

Report to Commissioners on Hurricane Recovery Permit Fee Waiver

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Define the Problem

Problem Definition

Low income families are struggling to keep their homes habitable due to water damage from Hurricane Irma they can't afford to repair.

Problem Elements

- Low income families are having a hard time recovering from the hurricane due to lack of funds available to pay for insurance deductibles and/or repairs and do not qualify for

FEMA assistance, forcing families to live in homes that are slowly becoming uninhabitable due to water damage.

- Nonprofits working to assist in repairs to homes of low income families have limited funds and need assistance with waiving permit fees in order to have more funds available to help as many families as possible from losing their homes.
- The County can assist nonprofits working to help low income families by waiving permit fees in order to build capacity in helping families in need to stay in their homes.
- Solving the problem in Orange County can help prevent more low income families from becoming homeless or living in an unhealthy home due to mold from water damage.
- Affordable Housing units are in high demand - if low income families lose their homes to water damage from Hurricane Irma, it will add to the number of families in need of affordable housing assistance which is currently limited in Orange County.
- Assisting nonprofits with permit fee waivers to help increase their and Orange County's capacity to help these families stay in their homes will prevent the affordable housing crisis from becoming worse.

Data and Research

- A survey the group conducted found 565 residents in the area are (a year after the hurricane) still dealing with Hurricane Irma-related damages totaling an estimated \$6.6 million. [source: <http://www.mynews13.com/fl/orlando/hurricane-irma/2018/10/02/new-help-for-those-still-suffering-from-irma-damage>]
- 22% of homeowners in Orange County are one financial emergency away, such as damage from a hurricane, from losing their home, due to being cost burdened. [Source: [https://www.orangecountyfl.net/Portals/0/Library/Board%20of%20County%20Commissioners/docs/Regional%20Affordable%20Housing%20Executive%20Summary%20Report%2005-2018%20\(Final\)_web.pdf](https://www.orangecountyfl.net/Portals/0/Library/Board%20of%20County%20Commissioners/docs/Regional%20Affordable%20Housing%20Executive%20Summary%20Report%2005-2018%20(Final)_web.pdf)]

3 Outcomes Solving This Problem Will Have on Our Jurisdiction

1. Help low income families repair their homes from Hurricane Irma damage.
2. Help keep low income families in their homes.
3. Help prevent a decrease in affordable housing inventory.

Stakeholder Analysis

Stakeholders include:

- **Nonprofits** such as Orange County Long Term Recovery Group (OCLTRG), Rebuild Together, Rebuild Florida, Catholic Charities, who offer assistance to low income families to repair hurricane damage to their homes. Supports the policy proposals and will benefit by being able to increase their capacity to help more families.
- **Low income families** who were impacted by Hurricane Irma water damage making their homes unhealthy environments to continue living in. Supports the policy proposal and will benefit from being able to stay living in their homes.
- **Orange County Government** who is being asked to fund a waivers for permit fees. Will benefit from the proposed policy by preventing further strain on social services, saving tax dollars. In addition, it will increase the county's capacity to assist more families then it can do alone without the assistance of nonprofits.
- **Contractors** who are working with nonprofits to make the home improvements. Supports the proposed policy and will benefit from increased business revenue.
- **Corporations, sponsors and volunteers** who give their time and money to support the efforts of the nonprofit organizations. Supports the proposed policy and will benefit from the good feeling of providing good will to others.
- **Federal Government** who helps fund the efforts of the organizations. Supports the proposed policy and will benefit by seeing their contributions go further to help more families.

*The above statements of support and benefits for stakeholders are assumed and we have not received testimony to prove such statements.

Grants and Funding

Total Proposed Cost

\$30,000

Possible Funding Sources

Orange County General Fund

Strategic Plan

Evidence-Based Strategy

Orange County has historically solved this issue by a Mayor's executive order to waive permit fees to all homeowners which expires about a year later. For Hurricane Irma, this waiver has expired on January 2018. The county then works to get these fees reimbursed from FEMA, however, it may take over 2-5 years or never to get reimbursed.

Past solutions have not been focused on low income families specifically. The past solutions also did not provide case management to make sure they were advised of their rights and other possible financial assistance available to them. or project management to make sure that they were not taken advantage of from contractors.

3 Evidence-Based Policy Solutions to Address Our Policy Problem

1. Work with the Orange County Long Term Recovery Group (OCLTRG) by providing an Orange County staff member who can sit on their "Unmet Needs Committee" which vets low income families to receive assistance for Hurricane Irma damage. OCLTRG will also provide case management and project management to families to make sure they are aware of all the possible financial assistance they may qualify for and make sure they are not taken advantage of by contractors.
2. Through the OCLTRG database of low income families who were vetted and qualify, organizations such as Rebuild Together and others can work with Orange County Permitting Division to confirm contractors working with their organizations to receive a permit fee waiver.
3. Orange County Board of County Commissioners can set a fund aside to assist this effort, which will assist about 10 homeowners a month until the fall of 2019, for a total of about \$30,000, to help offset the budget of the Permitting Division which operates off of an Enterprise Fund.

Cost Benefit Analysis

Cost of implementing solution		Cost of doing nothing
\$30,000	>	Financial assistance for families to relocate and find alternative affordable housing due to the loss of their home to Hurricane Irma

damage.

Social Benefit Analysis

Social impact of implementing solution	Social impact of doing nothing
Less homeless families, more self-staining families staying in their homes, more pride for families to be able to stay in their homes.	More families going homeless due to losing their homes to Hurricane Irma damage. More impact on lack of affordable housing inventory.

Action Plan

Milestones

Milestone	Due Date
Open Discussion requested by Commissioner Emily Bonilla	12/4/18
Vote by Orange County Board of County Commissioners to implement proposed policy	Decided on by Mayor
Implementation by Orange County Government Staff	Decided on by Mayor