

KEEP SAFE FLORIDA

Identifying Your Climate Vulnerability Using Portfolio Protect

July 2022





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About Enterprise Community Partners

Enterprise is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since 1982, we have invested \$54 billion and created 873,000 homes across all 50 states, the District of Columbia and Puerto Rico—all to make home and community places of pride, power and belonging. Join us at enterprisecommunity.org.

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KEEP SAFE FLORIDA



[Metropolitan photo](#) created by TravelScape - www.freepik.com

Introduction

Scope and Purpose

For owners of affordable multifamily housing properties, whether it is one or multiple properties, building damage can undermine the financial health and integrity of a portfolio. Any resulting property loss or extensive repairs can significantly impact the ability of residents to have a safe and healthy home, and lead to displacement of families and economic distress across entire communities.

Process Overview

The Enterprise Portfolio ProtectSM Tool was developed by Enterprise to help owners, operators and developers of affordable housing understand which of their properties are at highest risk from flooding, fire, earthquakes and other natural hazards in their local community. This tool offers users the ability to identify highest risk properties and offers recommendations and resources to help minimize potential harm to your property or properties and keep residents' homes safe.

Using the Enterprise Portfolio Protect Tool

The [Enterprise Portfolio Protect](#)SM Tool takes the building address and compares it with data from the Center for Disease Control (CDC), Federal Emergency Management Agency (FEMA), National Oceanic and Atmospheric Administration (NOAA), and additional resources to provide an overview of the existing risks associated with that specific location. The search provides a visual display of risk and associated resources to assist in the evaluation of the property and provide immediate recommendations to consider. The tool can process a single address or multiple addresses at once for a quick and detailed comparison of a portfolio; both approaches provide the same level of risk detail.

Assess a Single Address

- 1 Enter your building address into the search bar and select the appropriate location that populates in the drop-down box.

Are your affordable housing properties at risk from natural hazards or climate events?

Find out with Enterprise Portfolio Protect

3251 South Miami

- 3251 South Miami Avenue Miami, FL, USA
- 3251 South Miami Boulevard Durham, NC, USA
- 3251 South Miami Street West Milton, OH, USA
- 3251 South Miami Avenue Cleves, OH, USA
- 3251 South Miami Avenue Bradford, OH, USA

powered by Google

- 2 Once the address is selected from the drop-down box the results are displayed on the page automatically. You will see a Risk Score pop up within a range of 0-216.

Locations				REMOVE ALL
				RETRY ALL FAILED
<input type="checkbox"/>	Action	Address	Risk Score	Range for USA
<input type="checkbox"/>	VIEW RESULTS	3251 S Miami Ave, Miami, FL 33129, USA	40 <div><div></div></div>	0-216

- 3 Select the blue “View Results” bar for detailed information about specific hazards related to the property’s location. You will be able to review the property’s overall risk score as well as individual hazard results.

3251 S Miami Ave, Miami, FL 33129, USA

Total Risk

Total Risk Score: 40

We have calculated your risk score by multiplying your Social Vulnerability risk level by all your hazards.


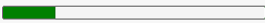


- Risk score range for USA is 0 - 216

Map Satellite


3251 S Miami Ave
2251 S Miami Ave, Miami, FL 33129, USA
Location Total Risk: 40 - Range: 0 - 216

Keyboard shortcuts | Map data ©2022 Google | Terms of Use

Select an individual hazard to learn more about the risk including information about the score, recommendations, links to additional information, and data sources.

Social Vulnerability Index		
Social Vulnerability (SVI) Risk Level: 2	>	
Hazards		
Earthquake Risk Level: 1	>	
Flooding Risk Level: 4	>	
Hurricanes Risk Level: 2	>	
Landslide Risk Level: 1	>	
Sea Level Rise Risk Level: 5	>	
Tornado Risk Level: 3	>	
Tsunami Risk Level: N/A	>	
Heat Wave Risk Level: 0	>	
Cold Wave Risk Level: 2	>	
Strong Winds Risk Level: 1	>	
Wildfire Risk Level: 1	>	

Each hazard was assigned a risk score based on internal categories found in each hazard's data source. The lower the number, the lower the risk. A score of zero or N/A means that hazard does not exist or there was no available data for your location. Location risk scores were calculated by adding the location's Hazard Risk Scores and multiplying that total by the location's Social Vulnerability Index score, which assesses a community's ability to prepare for and respond to hazardous events. This formula emphasizes an area's vulnerability, based on likelihood of a hazard occurring.

Flooding Risk Level: 4	>	
<p>Description of risk</p> <p>Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.</p> <p>See your Flood Map</p> <ul style="list-style-type: none"> It has been identified that your location is in or near a high risk zone (FEMA Zone A) for flooding. Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. You are required to have flood insurance Risk range for this hazard in USA is 0 - 5 <p>Recommendations</p> <ul style="list-style-type: none"> Have you elevated or flood proofed critical infrastructure such as HVAC? Anchor any fuel tanks on the property. Learn and practice evacuation routes, shelter plans and flash flood response. Consider flood proofing your building. Consider elevating or abandoning your lowest interior floor. Improve Stormwater Drainage System Capacity. <p>Please refer to the following links for additional information</p> <ul style="list-style-type: none"> FEMA - What is Mitigation? FEMA - Floodproofing Climate Safe Housing FEMA - Above the Flood <p>Data sources links</p> <ul style="list-style-type: none"> FEMA NFIRL Datasets 		

Assess a Portfolio – Comparing Multiple Addresses

Portfolio Protect allows user to compare multiple properties at once to assess which ones may be at a higher risk than others. This comparison is important for managers to prioritize improvements based on overall risk as well as hazard specific concerns. Detailed building assessments can be implemented and prioritized based on this review.

- 1 Begin by selecting “Or enter multiple addresses by clicking here” under the search bar. A text box will expand allowing multiple entries.

Are your affordable housing properties at risk from natural hazards or climate events?

Find out with Enterprise Portfolio Protect

Or enter multiple addresses by clicking here

Enter or paste addresses, one per line

PROCESS ADDRESSES

- 2 Type in or copy and paste the addresses you would like to compare into the box. Once an address has been entered press enter to get to the next line.

NOTE: Be sure to input each address on its own line or the tool will only be able to locate the first property.

- a. Include the street address, city, and state at a minimum.
- b. Once all addresses have been entered, select “Process Addresses” at the bottom of the text box.

Find out with Enterprise Portfolio Protect

Look up an address by entering it here

Or enter multiple addresses by clicking here

174 Flagler St Miami, FL
2235 SW 8th Street Miami, FL
50 Hurt Plaza Atlanta, GA

PROCESS ADDRESSES

Action	Address
VIEW RESULTS	174 E Flagler St, Miami, FL 33131, USA
PROCESSING	2235 SW 8th St, Miami, FL 33135, USA
QUEUED	Hurt Bldg, 50 Hurt Plaza SE, Atlanta, GA 30303, USA

Give the tool a moment to process and display the data for the addresses. The progress can be monitored by reviewing the status bars to the left of the addresses.

- 3 Once the tool has processed the addresses, they will be displayed on the screen for review.

	Action	Address	Risk Score	Range for USA
<input type="checkbox"/>	VIEW RESULTS	174 E Flagler St, Miami, FL 33131, USA	33	0 - 216
<input type="checkbox"/>	VIEW RESULTS	2235 SW 8th St, Miami, FL 33135, USA	44	0 - 216
<input type="checkbox"/>	VIEW RESULTS	Hurt Bldg, 50 Hurt Plaza SE, Atlanta, GA 30303, USA	48	0 - 216
<input type="checkbox"/>	VIEW RESULTS	NE 79th St, Miami, FL, USA	80	0 - 216
<input type="checkbox"/>	VIEW RESULTS	7925 NW 7th Ave, Miami, FL 33150, USA	48	0 - 216
<input type="checkbox"/>	VIEW RESULTS	539 NW 7th Ave, Gainesville, FL 32601, USA	28	0 - 216
<input type="checkbox"/>	VIEW RESULTS	539 NW 7th Ave, Miami, FL 33034, USA	96	0 - 216
<input type="checkbox"/>	VIEW RESULTS	1600 NW 14th Ave, Miami, FL 33125, USA	88	0 - 216

Reviewing the Results - Assess the Risks

Addresses are assigned a Total Risk Score by multiplying the Social Vulnerability risk level by the scores of the individual hazards. The higher the number, the greater the risk associated with that property.

Selecting “View Results” for an address will display detailed information regarding the scores for each hazard section, the individual hazard details, and provide information about recommendations and data sources.

Prioritizing Buildings in a Portfolio

Running multiple address at once allows the user to identify quickly which properties in their portfolio may require more immediate attention. In the example below, the address with the red status bar is the most at-risk out of the addresses provided. With an overall risk score of 72, this may be the property to review first.

Risk Score		Range for USA
33	<div><div></div></div>	0 - 216
44	<div><div></div></div>	0 - 216
48	<div><div></div></div>	0 - 216
80	<div><div></div></div>	0 - 216
48	<div><div></div></div>	0 - 216
28	<div><div></div></div>	0 - 216
96	<div><div></div></div>	0 - 216
88	<div><div></div></div>	0 - 216

It is important to review the individual results from all addresses regardless of the overall risk scores as each property will have its unique needs and individual risks and should not overlooked due to a lower score than others. This method provides opportunity to prioritize they data and potential building level assessments.

Review the Results of Each Property

Reviewing the results of individual properties is identical when searching one address, or multiple addresses.

Next Steps and Resources

Additional resources and information can be found in throughout the Enterprise Portfolio ProtectSM and [Keep Safe Florida](#) webpages.

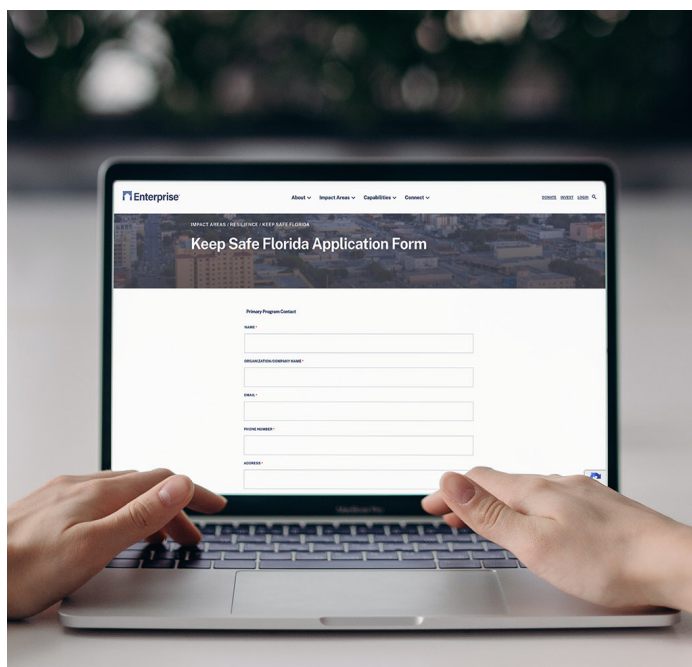


Photo by cottonbro - pexels.com

Hazard Descriptions and Data Sources

Hazard	Definition	Data Source	Resources to Reduce Risk
Social Vulnerability (SVI) Risk Level	The CDC defines social vulnerability as the resilience of communities when confronted by external stresses on human health, stresses such as natural or human-caused disasters, or disease outbreaks. This section was determined by using data from the CDC Social Vulnerability Index .	CDCs Social Vulnerability Index	Resilient-Community-Hubs-Guide_ENGLISH.pdf (enterprisecommunity.org) INTEGRATIVE DESIGN Green Communities Criteria & Certification (greencommunitiesonline.org) Resilience Hubs (resilience-hub.org)
Hurricane Risk Level	A Hurricane is a tropical cyclone or localized, low-pressure weather system that has organized thunderstorms but no front (a boundary separating two air masses of different densities) and maximum sustained winds of at least 74 mph.	FEMA National Risk Index - Hurricanes	Climate Safe Housing Homeowner Resources - FORTIFIED - A Program of IBHS (fortifiedhome.org) Reducing Flood Risk to Residential Buildings That Cannot Be Elevated REDi (arup.com) Guidance for Community and Residential Safe Rooms Hurricane Preparedness Themes Hurricane Ready Checklist
Earthquake Risk Level	This data uses Seismic Design categories to assign a level of risk to an area of the likelihood that it will experience an earthquake and the intensity of shaking and liquefaction.	USGS Earthquake Hazard Data 2018	Earthquake Preparedness Resource Homeowner Resources - FORTIFIED - A Program of IBHS (fortifiedhome.org) REDi (arup.com) Disaster Ready Guide Learn about Structural Risk Explore Earthquake Insurance
Flooding Risk Level	Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.	FEMA NFHL Datasets	Climate Safe Housing FEMA - What is Mitigation? FEMA - Floodproofing FEMA - Above the Flood
Landslide Risk Level	The data delineate areas in the conterminous United States where large numbers of landslides have occurred and areas which are susceptible to landsliding. Susceptibility to landsliding was defined as the probable degree of response of the areal rocks and soils to natural or artificial cutting or loading of slopes or to anomalously high precipitation.	USGS Professional Paper 1183	Ready.gov Landslides & Debris Flow USGS Guide to Understanding Landslides

Hazard	Definition	Data Source	Resources to Reduce Risk
Sea Rise Risk Level	Data provides information on potential impacts of sea level rise and future flooding if the location is within 6 feet of current mean high water. This data does not provide you with anticipated timing of sea level rise. Much of this modeling is best found through local modeling resources. Explore the timing of when this potential future sea level rise may occur for your locale or site.	NOAA Sea Level Rise Data Download	Climate Safe Housing Sea Level Rise.org
Tornado Risk Level	A tornado is part of a severe convective storm, and these storms occur all over the Earth, tornadoes are not limited to any specific geographic location. Tornadoes have been documented in every state of the United States. NOAA's National Severe Storms Laboratory (NSSL) Severe Weather 101 for more on the conditions necessary for tornado formation	NOAA National Centers for Environmental Information	FEMA High Wind Protection NOAA State of the Climate - Tornadoes Ready.gov REDi rating system: Extreme Windstorms FORTIFIED Home
Tsunami Risk Level	Data to identify the risk of a sea wave generated by an earthquake, landslide, volcanic eruption, or even by a large meteor hitting the ocean.	ASCE Hazard Tool	Ready.gov FEMA Tsunami Guidelines PDF
Wildfire Risk Level	The wildfire hazard potential data is produced by the USDA Forest Service Fire Modeling Institute to help inform evaluations of wildfire risk across very large landscapes.	USDA Forest Service Fire Modeling Institute	NFPA - Preparing homes for wildfire Wildfire – Insurance Institute for Business & Home Safety (ibhs.org) Prepare for Wildfire – DISASTERSAFETY.ORG Ready.gov
Strong Wind	Strong Wind consists of damaging winds, often originating from thunderstorms, that are classified as exceeding 58 mph. Wind mitigation techniques are included during the companion Building Level Assessment	Wind Design Speeds Strong Wind National Risk Index	Homeowner Resources - FORTIFIED - A Program of IBHS (fortifiedhome.org) REDi (arup.com) High Wind Protection Ready.gov FEMA High Winds
Heat Wave	A Heat Wave is a period of abnormally and uncomfortably hot and unusually humid weather typically lasting two or more days with temperatures outside the historical averages for a given area.	FEMA National Risk Index - Heat Wave Heat Indices	Climate Safe Housing Be Prepared for Extreme Heat Green Roofs Heat Islands and Equity US EPA
Cold Wave	A Cold Wave is a rapid fall in temperature within 24 hours and extreme low temperatures for an extended period. The temperatures classified as a cold wave are dependent on the location and defined by the local National Weather Service (NWS) weather forecast office.	FEMA National Risk Index - Cold Wave	Climate Safe Housing Cold weather safety Winter weather

