ST. RAPHAEL
CATHOLIC CHURCH

St. Raphael Parish Community

Alternative Housing

ALTERNATIVE HOUSING

- Governor DeSantis amended statute 468.4334 F.S. to allow for RVs and Trailers to be utilized on personal property during hurricane relief

Thanks to §720.3045 that took effect on July 1, 2023, Florida has now made legal exceptions for folks to keep RV's on their property even if they have an HOA which prohibits it.
The focus of the original bill was primarily to allow people to fly flags, including the American flag and military flags from their property, however, it expands to include things like storing boats, artificial turf and recreational vehicles. The statute now reads, "... an association may not restrict parcel owners or their tenants from installing, displaying, or storing any items on a parcel which are not visible from the parcel's frontage or an adjacent parcel, including, but not limited to, artificial turf, boats, flags, *and recreational vehicles*."

ALTERNATIVE HOUSING

Purchasing an RV / Trailer considerations:

- The most cost-effective way is to buy a 2018-2020 RV / Trailer. The reason is the quality of the manufacturing was better Pre-Covid.
- We also recommend you find a dealer outside of the impacted marketplaces because those dealers have less of a demand and have more ability to sell their units at a discount.
- Recommended dealer = RV Connection out of Panama City, FL or Dothan, AL.
  - https://www.rvconnections.com/

ALTERNATIVE HOUSING

Purchasing an RV / Trailer considerations:

- Once you select a unit, we recommend you have an RCA survey done on the vehicle to ensure it meets the basic standard and it works.

- Recommendation: Purchase the unit for 1 year and sell it 1 year later. Plan on a 25%-30% depreciation off its current value. (Disclaimer – This is simply a guestimate)

ALTERNATIVE HOUSING

Purchasing an RV / Trailer considerations:

- Things to know:
  - You will need to secure to the wall of the house this 50 amp breaker that is attached so you can plug in the RV for complete use. .

RV Panel with 50 Amp RV Receptacle and...

$150.81

Home Depot

4.7 ★★★★½ (70)

ALTERNATIVE HOUSING

Purchasing an RV / Trailer

- Things to know:
  - A septic line that you will need to have installed that taps into your existing septic or sewer line and runs to the RV. (see video on how to install)
  - Because you will be using it for a while we recommend the semi-permanent approach instead of an RV hose though an RV hose will work.
  - You also need running water with a filter attached to the water hose, so you have running water.

ALTERNATIVE HOUSING

Loans available for Disaster Relief

- Florida Small Business Emergency Bridge Loan Program
  - https://floridacommerce.my.site.com/RebuildFloridaBusinessLoanFund/s/
  - Up to $50k, one-year loan
  - No Interest
  - Business must be in FL

- SBA Home and Personal Property Loans
  - https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans#id-home-and-personal-property-loans
  - Homeowners up to $500k replace/repair primary residence
  - Renters/Homeowners up to $100k replace/repair personal property

ALTERNATIVE HOUSING

- RV Loans available for Disaster Relief

Temporary Housing for victims of Hurricane Helene.

- Streamlined Lending Process for purchasing travel trailers to be used on homeowner's property.
- Easy to apply: Link to Lightstream Lending. Decisions are made in most cases within hours.
- Unsecured loans up to $100,000.00 with terms up to 12 years. Funds are deposited into borrowers designated bank account.
- Apply using the link. www.lightstream.com/?fact=36866

ALTERNATIVE HOUSING

Sheltering

- Temporary Travel Sheltering – www.hopeflorida.com/get-help/Helene.html
- Shelter Assistance – www.floridadisaster.org/disaster-updates/storm-updates/

Airbnb.org is providing free, temporary housing for people who have been displaced by Hurricane Helene in several US states.

The organization has partnered with local nonprofits and 211 contact centers in Florida and North Carolina to connect people with a free place to stay.

Florida: Florida residents displaced by the hurricane should contact FLUMC by calling (863) 688-5563 or (800) 282-8011 (toll-free) or by contacting their local 211, which they can find at 211.org.

Shelters are available in areas at risk of Hurricane Helene.

There are shelters that can accomodate:

- Special needs
- pets

Find open shelters here.

Find specific shelter information by contacting your county emergency management, which info can be found here.

If you need further assistance, reach out to Tom Petrillo via text 727-647-5841

He will do what he can to help!