

KEEP SAFE FLORIDA

Identifying Your Climate Vulnerability Using Portfolio Protect

November 2022

 Enterprise®

—

TRUIST 





Disclaimer for KEEP SAFE FLORIDA

This Building Protect Assessment tool therefrom (the “BAT”) and any reports generated is being provided to you to find a building professional to investigate potential rehabilitation. You understand and acknowledge that the BAT and its reports are for informational purposes only and if you use it, all risks will be with you. We make no claims, promises, representations, assurances or guarantees about the accuracy, completeness or adequacy of this BAT or its reports. No warranty of any kind, expressed, implied or statutory, is given with respect to the BAT, its reports or any retrofit work undertaken as a result of your use of this BAT.

All recommended building professionals are operated and owned independently from Enterprise. You understand and acknowledge that we do not guarantee any building professionals’ services and will not be held liable for claims or damages arising from their services rendered or from agreements between you and the building professionals. Before taking any action based on the BAT reports, you are strongly encouraged to consult with a competent, licensed professional, including but not limited to engineers and architects, for a formal evaluation of your particular needs as the BAT reports are not a substitute for professional advice nor is it tailored specifically to the facts and circumstances of your situation. You also understand and acknowledge Enterprise will not be liable for any consequences arising from the use of, or reliance on, any source material and external courses and links.

Neither Enterprise nor its trustees, officers, advisers, employees, consultants, agents, affiliates, successors and assigns (collectively, the “Enterprise Parties”) will be liable for any damage, direct, indirect or consequential, that may result from, or be related to, the content within the BAT reports as a result of your use of our BAT and you expressly agree to waive and release all claims, demands, suits, damages, and liabilities, of any nature whatsoever, against the Enterprise Parties relating to the information or services provided to you from the BAT.



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.

Partners and Supporters



© 2022 Enterprise Community Partners, Inc. All rights reserved.

Table of Contents

Introduction	4
Scope and Purpose	4
Process Overview	4
Using the Enterprise Portfolio Protect Tool	5
Assess a Single Address	5
Assess a Portfolio – Comparing Multiple Addresses	7
Reviewing the Results - Assess the Risk	8
Prioritizing Buildings in a Portfolio	8
Print to PDF.....	8
Next Steps and Resources	9
Hazard Descriptions and Data Sources	10



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 ProtectSM 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 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 0-30.

Find out with Enterprise Portfolio Protect

Or enter multiple addresses by clicking here >

[Download full resources guide](#)

Locations

<input type="checkbox"/> Action	Address	Risk Score	# High Risks	Range for USA
<input type="checkbox"/> <input type="button" value="VIEW RESULTS"/>	3251 S Miami Ave, Miami, FL 33129, USA	13.25 <div style="width: 44%; background-color: #28a745; height: 10px; display: inline-block;"></div>	1	0-30

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.

Locations

Action	Address	Risk Score	# High Risks	Range for USA
<input type="checkbox"/> HIDE RESULTS	3251 S Miami Ave, Miami, FL 33129, USA	13.25	1	0 - 30

3251 S Miami Ave, Miami, FL 33129, USA

Total Risk

Total Risk Score: 13.25 / 30

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

- Risk score range for USA is 0 - 30
- Individual hazard risk ranges are 0 - 5

Social Vulnerability Index

Social Vulnerability (SVI) Risk Level: 0.75 / 1.25

Hazards

- Flooding Risk Level: 3 / 5
- Sea Level Rise Risk Level: 0.75 / 5
- Hurricanes Risk Level: 2 / 5
- Wildfire Risk Level: 0.75 / 5
- Heat Wave Risk Level: 0 / 5
- Cold Wave Risk Level: 2 / 5
- Strong Winds Risk Level: 1 / 5
- Tornado Risk Level: 2 / 5
- Landslide Risk Level: 0.75 / 5
- Earthquake Risk Level: 1 / 5
- Tsunami Risk Level: N/A

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

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.

Hurricanes Risk Level: 2 / 5

Description of risk

The hurricane natural hazard in FEMA National Risk Index was designed and built by FEMA in close collaboration with various stakeholders and partners in academia private industry.

- It has been identified that your location is at a **RELATIVELY LOW** risk of hurricanes according to FEMA's National Risk Index.
- Risk range for this hazard in USA is 0 - 5

Recommendations

- Do you have an evacuation plan?
- Does your community or home have a safe room?
- Do you have a flood insurance plan?
- Keep trees trimmed around your home, secure loose outdoor items and doors.
- Consider elevating home if in flood prone area.
- Evaluate if home was built with flood damage resistant materials.

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.

- 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.

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.

Locations						PDF	RETRY ALL FAILED	REMOVE ALL
<input type="checkbox"/>	Action	Address	Risk Score	# High Risks	Range for USA			
<input type="checkbox"/>	VIEW RESULTS	3251 S Miami Ave, Miami, FL 33129, USA	13.25	1	0-30			
<input type="checkbox"/>	VIEW RESULTS	174 E Flagler St, Miami, FL 33131, USA	10	1	0-30			
<input type="checkbox"/>	VIEW RESULTS	2235 SW 8th St, Miami, FL 33135, USA	10.5	1	0-30			
<input type="checkbox"/>	VIEW RESULTS	720 SW 63rd Ave, Miami, FL 33144, USA	15.75	2	0-30			
<input type="checkbox"/>	VIEW RESULTS	NE 79th St, Miami, FL, USA	17.5	2	0-30			


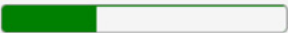
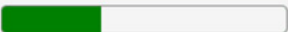
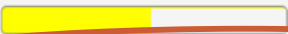

Reviewing the Results - Assess the Risks

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 17.5, this may be the property to review first.

Risk Score		# High Risks	Range for USA
13.25		1	0-30
10		1	0-30
10.5		1	0-30
15.75		2	0-30
17.5		2	0-30

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.

Print to PDF


To export results to a PDF, click the box next to each address. The PDF button will then highlight and allow you to click.

- 1 To export results to a PDF, click the box next to each address. The PDF button will then highlight and allow you to click.

Locations

PDF
RETRY ALL FAILED
REMOVE SELECTED

☑
Click to create a PDF for each selected location

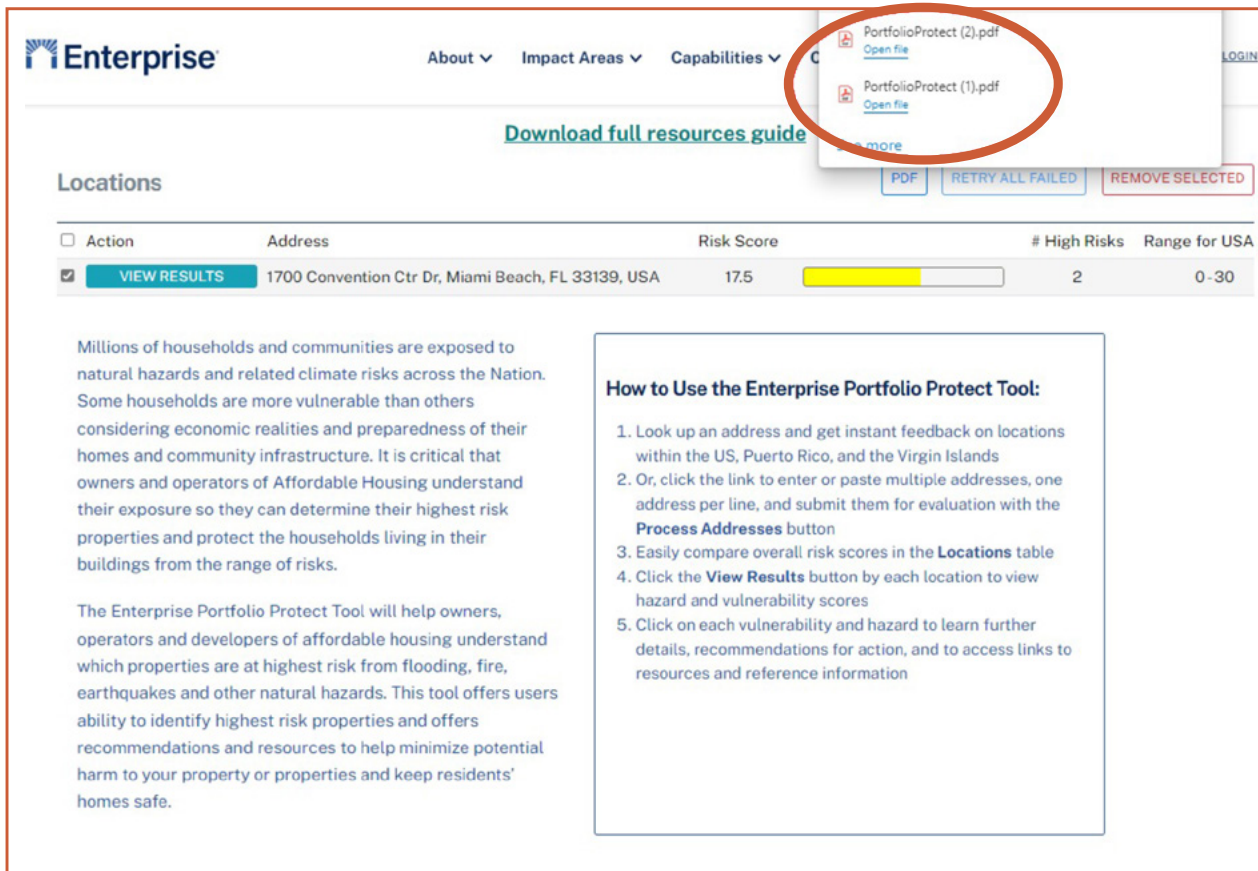
<input type="checkbox"/>	Action	Address	Risk Score	# High Risks	Range for USA	
<input checked="" type="checkbox"/>	VIEW RESULTS	1700 Convention Ctr Dr, Miami Beach, FL 33139, USA	17.5		2	0-30

Millions of households and communities are exposed to natural hazards and related climate risks across the Nation. Some households are more vulnerable than others considering economic realities and preparedness of their homes and community infrastructure. It is critical that owners and operators of Affordable Housing understand their exposure so they can determine their highest risk properties and protect the households living in their buildings from the range of risks.

How to Use the Enterprise Portfolio Protect Tool:

1. Look up an address and get instant feedback on locations within the US, Puerto Rico, and the Virgin Islands
2. Or, click the link to enter or paste multiple addresses, one address per line, and submit them for evaluation with the **Process Addresses** button
3. Easily compare overall risk scores in the **Locations** table
4. Click the **View Results** button by each location to view based and vulnerability scores

2 Once the button is clicked, your browser will automatically process and download the PDF files.



The screenshot shows the Enterprise Portfolio Protect Tool interface. At the top, there is a navigation menu with "About", "Impact Areas", and "Capabilities". A dropdown menu is open, showing two PDF files: "PortfolioProtect (2).pdf" and "PortfolioProtect (1).pdf", each with an "Open file" link. Below the menu, there is a "Download full resources guide" link and buttons for "PDF", "RETRY ALL FAILED", and "REMOVE SELECTED".

The main content area is titled "Locations" and contains a table with the following data:

<input type="checkbox"/>	Action	Address	Risk Score	# High Risks	Range for USA
<input checked="" type="checkbox"/>	VIEW RESULTS	1700 Convention Ctr Dr, Miami Beach, FL 33139, USA	17.5	2	0 - 30

Below the table, there is a paragraph of text: "Millions of households and communities are exposed to natural hazards and related climate risks across the Nation. Some households are more vulnerable than others considering economic realities and preparedness of their homes and community infrastructure. It is critical that owners and operators of Affordable Housing understand their exposure so they can determine their highest risk properties and protect the households living in their buildings from the range of risks."

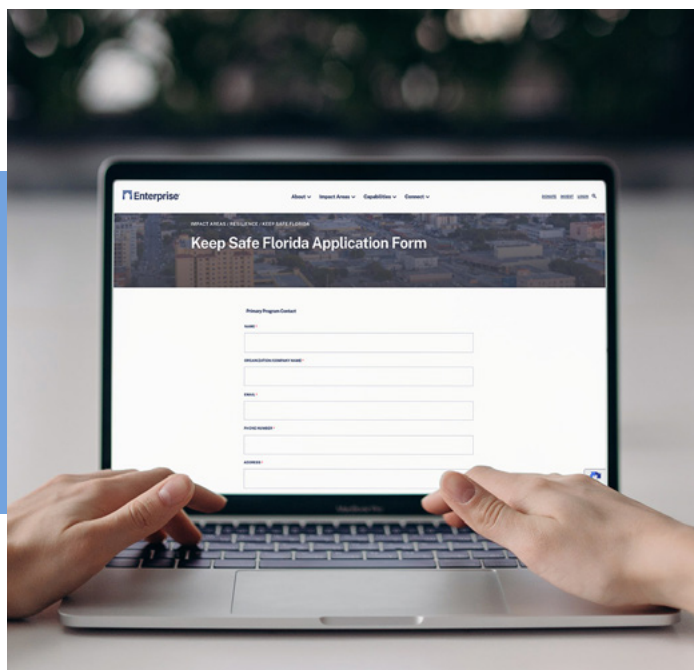
Below this paragraph, there is another paragraph: "The Enterprise Portfolio Protect Tool will help owners, operators and developers of affordable housing understand which properties are at highest risk from flooding, fire, earthquakes and other natural hazards. This tool offers users ability to identify highest risk properties and offers recommendations and resources to help minimize potential harm to your property or properties and keep residents' homes safe."

To the right of the text, there is a box titled "How to Use the Enterprise Portfolio Protect Tool:" with a list of five steps:

1. Look up an address and get instant feedback on locations within the US, Puerto Rico, and the Virgin Islands
2. Or, click the link to enter or paste multiple addresses, one address per line, and submit them for evaluation with the **Process Addresses** button
3. Easily compare overall risk scores in the **Locations** table
4. Click the **View Results** button by each location to view hazard and vulnerability scores
5. Click on each vulnerability and hazard to learn further details, recommendations for action, and to access links to resources and reference information

Next Steps and Resources

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



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. NOAAs 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

