



Pinellas Recovers

Hurricane Help That Puts People First

Pinellas Recovers: CDBG-DR Program

Recover.Pinellas.gov



Agenda



1. **Explain Pinellas County's CDBG-DR Grant: What it is and who it is for**
2. **Review the process required before applications can start and money can be awarded**
3. **Share what the data analysis has shown about unmet needs**
4. **Review proposed program categories and funding**
5. **Answer questions and get your thoughts**

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Community Development Block Grant Disaster Recovery Funds (CDBG-DR)

U.S. Department of Housing and Urban Development
(HUD)

What is CDBG-DR?



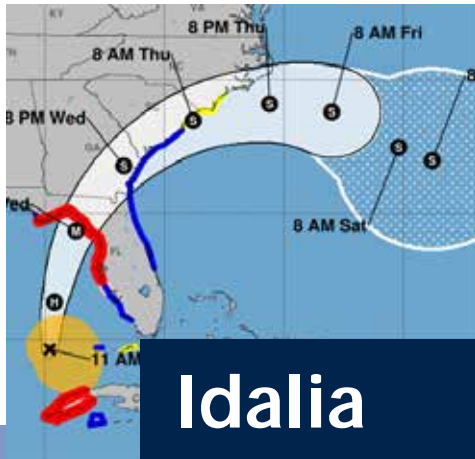
Community Development Block Grant Disaster Recovery (CDBG-DR) funds are allocated by the U.S. Department of Housing and Urban Development to rebuild disaster-impacted areas and provide crucial seed money to start the long-term recovery process.

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

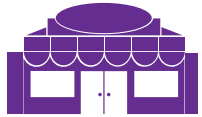
Allocation for Unmet Needs	\$707,637,000
Allocation for Mitigation	\$106,146,000
Total Allocation	\$813,783,000

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



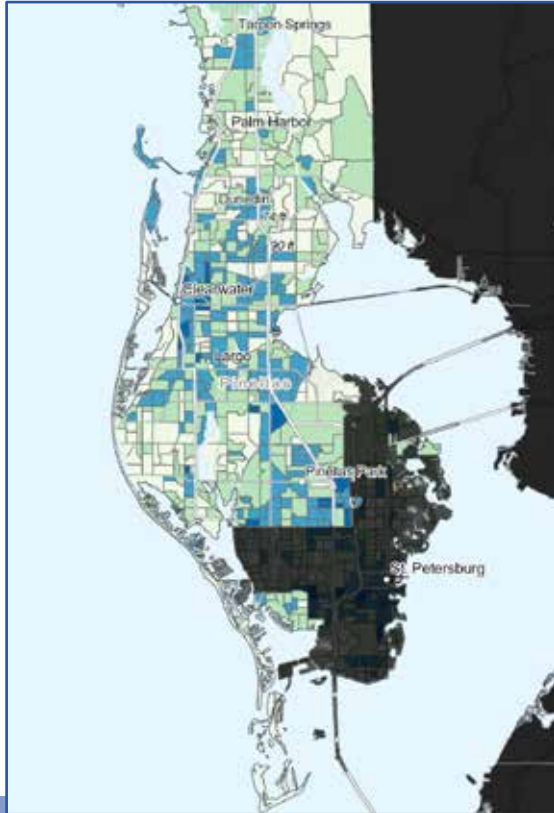
Provide assistance for rental housing

Restore infrastructure



Address other unmet needs or mitigation

70% must help low to moderate income

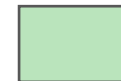


Anywhere in Pinellas County except St. Petersburg—they have their own CDBG-DR grant.

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



Less than 30%



30%-50%



50%-80%



Greater than 80%

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:



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

Determining Unmet Needs and Mitigation Needs

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

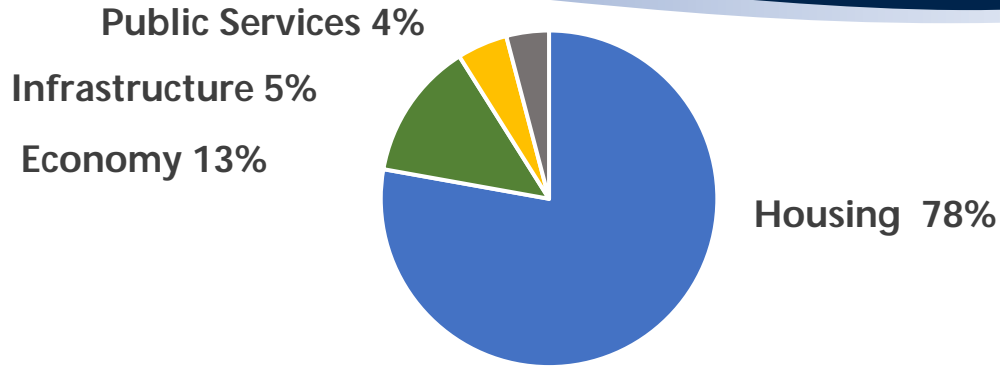
Unmet/Mitigation Needs Assessment



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%

Preliminary Program Budget



Percentage of Budget vs. Unmet Need

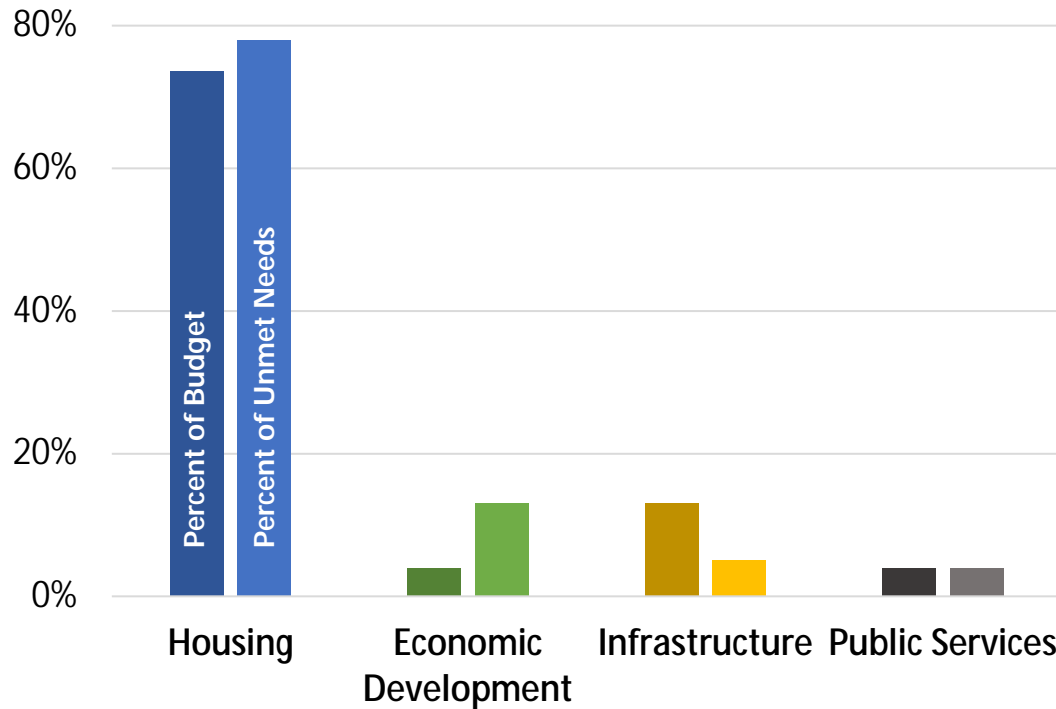
Housing 598,653,065	Budget	Budget %	Unmet Need %
Owner-Occupied Single-Family Rehab and Reconstruction	\$500,000,000	74%	78%
Owner-Occupied Single Family Repairs Reimbursement	\$20,787,758		
Small Landlord Rental Housing Rehab and Reconstruction	\$57,865,307		
Homebuyer Assistance Program	\$20,000,000		

Economy \$32,147,393	Budget	Budget %	Unmet Need %
Small Business and Nonprofit Assistance	\$32,147,393	4%	13%

Mitigation Infrastructure \$130,146,000	Budget	Budget %	Unmet Need %
Local Mitigation Planning	\$24,000,000	13%	5%
Mitigation Infrastructure Program	\$106,146,000		

Public Services \$32,147,392	Budget	Budget %	Unmet Need %
Disaster Relief Reimbursement Payments	\$32,147,392	4%	4%

Preliminary Budget Percentage vs. Unmet Need



Housing | \$599 Million

Owner-Occupied Single-Family Rehab and Reconstruction
 Owner-Occupied Single Family Repairs Reimbursement
 Small Landlord Rental Housing Rehab and Reconstruction

Economy | \$32 Million

Small Business Grants and Loans

Mitigation* Infrastructure | \$106 Million

Local Mitigation Planning
 Mitigation Set-Aside Program Infrastructure

Public Services | \$32 Million

Disaster Relief Reimbursement Payments

*15% Mitigation Set-Aside



Proposed People-First Programs



CDBG-DR
Action Plan



Home Rehabilitation or 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: 1,500

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: \$500,000,000



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: 400

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: \$20,000,000



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 or 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: \$57,000,000





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: 2,100

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





Proposed Economic Recovery Program



CDBG-DR
Action Plan



Small Business and Nonprofit Assistance

Target Launch: Fall/Winter 2025

Who would qualify:

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

Estimated number of awards: 300

What it would cover:

- Up to \$100,000 for storm repairs.
- For-Profit businesses may also be eligible for assistance to expand facilities, purchase equipment and/or for working capital.

Estimated budget: \$32,000,000





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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: \$105,000,000



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.

Share your thoughts, stay informed...

1. Complete comment card and sign up for updates before you leave.
2. Take the survey at recover.pinellas.gov.
3. Text "RECOVER" to 888777 to get storm-related financial assistance updates by text.

Your thoughts?

Please share your **feedback specific to this presentation & proposed programs**

If you have personal recovery needs, staff will be present for 1x1 information

You can also share your thoughts with a **comment card or online comment form**