

FAHROgram

FLORIDA ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS

September / October 2011

President's Message

Participation: It Does Pay!



William Russell

Dear FAHRO Family,

As I write this, I am reflecting on the fact that this is my last President's Message to you. I have thoroughly enjoyed and cherished the past two years as FAHRO president. You should know that it has been a true honor to have been voted by you to serve and lead this great organization.

FAHRO is great because of the people who are active in it, and I am glad to say that more of you are active now than was the case two years ago. We have lost a few good leaders to retirement, but we are also seeing new leaders emerge and get involved.

As you know, **Participation Pays** has been my theme for the past two years. As I reflect on the last two years, I am pleased that many of you have done just that—participated.

A membership organization doesn't work unless its members participate and contribute, and that is something we have done with great success. Our last two annual conventions were among the most well attended ever, the regional trainings have done exceedingly well, the ED Forum was well attended and our first ever Commissioner Certification series this spring was also well attended. At the same time, we have increased our regular and associate member ranks.

We were also able to reinstitute an active and savvy federal affairs program, amazingly within budget, thanks to Scot Keller of National Strategies Group. Scott, who truly knows our specific issues, gives us excellent access to key decision makers at HUD, on the Hill and at the White House. It was a coup getting Scott, and he has served us very well.

As president, I also placed an emphasis

See **PRESIDENT'S MESSAGE** on page 3

State Legislative Affairs

And the Survey Says ...

by Richard Pinsky, FAHRO State Affairs Consultant

During the recently held FAHRO Annual Convention & Trade Show in Orlando, attendees at the State and Federal Affairs Seminar participated in a brief survey for the purpose of obtaining some "out in the field" feedback. From the specific feedback, the FAHRO Legislative Affairs Committee will begin the process of drafting legislation for introduction and, we hope, passage during the 2012 Regular Session, set to convene in Tallahassee on Jan. 10, 2012.

The first part of the survey dealt with establishing a possible new income source for

housing authorities. We asked agencies with one or more parcels of land if they would entertain the thought of leasing or using the land for commercial use if allowed to do so. Of the housing authorities that have available land, the overwhelming majority said "yes," they would consider establishing a commercial use if it meant more rehab income for their housing authority.

The next part of the survey dealt with how housing authority board members are

See **SURVEY SAYS** on page 3

Calendar

October 23-25, 2011
NAHRO National Conference
America's Center
St. Louis, Mo.

November 6-8, 2011
SERC Fall Conference
Point Clear, Ala.

January 16-20, 2012
HCV Specialist Training*
Nan McKay & Associates
Housing Authority of the City of
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Fort Myers, Fla.

June 24-26, 2012
SERC Annual Conference
New Orleans, La.

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Member Feedback

Do you need help with a project or issue and want to see if any of our readers have the answer? Has a colleague done something wonderful that deserves an attaboy or attagirl? Or are you just frustrated and want to vent? Here is your chance to (anonymously if you wish) say thanks, ask for assistance, vent your frustrations, express your opinion or let us know how you feel.

- Congratulations to the Housing Authority of the City of Tampa on receiving 75 additional HUD VA Supported Housing program (HUD-VASH) vouchers, which equals to more than a half-million dollars to assist local veterans who are either homeless or find themselves unable to pay full market rent. Since 2000,



the housing authority has assisted 290 veterans with housing by using HUD-VASH funds.

If you would like to contribute to Sounding Off, please send your comments to Susan Trainor, FAHROgram editor, by email, editort@ctf.nu, or by fax, 850/878-7760. ✿

PRESIDENT'S MESSAGE continued from page 1

on building stronger ties with HUD, especially here in Florida in our field offices. On a regular, monthly basis, Corey and I would get on the phone with Jacksonville HUD PIH Director Victoria Main and Miami HUD PIH Director Jose Cintron to discuss various issues around the state and to get updates on happenings at HUD. This has been helpful for FAHRO and for HUD, and it is in our best interest to maintain these channels of communication.

I want especially to thank and acknowledge the FAHRO board and all of our committee chairpersons who have served over the past two years. It has been a great, active group to work with, and FAHRO is fortunate to have such dedicated leaders willing to serve.

Of course, not much really happens without our staff members Corey, Jan and Jon doing much of the work. They have definitely rededicated themselves to serving FAHRO these past two years. They make the ED Forums and annual conventions look easy, but we know they are not, so we must acknowledge and thank them not only for their hard work, but for a job very well done.

I also want to say that I am excited for Marcus Goodson to lead FAHRO. Marcus is a proven leader and will continue FAHRO on a positive trajectory, and I challenge all of you to continue participating and to support Marcus and the newly elected board to ensure the next two years are successful and effective ones, especially in the midst of serious challenges ahead. ✿

Sincerely,

Bill Russell

SURVEY SAYS continued from page 1



Richard Pinsky

appointed to serve. While it was acknowledged that board members are appointed in a variety of different ways, there was no real desire to change the status quo for each respective agency.

When it came to measuring the interest level of housing agencies wishing to use available buildings or land for the installation of renewable energy devices, the response went back up to a solid "yes."

While the survey was by no means scientific, the results do demonstrate the need for added income to upgrade and preserve our public housing units. Legislators at the state level as well as at the federal level are all saying the same thing: We understand the need; there just isn't any money available. In the same sentence, they ask for innovative and creative solutions. FAHRO wants to do just that. The economy is poor, but the public housing need continues to increase. With your help, FAHRO will be presenting solutions that will not rely upon state tax dollars, but upon solutions that will help us help ourselves.

See you in Tallahassee. ✿

Budgets and Funding, Budgets and Funding—Oh My!

by Scott Keller, FAHRO Federal Policy Consultant

It sounds like *Ground Hog Day* all over again, but Sept. 30 is right around the corner, and yet again, we're without a budget.

In a perfect world, we would be wrapping up the 2012 debate right now. The House and Senate would have passed their respective bills in July, committee staffers would have informally conferenced their disagreements in August and we'd be moving closer to an agreement and final passage. Our reality, however, isn't even close. Neither side put out a bill before August, and very little staff conferencing occurred in August. The House marked up its bill in subcommittee on Sept. 8, but it is very unlikely the bill will go to the full committee and no chance it will go to the floor. The subcommittee mark gives us some sense of where the House members are, and they're definitely not in a good place. The Senate bill isn't yet complete, but all indications from staff suggest things aren't any better in the Senate.

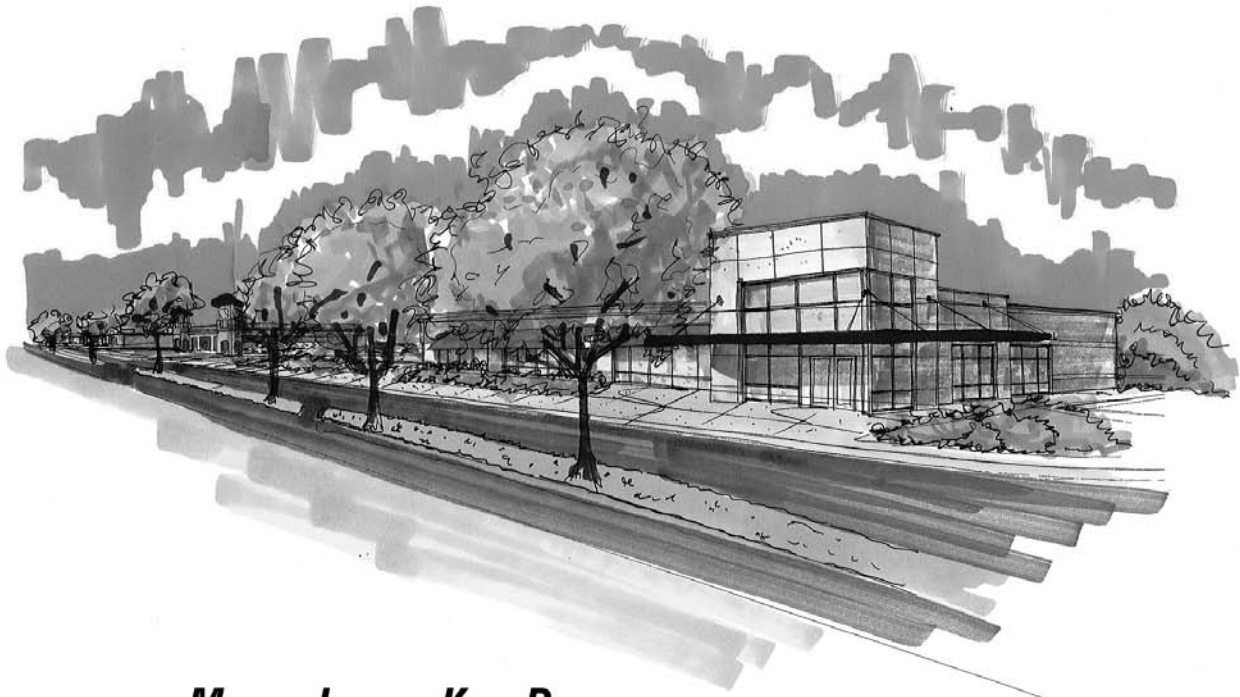
Macroeconomic collapse aside, to understand these bills you must understand the Budget Control Act (BCA), which implements the "debt limit" deal reached on Aug. 2. That agreement requires almost \$1 trillion in cuts in discretionary spending

(discretionary spending caps) over the next decade and additional across the board spending cuts if Congress fails to pass a plan for \$1.2 trillion in longer term reductions by Jan. 15, 2012. The appropriators are trying to reign in their budgets to prepare for the lower spending levels required by the caps. The total discretionary reduction required by the BCA from 2011 to 2012 is around \$7B. Here's what the House bill looks like for us:

	2011 Enacted	2012 Request	House Mark
Transforming Rental Assistance	0.0	200.00	0.0
Tenant Based Vouchers	18,370.9	19,222.6	18,467.9
Operating Fund	4,616.7	3,962.0	3,861.9
Capital Fund	2,040.1	2,405.0	1,532.1
Hope VI	99.8	0.0	0.0
Choice Neighborhoods	[64.9]	250.0	0.0
PHA Admin. Fees	1.45	1.648	1.1

It's important to note that this mark is the beginning of the discussion, not the end. The House is actually cutting deeper

See BUDGETS AND FUNDING on page 9



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Circuit Court Rules Housing Authority's Rent Payments Should Go to HOA

by Salvador A. Jurado, Jr.

A recent ruling by a Palm Beach circuit court judge represents a potentially significant boon for Florida HOAs (homeowners associations) and condo associations that wish to collect the rent from Section 8 Housing Voucher program tenants who are leasing from unit owners who become delinquent in their monthly association fees. The municipal housing authority involved in the case declined to pay its share of the rent for the unit occupied by a Section 8 tenant, arguing that Florida Statute 720.3085(8) does not apply to them. The judge in this case ruled that the law does indeed apply to these types of government agencies and mandated that the West Palm Beach Housing Authority begin making the payments in question directly to the association.

Since the ruling comes from a circuit court, it does not set a binding precedent, and other courts in the state could rule differently on the matter. However, the ruling should prove to be very persuasive for other judges facing the exact same question about the applicability of the law to municipal housing authorities administering the Section 8 program. The law was established last year to allow community associations to collect rent directly from tenants leasing units from owners who default on their association fees, and it was modified during the last legislative session to

clarify that associations can collect the rent for past-due assessments.

In light of this ruling, it is reasonable to presume that Florida municipal housing authority directors and administrators will use it as guidance in future cases and

become more inclined to comply with requests by community associations to pay their share of the monthly rental payments for Section 8 tenants directly to HOAs and condominium associations. Community association attorneys at our firm and elsewhere will be sure to make the local housing agencies aware of this ruling when presenting them with requests for rental payments to be made to associations. 🌿

(Source: Florida HOA Lawyer Blog, July 28, 2011, published by Siegfried Rivera Lerner de la Torre & Sobel PA, www.SiegfriedLaw.com)



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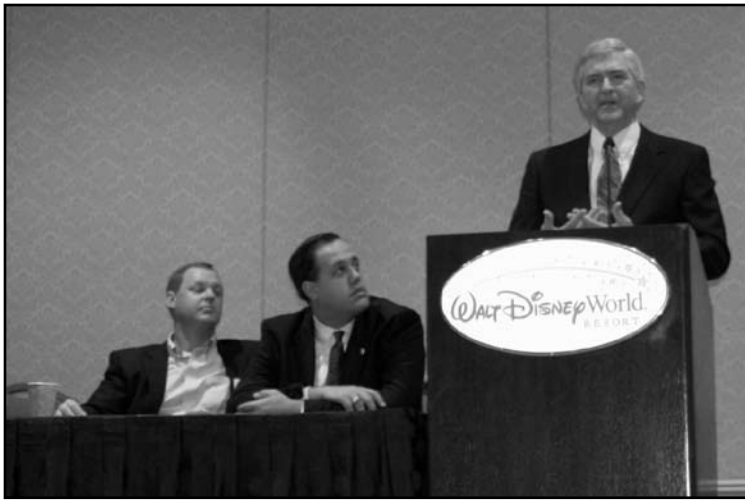
Thanks to all of you for helping to make the FAHRO 2011 Annual Convention and Trade Show a huge success! If it weren't for our volunteers, sponsors, exhibitors and participants, the event wouldn't have been as progressive as it was this year.

The Education Committee did a wonderful job selecting the speakers. The opening session had an all-star lineup with State Representative Gary Aubuchon, HUD Regional Administrator Ed Jennings, Congressman Daniel Webster and REAC Deputy Assistant Secretary David Vargas.

On Thursday, participants had a choice of three concurrent breakout tracks. The three major topics covered were basic HUD and financial information necessary for commissioners, pertinent issues for HCV professionals and relevant issues for PHA professionals. Hands down, the breakout session rated as being the most favored (by those who have responded to the satisfaction survey thus far) was "PIC's Growing Impact on Your Agency" presented by Rich Smith, director of the PIC, and Christina Alaimo, HUD MIS/trainer. The commissioners who attended all of the commissioner sessions are eligible for credit toward FAHRO's Florida Commissioner Certification Program. Commissioners who are interested in continuing their coursework toward certification will soon have the opportunity to view online the additional classes necessary at www.FAHRO.org.

The exhibit hall offered a raucous good time, with many exhibitors dressing (and acting) like pirates, in keeping with the nautical theme of the Disney Yacht Club. It was all done to make the exhibit hall a fun place to visit and catch up with old friends. Some really awesome prizes were given out, including a stainless steel KitchenAid mixer, several valuable gift certificates and an iPad2. Jerome Ryans was the lucky winner of the iPad2 drawing offered by FPHASIF.

Our goal at FAHRO is to provide you with what you want at the FAHRO Annual Convention and Trade Show. If you haven't already, please respond to our satisfaction survey so we may custom tweak next year's show according to your preferences. You may access the survey by going to www.FAHRO.org/ac and clicking on the survey link. We are already preparing for next year, and we look forward to doing the impossible: making next year's event even better! 🌿



Congressman Daniel Webster addresses the crowd during the opening general session.



The Housing Authority of the City of Miami Beach is FAHRO's Agency of the Year. Catherine Reddick and Corey Mathews congratulate Miguell Del Campillo (center).



The opening session is standing room only.



Maria Burger of Stuart Housing Authority (left) is named FAHRO Individual of the Year. Also pictured are Catherine Reddick and Corey Mathews.



Annette Leigh Graham, pictured here with Corey Mathews, is all smiles after receiving a FAHRO scholarship.



Anna Jaime (right) of Broward County HA receives a Best Newsletter award from Catherine Reddick.



Broward County is the Best Practices Large Agency award winner; Corey Mathews and Catherine Reddick congratulate Anna Jaime (right).



Pete Gamble (left) of Daytona Beach HA receives a Best Newsletter Award from Catherine Reddick and Corey Mathews.



Jill Youngblood of Milton Housing Authority (left) receives the Small Agency Best Practices Award from Catherine Reddick and Corey Mathews.



Stuart Housing Authority is a Best Newsletter Competition winner. Maria Burger (left) accepts the award from Catherine Reddick and Corey Mathews.



Congressman Daniel Webster with Corey Mathews



Stuart Housing Authority's newsletter wins again—this time for Best Overall Layout and Design. Pictured are Maria Burger, Catherine Reddick and Corey Mathews.



Shauntel Smith receives her FAHRO Scholarship certificate from Corey Mathews.



Ric Gilmore and Maria Burger in the exhibit hall



Larry Shoeman and his name-tag ribbons—plus one.



"Pirates" in the exhibit hall: David Vargas, Maria Burger, Jose Cintron and Larry Shoeman

David Vargas during the opening general session



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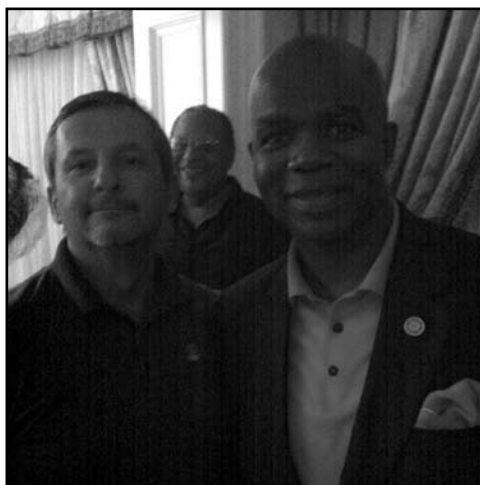
Julie Weis



Melvin Philpot, Kimberly Berghoefer and Joseph Triolo



Mike Chichelli of Sentry Protection Technology and Tracey Gallentine of Ameresco provided pirate hats for anyone who dared to wear them during Wednesday evening's reception in the exhibit hall.



Craig Gardei of GLE and Milton Pratt of The Michaels Organization cosponsored Wednesday night's hospitality suite that honored William Russell and Marcus Goodson.

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HACFM Responds to NIMBYism

NIMBY. If you have worked in the affordable housing industry for any length of time, you have run across this “cute” sounding acronym. But its meaning is anything but cute. NIMBY is the unfortunate reaction many people have when they hear about public housing: Not In MY Backyard!

Marcus Goodson, executive director of the Housing Authority of the City of Ft. Myers (HACFM) has distributed a letter that explains the reasons the housing authority is converting its market rate Horizons Apartment complex into a home for 170 public housing families. Goodson’s letter also details the benefits of this conversion to the local community and highlights the accomplishments of one of the residents who will benefit from the conversion. This letter is an excellent example of how a housing authority can respond to NIMBYism. It dispels fears, educates the public and promotes the value of helping low-income citizens achieve greater self sufficiency.

The full letter is available at http://fabro.site-ym.com/resource/resmgr/Docs/HACFM_Press_Release.pdf. 🌿

than the BCA requires. The House’s top line for THUD is \$47,655M; the Senate’s \$55,250M. Thus, the Senate has a little more money to spread around. This large gap will make for an interesting conference, and some improvement over the House’s position should be expected. Still, we’re in for a rough ride.

The House bill gives a few notable directions to HUD. The first is on executive directors’ compensation, which is limited to \$156K in federal funds (no limit on non-federal). The other is on HUD’s Op Sub recapture. HUD must get the committee’s permission before implementing the recapture. Of course, if the House’s number becomes law, it’s a mute point.

So, what’s going to happen now? No budget and no prospect of a budget by Sept. 30 will require a continuing resolution (CR). I expect the CR to be voted on and passed by Sept. 23. It will be a six-week CR. So far it’s a straightforward six-week extension.

Next week we’re meeting again with staff with an eye toward the big omnibus appropriations bill we expect to pass by year’s end or in January (yes, expect another CR to follow this one). We’re working on increasing minimum rents and building some administrative flexibility into the omnibus. If you haven’t visited your congressman or woman yet, take the House numbers in and let your lawmaker know what the cuts will mean to your community. 🌿



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Scott: Repeal More Than 1,000 State Rules

by Janet Zink, Herald/Times Tallahassee Bureau

Gov. Rick Scott is on a crusade to repeal more than 1,000 state rules that target everything from dwarf tossing to gambling and real estate licenses.

The rules—which are crafted by state agencies to implement laws passed by the Legislature—typically are repealed by the agency that wrote them.

But the Governor's Office now says it will ask lawmakers to repeal all of the rules in one shot next year.

"Every rule costs money. Just the fact that you have to research to find out if you're in compliance," Scott told the *Herald/Times*. "It's so complicated people have to hire consultants to figure out how to comply."

Many of the rules Scott wants deleted duplicate federal regulations, or are obsolete or unnecessary, Scott and others say.

Democrats don't object to the idea, but they want Scott to follow the typical

process, which includes public notices and sometimes public hearings.

"We should always be looking at the rules, but we should maintain the process we've set forward," says Rep. Scott Randolph, D-Orlando.

Scott has made rulemaking one of the key points of his first year in office. In January, he signed an executive order requiring his newly created Office of Fiscal Accountability and Regulatory Reform to formally sign off on all proposed rules. The Supreme Court ruled last month that the order violated the state Constitution.

But the court order doesn't stop Scott from reviewing rules and recommending changes.

State agencies develop hundreds of new rules each year after legislators pass laws shaping state policy to their persuasion—be it changes to the public education system or an overhaul of elections laws.

But lawmakers typically leave the nitty-gritty details to state agencies to work out. Legislators, for instance, passed a law this year requiring that new Florida public school teachers be paid, in part, based on the performance of their students. But they gave the Department of Education the latitude to figure out exactly how that will work.

The result of that legislation, and most others, is new rules that will be created and kept in the Florida Administrative Code, which now includes more than 20,000 rules contained in 15 volumes maintained by the Department of State.

Scott acknowledges that some rules are necessary for health and safety reasons. But others, he says, that do little to protect the public and add to the cost of doing business need to be revised or deleted altogether.

In total, Scott wants to repeal 1,000 rules and change more than 1,200 others.

See IN THE NEWS on page 11



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The Need to Connect

by Corey G. Mathews, CAE



I tried not to listen as we waited for takeoff. The woman sitting in the row behind me was loudly recounting her recent achievements and failings to the passenger sitting beside her. I could tell by the back and forth of their conversation that they didn't know each other prior to being seated together on the flight.

It always amazes me how people can open up about their lives to complete strangers when they travel. I guess there is something about travel that feels so impersonal that it can bring out our most blatantly human aspects. I have heard that we

as a society are becoming so fragmented by technology that we embrace the opportunity to simply connect with another human when the opportunity arises. Are we becoming so disenfranchised by technology that we suffer from a feeling of being disconnected? Or is technology evolving to "fill in" for humanity as we know it?

I recently saw a video for a new invention. It is a toy-like robot called a "Lovotics" (Love + Robotics). This "tribble-like" robot (a reference from the old *Star Trek* TV series) is programmed to "fall in love" with a human being. If that isn't strange enough, it is also programmed to promote the ability of human beings to fall in

love with it. You can see how it works for yourself by going to www.lovotics.com.

There is no doubt in my mind that society is rapidly evolving because of technological advances—and what becomes of society may be for better or for worse. Either way, technology provides plenty of new resources to share, and it builds bridges to others with similar interests.

As members of FAHRO, we will continue to connect with one another via email, phone conversations and in-person meetings, and as technology evolves, we will incorporate new resources to better serve our industry. The main thing is to stay connected. 🌿

IN THE NEWS continued from page 10

"Every dime a company spends on regulations is a dime they add to what you care about as a purchaser of a product or service," he says. "You hear the stories. Why do we have to do this? What's the benefit? The federal government already mandates it, or the local governments should do this. Why does it take so long to get an answer, and why is it so confusing?"

Take the dwarf tossing rules.

In 1989, the Legislature passed a law banning dwarf tossing after bars popularized a promotion that involved throwing dwarfs against a Velcro wall. Rules created to implement that law prohibit "any exploitative contest, promotion or other form of recreational activity which results in the endangerment of the health, safety or welfare of a dwarf on any premises licensed under the beverage law," but specify the law shouldn't be interpreted to "prohibit dwarfs from engaging in non-exploitative sporting or recreational events of the type engaged in by persons who are not dwarfs."

Those rules will stay.

But Scott wants to repeal a rule that defines dwarfism and another that authorizes the Division of Alcoholic Beverages and Tobacco to penalize bars that exploit dwarfs. The second rule already is covered in statute.

That's potentially two rules off the books—though it would be hard to argue they hinder the state's economic growth.

Many of the other rules Scott wants to eliminate are in the departments of

Environmental Protection and Business and Professional Regulation.

Scott has proposed repealing rules that dictate staffing and security requirements for slot machine operators.

And he wants to eliminate state rules for regulating air pollution control—in this case because federal laws are more stringent. The two sets of rules add an unnecessary regulatory cost for permitting, Scott says, because businesses try to comply with both.

Scott has slated 295 rules for repeal in the Department of Environmental Protection alone. Eric Draper, executive director of the Audubon of Florida, says none of the repeals threaten current environmental policies.

Yet some recommendations have hit roadblocks.

Recently, the Department of Transportation began the process to repeal a rule regarding competitive bidding for consulting contracts. But the process has been halted, DOT spokesman Dick Kane says, pending further review.

And last week, the Florida Real Estate Commission agreed to repeal only one of the five rules related to its industry that Scott had targeted.

The commission agreed to nix a rule regulating recordkeeping but quickly rejected a suggestion to repeal a rule that gives the commission authority to fine real estate professionals and unlicensed practitioners.

"There's no way in God's green earth we're going to get rid of that. No. It's not going to happen," says Michael Gujo, vice chair of the commission. The rule is critical, he says, for maintaining the integrity of the real estate industry.



Gov. Rick Scott
(Photo: Alan Diaz/AP)

"I'm a Republican. I love the governor; he's a good man. But I also have a duty to my commission and a duty to the public and a duty to be a good citizen," Gujo says. "Our job is to protect the people of Florida. Everything else takes a back seat."

Rep. Chris Dorworth, R-Lake Mary, who chairs the House Rulemaking and Regulation Subcommittee, says he's open to the idea of taking decision-making away from agencies and boards like Gujo's.

"We're very desirous of seeing a comprehensive reduction of rules that negatively impact Florida's business climate," he says.

Janet Zink can be reached at jzink@sptimes.com or 850/224-7263.

Read more: www.MiamiHerald.com/2011/09/05/v-print/2392026/scott-repeal-more-than-1000-state.html#ixzz1XCXv0sOL 🌿

Crestview Housing Authority Has New Executive Director

After conducting a nationwide search to replace retiring Executive Director Sam Brunson, the Crestview Housing Authority Board of Commissioners has selected Interim Executive Director Judy Mock-Adams to be the permanent executive director of the agency.

Mock-Adams has been employed by the CHA for 25 years. She began as the occupancy clerk in January 1986. After three years she was promoted to finance director, a position she held for three years. In 1991, she served as acting executive director for three months and then

served as administrative assistant until 1997, when she was promoted to deputy executive director.

"I am both honored and excited to take on this new leadership role and plan to work to bring you the best housing services possible in this challenging economic environment," Mock-Adams said in a July 26 letter to CHA tenants.



NEW From FAHRO!

In an ongoing effort to improve the FAHRO website, we have added a "news clip" function that automatically updates with recent news stories relating to housing authorities as they are published in Florida's newspapers. Rather than flooding your email with constant news updates, you can now find them conveniently, and at your own leisure, on the FAHRO website. To access these news clips, please visit www.FAHRO.org/HANews or click the News & Press link on www.FAHRO.org.



REQUEST FOR PROPOSAL – AUDIT SERVICES

The Crestview Housing Authority of Crestview, Fla., will accept proposals from CPA firms for annual audit services. The audit period covered will be for the year ending Dec. 31, 2011, with two (2) one-year renewal options. Details can be obtained by emailing Mary Hughes at mary@chafl.com or by calling 850/682-2413, ext 225. Proposals will be accepted via either email or fax. If you fax your proposal, please send it to 850/689-4559. Proposals must be received by **Oct. 31, 2011**.



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This article is the first in a series of articles provided to educate FAHRO members about various aspects of insurance so they can make well-informed decisions regarding the different types of insurance policies they may need. Author Brooke Butler is a program developer for Hunt Insurance, and she works as a third party administrator for FPHASIF.

What Is a Flood?

by Brooke Butler

Flood insurance covers direct physical loss caused by “flood.” In simple terms, a flood is an excess of water on land that is normally dry. Here’s the official definition used by the National Flood Insurance Program:

A flood is “A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.”

A standard flood insurance policy is a single-peril (flood) policy that pays for direct physical damage to your insured property up to the replacement cost or actual cash value of the actual damages or the policy limit of liability, whichever is less. It should also be noted that contents coverage must be purchased separately.

Choosing the amount of your deductibles is an important decision. Usually you can choose different deductibles for building and personal property coverages. The deductibles will apply separately to building property and personal property claims.

What is insured under building property coverage?

- The insured building and its foundation
- The electrical and plumbing systems
- Central air conditioning equipment, furnaces and water heaters
- Refrigerators, cooking stoves and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases and cabinets

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Photographs are welcome!



- Window blinds
- Detached garages—up to 10 percent of building property coverage (Detached buildings, other than garages, require a separate building property policy.)
- Debris removal

NOTE: Flood coverage has a 30-day waiting period when it is NOT required by a lender or mortgage company.

This article provides general information about flood insurance coverage. The above information is based on the standard flood insurance policy dwelling form, which is used to insure one to four family residential buildings and single family dwelling units in a condominium building. Please be aware that your standard flood insurance policy, your application and any endorsements, including your declarations page, make up your official contract of insurance.

Information in this article was taken from the National Flood Insurance Program Summary of Coverage as published by FEMA. 🌿



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FAHRO is committed to the professional development of the people who provide public and assisted housing in Florida by offering a network for increased communication and education. We will continue to support legislation for the improvement and development of affordable housing and economic opportunities.

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