

# Housing Recovery Technical Advisory Committee

After a disaster, housing is one of the most obvious needs that must be met by both affordable temporary and 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. The post-disaster redevelopment plan (PDRP) can clearly articulate all of the issues affecting housing recovery and lay out a strategy for rapidly returning residents to safe homes. Decisions made about rebuilding housing can directly affect the neighborhood fabric of the community and therefore should be made in consultation with the land use, economic redevelopment, public outreach, and health and social services technical advisory committees (TACs). The Housing Recovery TAC's role during this planning process is to identify these issues, document in one place all of the local existing methods of assisting housing recovery, and determine what else should be done before and after a disaster to speed housing recovery in a planned and acceptable manner for Hillsborough County and its municipalities.

## Post-Disaster Redevelopment Issues for Housing Recovery

*Below are the Housing Recovery Technical Advisory Committee's prioritized issues with a brief description of each.*

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<sup>i</sup> and enforced.
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<sup>ii</sup> to allow for extra planning that may be needed.
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<sup>iii</sup> 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<sup>iv</sup> 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.
4. **Funding assistance and insurance problems** – Many residents will not be financially able to rebuild or relocate within the county without government assistance. Federal Emergency Management Agency 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.

5. **Non-conforming structures/ substantial damage** –Enforcement of substantial damage and non-conforming structure rules<sup>v</sup> 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 housing if the rules are not well understood prior to the disaster.
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.
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 could result in 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.

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<sup>i</sup> Sections 6.11.112, 6.11.115, and 6.11.116 of the Hillsborough County Land Development Code include sunset requirements for temporary structures.

<sup>ii</sup> Currently the Hillsborough County Redevelopment Ordinance (Ord. 93-20) includes a phased building moratorium in which no building permits shall be issued in the first 72 hours following a disaster. After expiration of this initial building moratorium, no building permit may be issued within 30 days for the replacement of any structure damaged more than 50 percent of its replacement cost. A moratorium of 10 days is required for a structure that is damaged greater than 20 percent and up to and including 50 percent of the replacement cost. For a structure that is damaged less than or equal to 20 percent of the replacement cost, the moratorium is 4 days.

<sup>iii</sup> The Hillsborough County Land Development Code (Sec. 6.11.115) has been amended to allow Disaster Relief Communities within the Urban Service Area within any land use. The group site must be less than 20 dwelling units per acre with a maximum community size of 200.

<sup>iv</sup> Recent changes to the Hillsborough County Land Development Code (Sec. 6.11.112) allow temporary housing, such as manufactured homes, emergency cottages, and recreational vehicles, to be located in any zoning district which permits residential use for a maximum of one year or until the permanent dwelling on the lot is permitted for occupancy.

<sup>v</sup> According to the Hillsborough County Redevelopment Ordinance, structures damaged less than 50 percent of their replacement cost can be rebuilt to their original conditions, subject only to current building and life safety codes. Structures damaged more than 50 percent of their replacement cost can be rebuilt to their original square footage and use density or intensity, provided that they are in compliance with all current standards and requirements, including those enacted since the construction of the structure (Ord. 93-20, Sec. 5, E).