



Pinellas Recovers

Hurricane Help That Puts People First

Pinellas Recovers: CDBG-DR Program

Recover.Pinellas.gov



What is CDBG-DR?

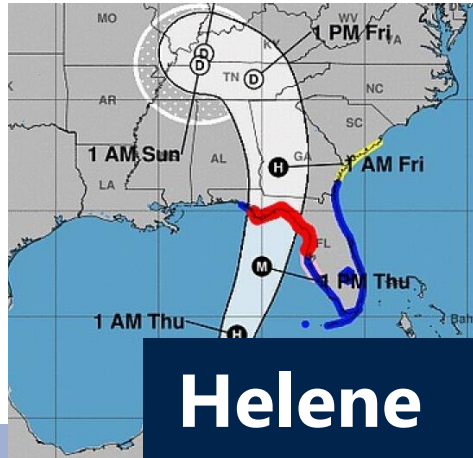
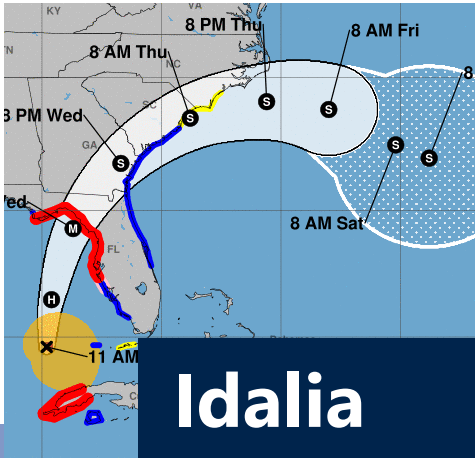


Community Development Block Grant Disaster Recovery (CDBG-DR) funds are allocated by the U.S. Department of Housing and Urban Development to rebuild disaster-impacted areas and provide crucial seed money to start the long-term recovery process.

CDBG-DR Overview

\$813,783,000

For long-term recovery from Hurricane Idalia in 2023,
and Hurricanes Helene and Milton in 2024.



CDBG-DR Overview



Pinellas County Allocation

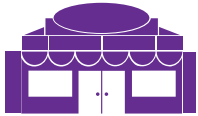
Allocation for Unmet Needs	\$707,637,000
Allocation for Mitigation	\$106,146,000
Total Allocation	\$813,783,000

Source: Public Law 118-158, Federal Register Notice, Vol. 90, No. 10, January 16, 2025



Funds are Flexible

Within overall HUD CDBG-DR requirements



Rebuild homes and businesses



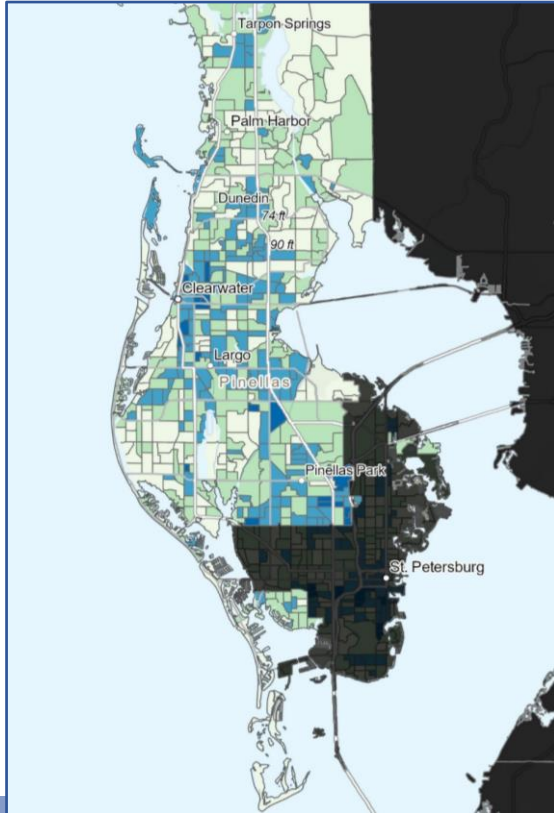
Provide assistance for rental housing

Restore infrastructure



Address other unmet needs or mitigation

70% must help low to moderate income

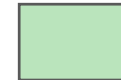


Anywhere in Pinellas County except St. Petersburg—they have their own CDBG-DR grant.

Percentage of households with income up to 80% of Area Median Income (AMI)



Less than 30%



30%-50%



50%-80%



Greater than 80%

Low- and Moderate-Income Limits



Pinellas County 2025 Household Income Limits

Median Family Income: \$98,400

	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
50% Median Income	\$36,500	\$41,700	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850
80% Median Income	\$58,450	\$66,800	\$75,150	\$83,450	\$90,150	\$96,850	\$103,500	\$110,200
120% Median Income	\$87,600	\$100,080	\$112,680	\$125,160	\$135,240	\$145,200	\$155,280	\$165,240

Steps to Launch Programs

Currently fast-tracking through these first three steps

Winter-Spring

Assess Unmet Needs

Develop Draft Action Plan

Get Public Feedback on the Plan

Submit Action Plan to HUD for Review

Summer-Fall

HUD Reviews & Approves

HUD Issues Grant Agreement

Pinellas County Launches Programs



Action Plan Requirements

The County must submit a high level “Action Plan” to HUD for acceptance before any programs can start. It must include:



- ✓ **Disaster impact overview**
- ✓ **Unmet needs assessment**
- ✓ **Mitigation needs assessment**
- ✓ **Program categories that address unmet needs or mitigation**
- ✓ **Budgets that are “proportionate” to identified unmet needs**
- ✓ **Public and stakeholder input**

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Determining Unmet Needs and Mitigation Needs

HUD expects an analysis based on many sources to ensure that it is fact-based.

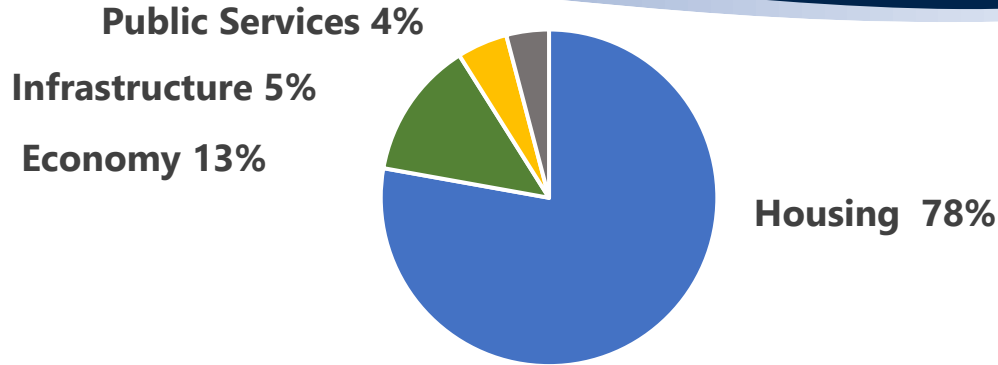
Unmet/Mitigation Needs Assessment



Data Sources

- FEMA Individual Assistance (IA)
- FEMA Public Assistance (PA)
- Small Business Administration (SBA) Home & Business Loan
- U.S. Census
- National Housing Preservation Database (NHPD)
- HUD Homeless Information Management System (HMIS)
- Public Engagement (surveys and meetings like this)
- Florida State Hazard Mitigation Plan (HMP)
- Pinellas County Local Mitigation Strategy (LMS)
- Pinellas County Residential Damage Assessments
- Pinellas County – Office of Management and Budget
- National Low Income Housing Coalition

Unmet Needs According to the Data

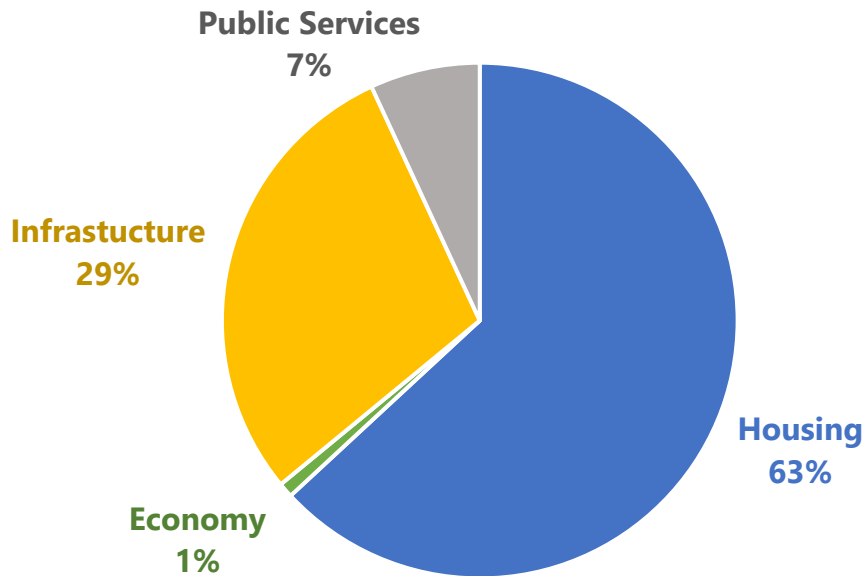


Category	Disaster Impact	Assistance	Unmet Need	% of UN
Housing	\$3.5 Billion	\$435 Million	\$ 3.1 Billion	78%
Economy	\$587 Million	\$72 Million	\$ 525 Million	13%
Infrastructure	\$770 Million	\$578 Million	\$ 193 Million	5%
Public Services	\$335 Million	\$173 Million	\$ 163 Million	4%
TOTAL	\$5.2 Billion	\$1.3 Billion	\$ 3.9 Billion	100%

Residential Survey Results: Priorities



Over 3,000 Surveys Received!



Home Recovery Assistance (41%): Single-family and manufactured home repair, reconstruction, replacement or reimbursement.

Housing Assistance (8%): Rental assistance, or homebuyer mortgage assistance.

Affordable Housing (14%): Development of new single-family and multifamily housing, and/or homeowner assistance.

Infrastructure (29%): Repairs and improvements to roads, bridges, stormwater systems, and evacuation routes.

Financial Assistance (5%): Debt due to lost wages and other financial hardships.

Public Services (2%): Healthcare, childcare, employment services, or direct payments for recovery needs.

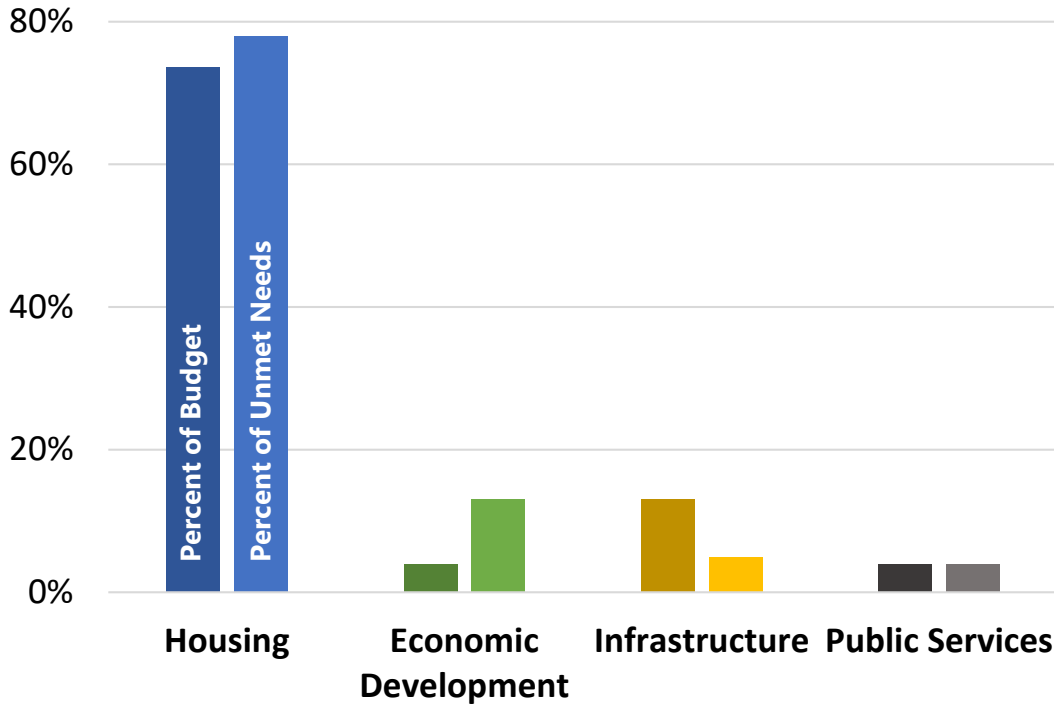
Economic Development (1%): Workforce training, business support, and commercial revitalization.

Program Budget vs. Unmet Need



Housing 598,653,065		Budget	Budget %	Unmet Need %	Survey Results
Homeowner Rehabilitation/Reconstruction Program	\$490,000,000	74%	78%	63%	
Homeowner Reimbursement Program	\$20,787,758				
Small Rental Rehabilitation/Reconstruction Program	\$57,865,307				
Strategic Relocation and Revitalization Program	\$10,000,000				
Homebuyer Assistance Program	\$20,000,000				
Economy \$32,147,393					
Small Business Community Recovery Program	\$22,147,393	4%	13%	1%	
Non-Profit Community Recovery Program	\$10,000,000				
Mitigation Infrastructure \$130,146,000					
Local Mitigation Planning	\$24,000,000	13%	5%	29%	
Mitigation Infrastructure Program	\$106,146,000				
Public Services \$32,147,392					
Disaster Relief Reimbursement Payments	\$32,147,392	4%	4%	7%	

Preliminary Budget Percentage vs. Unmet Need



Housing | \$599 Million

Homeowner Rehab/Reconstruction Program
 Homeowner Reimbursement Program
 Small Rental Rehab/Reconstruction Program
 Strategic Relocation/Revitalization Program
 Homebuyer Assistance Program

Economy | \$32 Million

Small Business Community Recovery Program
 Non-Profit Community Recovery Program

Mitigation* Infrastructure | \$130 Million

Local Mitigation Planning
 Mitigation Infrastructure Program

Public Services | \$32 Million

Disaster Relief Reimbursement Payments

*15% Mitigation Set-Aside



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Proposed People-First Programs



CDBG-DR
Action Plan





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People-First Programs

Home Rehabilitation/Reconstruction

Target Launch: Fall 2025

Who would qualify:

- Homeowners in single-family homes, manufactured homes, or buildings with up to four units.
- Primarily households with incomes up to 80% of area median income (AMI), with urgent needs considered for households up to 120% AMI.

Estimated number of households: 1,100

What it would cover:

- Up to \$375,000 in repairs that have not been covered under other programs.
- Work to be completed after the application is approved.

Estimated budget: \$490,000,000



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Homeowner Repair Reimbursement

Target Launch: Fall 2025

Who would qualify:

- Homeowners in single-family homes, manufactured homes, or buildings with up to four units.
- Primarily households with incomes up to 120% of area median income (AMI) with urgent needs.

Estimated number of households: 350

What it would cover:

- Up to \$50,000 in eligible repairs that have not been covered under other programs.
- Eligible repairs completed before application and two years of allocation Notice (Jan. 21, 2025)

Estimated budget: \$21,000,000





Homeownership Assistance Program

Target Launch: Fall 2025

Who would qualify:

- First-time home buyers with incomes up to 120% AMI who live in Pinellas (must purchase home in Pinellas)

Estimated number of housing units: 210

What it would cover:

- Up to \$80,000 for downpayment, subsidized interest rate, closing costs, etc.
- Can purchase a single-family home, condo or manufactured home newer than 1999.

Estimated budget: \$20,000,000





Local Landlord Rental Rehabilitation/Reconstruction

Target Launch: Fall 2025

Who would qualify:

- Owners of rental properties: single-family homes, manufactured homes or buildings with up to four units.
- More than half of the units must rent to low- to moderate-income tenants (up to 80% AMI).
- Units will be rent- and income-restricted for five years.

Estimated number of rental units: 177

What it would cover:

- Up to \$375,000 in eligible repairs or reconstruction.

Estimated budget: \$58,000,000





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People-First Programs

Strategic Relocation Program

Target Launch: Fall/Winter 2025

Who would qualify:

- Owners and renters residing in MHU Parks in the floodplain
- Legal ownership entities of MHU Parks in the floodplain (co-ops, non-profit developers, for profit park owners)

What it would cover:

- Relocation of households residing in MHUs where repair or reconstruction is impractical, unsafe, or not cost-effective.
- Acquisition and/or site development of alternate resilient housing options
- Redevelopment or revitalization of MHU parks.

Estimated budget: \$10,000,000



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Disaster Relief Payments

Target Launch: Fall 2025

Who would qualify:

- Homeowners and renters up to 80% area median income (AMI)
- Must demonstrate a hardship due to the disaster(s) (e.g. job loss, displacement, loss of income).

Estimated number of residents: 2,000

What it would cover:

- Up to \$15,000 in reimbursements for a maximum of six consecutive months for rent, mortgage, utilities, etc.

Estimated budget: \$32,000,000





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Proposed Economic Recovery Program



CDBG-DR
Action Plan





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Economic Recovery

Small Business Community Recovery Program

Target Launch: Spring 2026

Who would qualify:

- Small businesses that were operating at the time of the disasters and are still operational or able to operate.
- Targeted small businesses that create low- to moderate-income jobs or serve low- to moderate-income areas.

Estimated number of awards: 54

What it would cover:

- Up to \$500,000 for storm repairs, expanded facilities, equipment purchase and/or for working capital.

Estimated budget: \$22,000,000



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Action Plan





Non-Profit Community Recovery Program

Target Launch: Spring 2026

Who would qualify:

- Nonprofit organizations that were operating at the time of the disasters and are still operational or able to operate.
- Targeted nonprofits that create low- to moderate-income jobs or serve low- to moderate-income areas.

Estimated number of awards: 24

What it would cover:

- Up to \$500,000 for storm repairs, expanded facilities, and/or services

Estimated budget: \$10,000,000



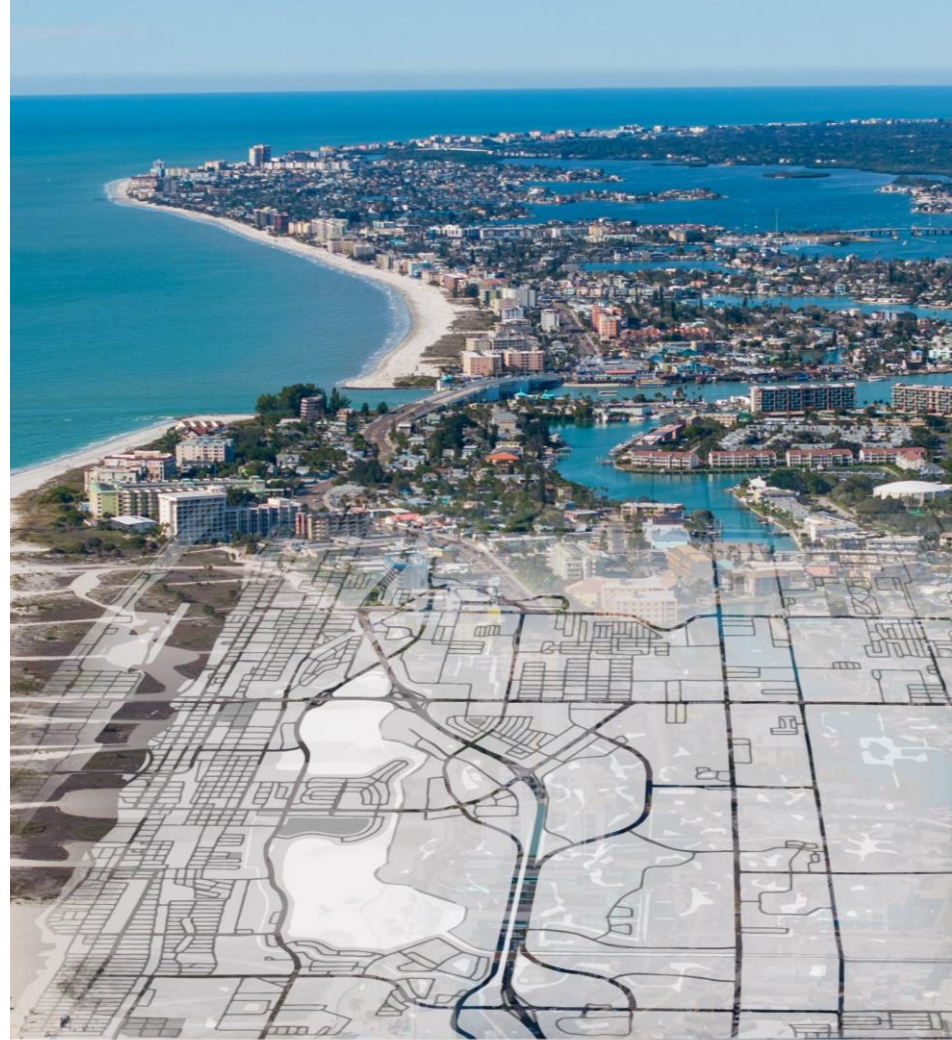


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Proposed Programs for Planning and Local Mitigation



CDBG-DR
Action Plan



Local Mitigation Planning

Target Launch: Fall/Winter 2025

Who would qualify:

- Municipalities in Pinellas County that express interest, demonstrate capacity, execute subrecipient agreement and develop plans.

Estimated number of municipalities to participate: TBD

What it would cover:

- Mitigation planning, feasibility studies, outreach and mitigation needs assessments, etc.

Total budget: \$24,000,000



Local Mitigation Projects

Target Launch: Late Spring/Early Summer 2026

What would qualify:

- Eligible infrastructure mitigation projects within unincorporated County and/or municipalities except for the City of St. Petersburg.

Estimated number of projects: TBD

What it would cover:

- Up to \$10,000,000 for infrastructure projects that increase resilience, reduce risk

Est. budget: \$106,000,000



Next Steps



April 23 – May 23, 2025: Draft Action Plan published on website for 30-day public comment period.

May 6, 2025: Public Hearing for Pinellas County Board of County Commissioners to review Draft Action Plan.

Summer 2025: HUD review and approval of Action Plan followed by Grant Agreements between Pinellas County and HUD.

Fall 2025: Earliest time for initial programs rollout, as outlined in adopted Action Plan.