navarre FL 32566**

**Skiland Fish Camp 5**  
**4109 Driskell Rd**  
**Milton FL**

**Pelican Palm's 4**  
**3700 Garcon Point Rd**  
**Milton FL**

**You-R-Home 4**  
**8138 3rd Street**  
**Navarre, FL**

**Group Parks**

**Armstrong Group Site 67**  
**8002 Armstrong Rd**  
**Milton FL 32583**

**Carmell Ridge 60**  
**5159 Carmell Ridge Rd. /Hamilton Bridge Rd**  
**Milton, FL 32570**

**Zumbiel 5**  
**9288 Deer Ln**  
**Navarre FL 32566**

**Village Woods 8**  
**4570 Jernigan Rd**  
**Pace FL 32571**

**Westgate Park 14**  
**7459 Westgate Dr.**  
**Milton FL**

**Northside MHP 7**  
**Alabama St, Milton FL**

Total count is 461.

## **APPENDIX 4**

### ***Local Rental Resources***

Numerous rental/management/real estate companies can assist with local housing rentals. Some of the online resources are as follows:

[www.pensacolaml.com](http://www.pensacolaml.com)  
[www.apartments.com](http://www.apartments.com)  
[www.rent.com](http://www.rent.com)  
[www.apartmentfinder.com](http://www.apartmentfinder.com)  
[www.pensacola-apartments.com](http://www.pensacola-apartments.com)  
[www.apartmentguide.com](http://www.apartmentguide.com)  
[www.apartmentratings.com](http://www.apartmentratings.com)  
[www.move.com](http://www.move.com)  
[www.forrent.com](http://www.forrent.com)  
[www.areguides.net](http://www.areguides.net)  
[www.sublet.com](http://www.sublet.com)

or any local real estate agent/company

### **Local Home Purchase Resources**

Local home purchase or lease options can be found online under individual real estate companies. They can all be found online or in the local phone book. There is one good online service for researching homes for sale or lease, and that is:

[www.pensacolaml.com](http://www.pensacolaml.com)            This covers Escambia and Santa Rosa Counties

There are numerous other search engines that can be found on-line.

### **Commercial Real Estate Resources**

Some companies may also find the need to identify alternative business offices post disaster event. The following website provides a comprehensive database to search:

[www.pensacolaml.com](http://www.pensacolaml.com)

Other local commercial real estate companies will be able to assist with commercial building availability.