



Florida CDBG – DR Action Plan
Disaster Recovery

Stakeholder Session 2 – Impact and Unmet Needs Assessment

March 28, 2017

Draft



Stakeholder Session 2

- Presentation Objectives:
 - Purpose of the Impact and Unmet Needs Assessment and how it guides development of the Action Plan
 - Data sources
 - Ground truth results of assessment

Draft as of 3/28/17

Purpose of Impact and Unmet Needs Assessment

1. To determine disaster recovery allocations, HUD analyzes current available data for unmet costs to repair damaged properties and infrastructure in the most-impacted counties.
2. HUD releases the funds to states who have empirically proven unmet needs in housing, infrastructure or economy.
3. The proof comes in the form of an Impact and Unmet Needs Assessment addressing the three areas above.
4. Grantees must propose an allocation of CDBG–DR funds that gives primary consideration to addressing unmet housing needs. Grantees may also allocate funds for infrastructure or economic revitalization, but in doing so grantees must identify how any remaining unmet housing needs will be addressed or how the economic revitalization or infrastructure activities will contribute to the long-term recovery and restoration of housing in the most impacted and distressed areas.

Emphasis on Housing Needs

Federal Register Vol 81 No. 224 / Monday, November 21, 2016 / Notice

“Given the extent of damage to housing in the largest eligible disaster and the very limited data at present on unmet infrastructure and economic revitalization needs, this notice requires each grantee to primarily consider and address its unmet housing recovery needs. This notice allows grantees to allocate funds to address unmet economic revitalization and infrastructure needs, but in doing so, the grantee must identify how unmet infrastructure activities will contribute to the long-term recovery and restoration of housing in the most impacted and distressed areas.”

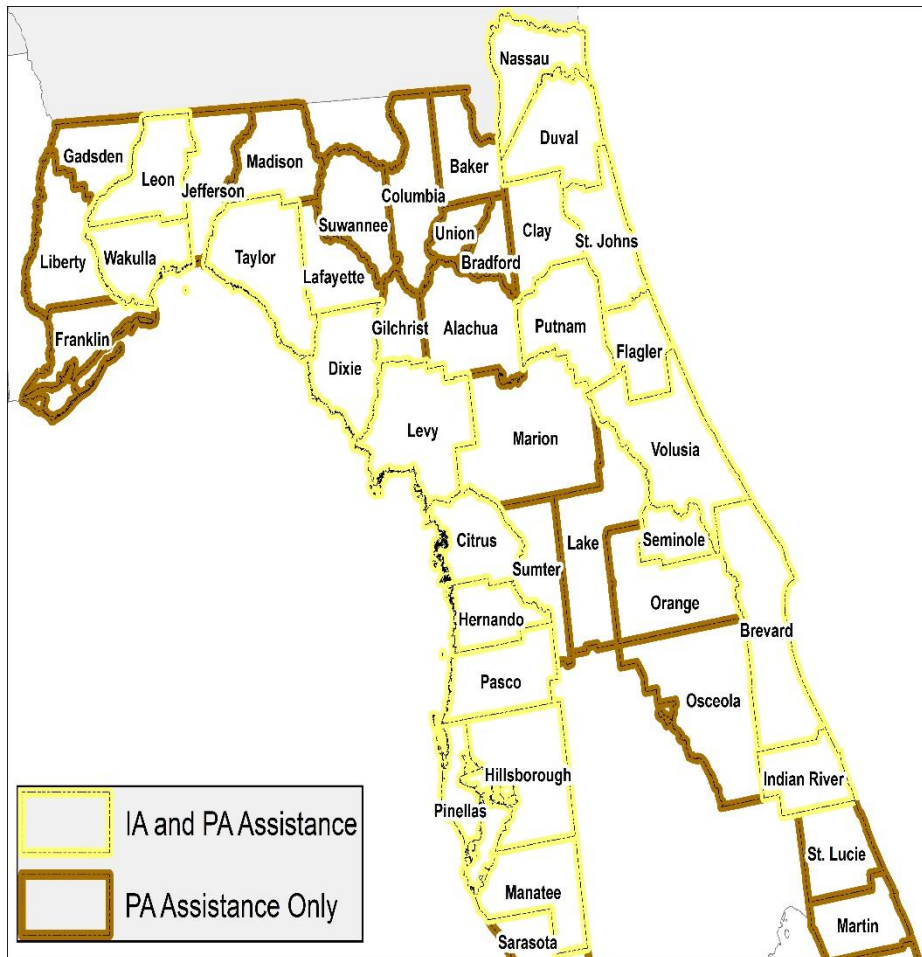
Draft as of 11/20/17

Low and Moderate Income (LMI) Requirement

Federal Register Vol 81 No. 224 / Monday, November 21, 2016 / Notice

“The primary objective of the HCD Act is the “development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income” (42 U.S.C. 5301(c)). To carry out this objective, the statute requires that 70 percent of the aggregate of CDBG program funds be used to support activities benefiting low- and moderate-income persons. To ensure that maximum assistance is provided initially to low- and moderate- income persons, the 70 percent overall benefit requirement shall remain in effect for this allocation, subject to a waiver request by an individual grantee to authorize a lower overall benefit for its CDBG–DR grant based on a determination by HUD of compelling need for the reduction.”

Counties Receiving Individual & Public Assistance



PDD 4280- Hurricane Hermine		PDD 4283 – Hurricane Matthew	
County	Declaration Type	County	Declaration Type
Alachua	PA Only	Bradford	PA Only
Baker	PA Only	Brevard	IA and PA
Citrus	IA and PA	Broward	PA Only
Columbia	PA Only	Clay	PA Only
Dixie	IA and PA	Duval	IA and PA
Franklin	PA Only	Flagler	IA and PA
Gadsden	PA Only	Indian River	IA and PA
Gilchrist	PA Only	Lake	PA Only
Hernando	IA and PA	Martin	PA Only
Hillsborough	IA and PA	Nassau	IA and PA
Jefferson	PA Only	Orange	PA Only
Lafayette	PA Only	Osceola	PA Only
Leon	IA and PA	Palm Beach	PA Only
Levy	IA and PA	Putnam	IA and PA
Liberty	PA Only	Seminole	IA and PA
Madison	PA Only	St. Johns	IA and PA
Manatee	IA and PA	St. Lucie	PA Only
Marion	PA Only	Volusia	IA and PA
Pasco	IA and PA		
Pinellas	IA and PA		
Sarasota	PA Only		
Sumter	PA Only		
Suwanee	PA Only		
Taylor	IA and PA		
Union	PA Only		
Wakulla	IA and PA		
Total:	11 IA and PA , 15 PA Only		9 IA and PA, 9 PA only

Data Sources

Housing

- Small Business Administration (SBA) real property verified loss data
- Federal Emergency Management Agency (FEMA) Public Assistance (PA) and Individual Assistance (IA)
- National Flood Insurance Program (NFIP) flood insurance payments
- SBA home loans

Infrastructure

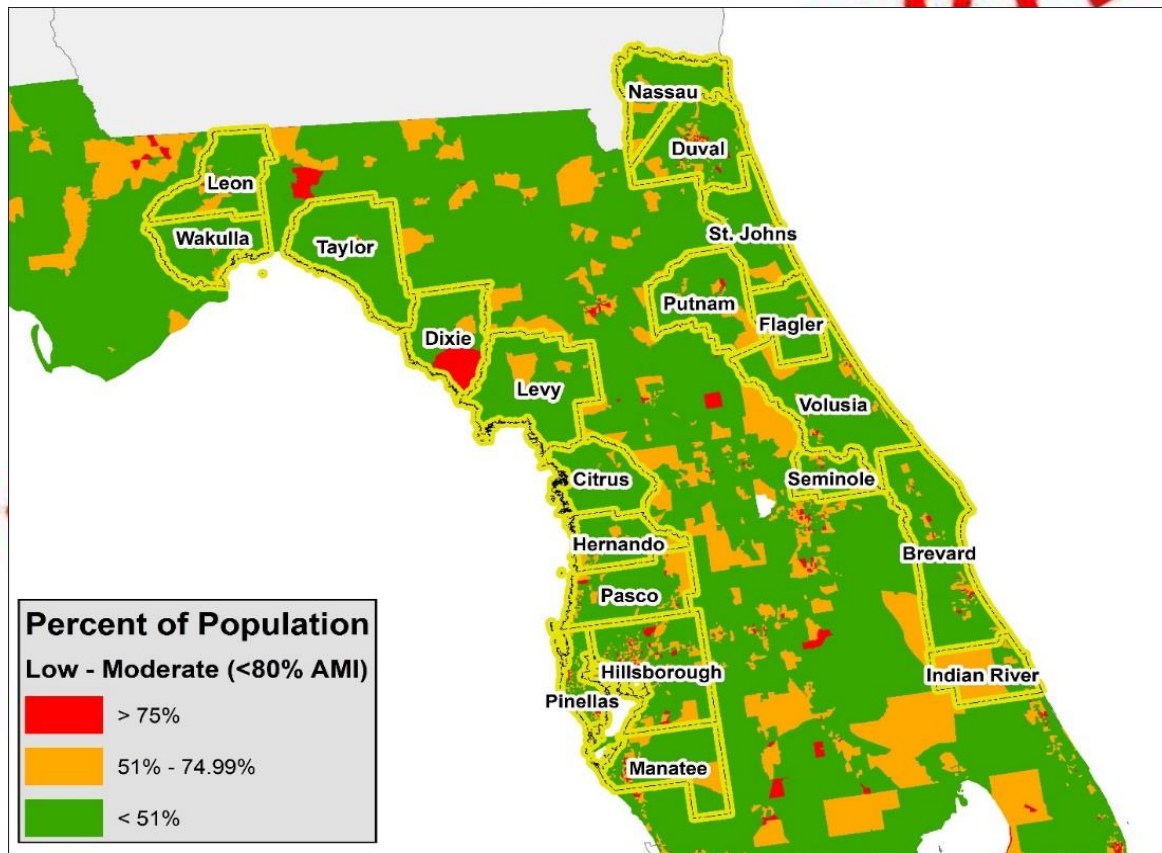
- County impacts resulting in requests for PA data
- State impacts resulting in requests for PA data

Economic

- SBA business loan records
- United States Department of Agriculture (USDA) crop loss data (agri-business impacts)

HUD Requirements – Focus on LMI Populations

- **Very low income** – has an annual income at 30% or below the area median income
- **Low income** – has an annual income at 31% to 50% of the area median income;
- **Moderate income** – has an annual income at 51% to 80% of the area median income

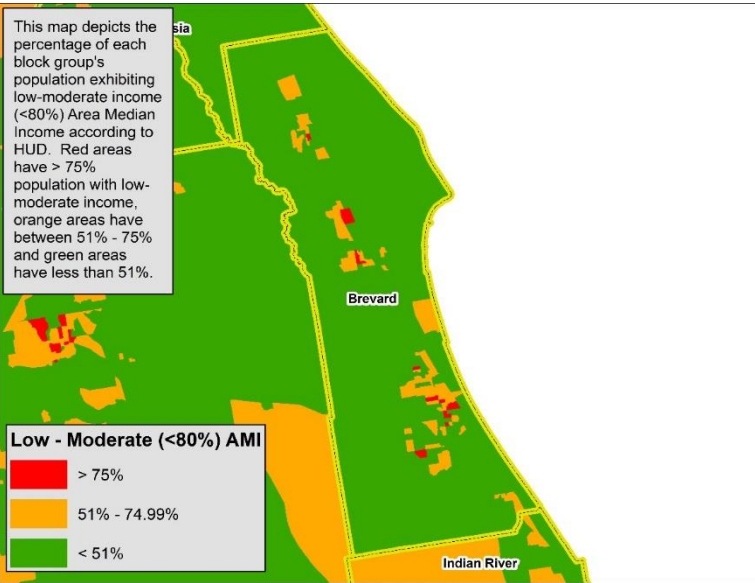


LMI Populations

This map depicts the percentage of each block group's population exhibiting low-moderate income (<80%) Area Median Income according to HUD. Red areas have > 75% population with low-moderate income, orange areas have between 51% - 75% and green areas have less than 51%.

Low - Moderate (<80%) AMI

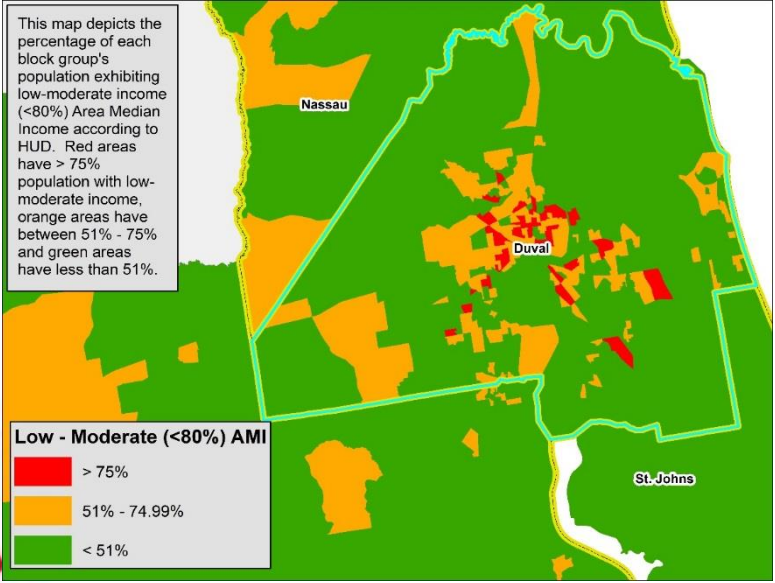
- > 75%
- 51% - 74.99%
- < 51%



This map depicts the percentage of each block group's population exhibiting low-moderate income (<80%) Area Median Income according to HUD. Red areas have > 75% population with low-moderate income, orange areas have between 51% - 75% and green areas have less than 51%.

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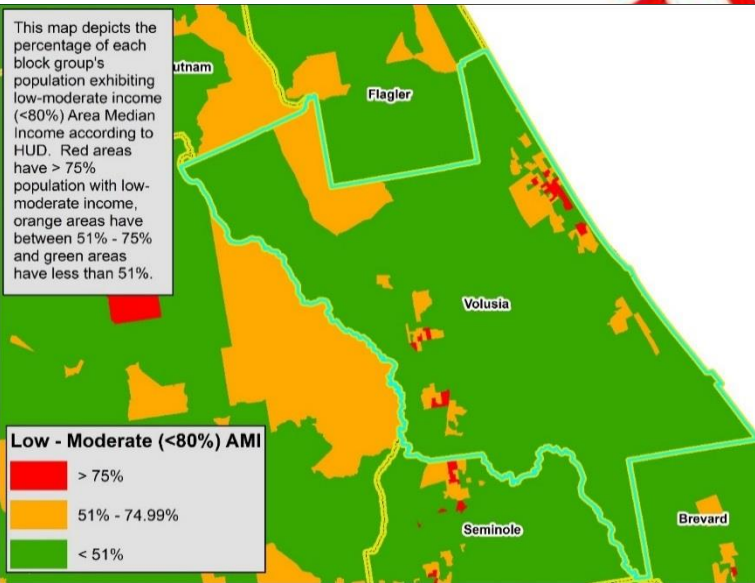
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- 51% - 74.99%
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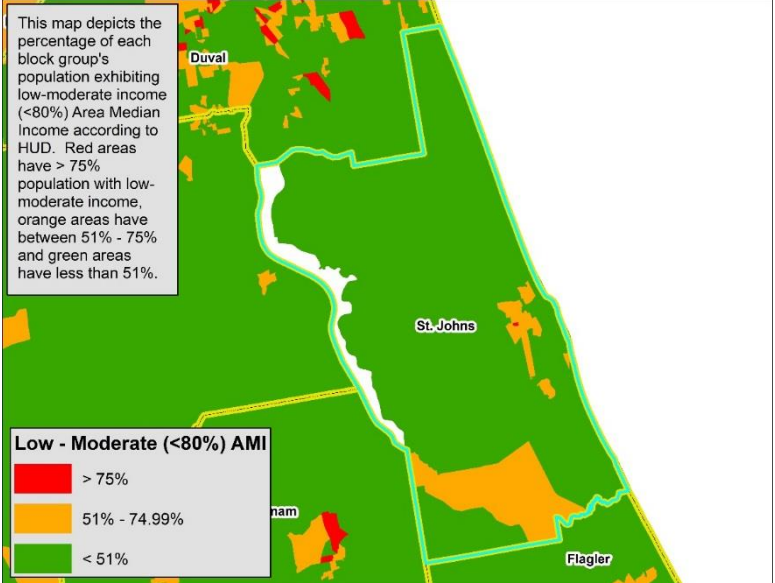
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- 51% - 74.99%
- < 51%



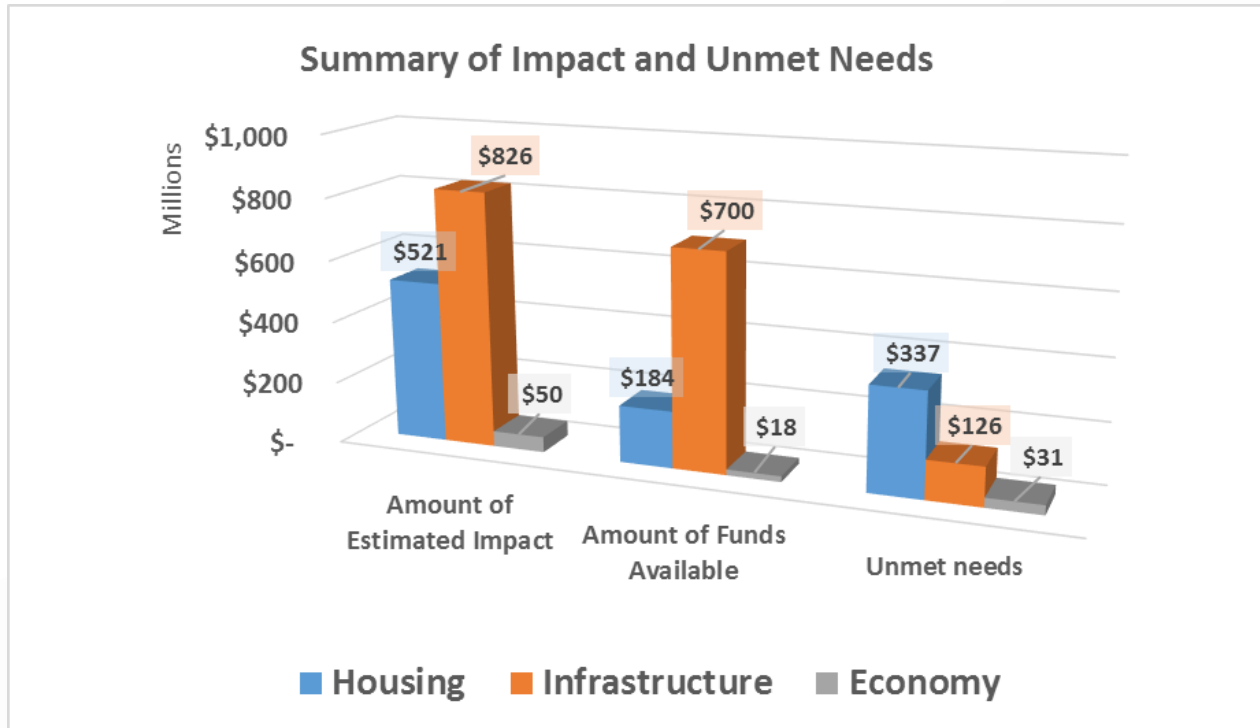
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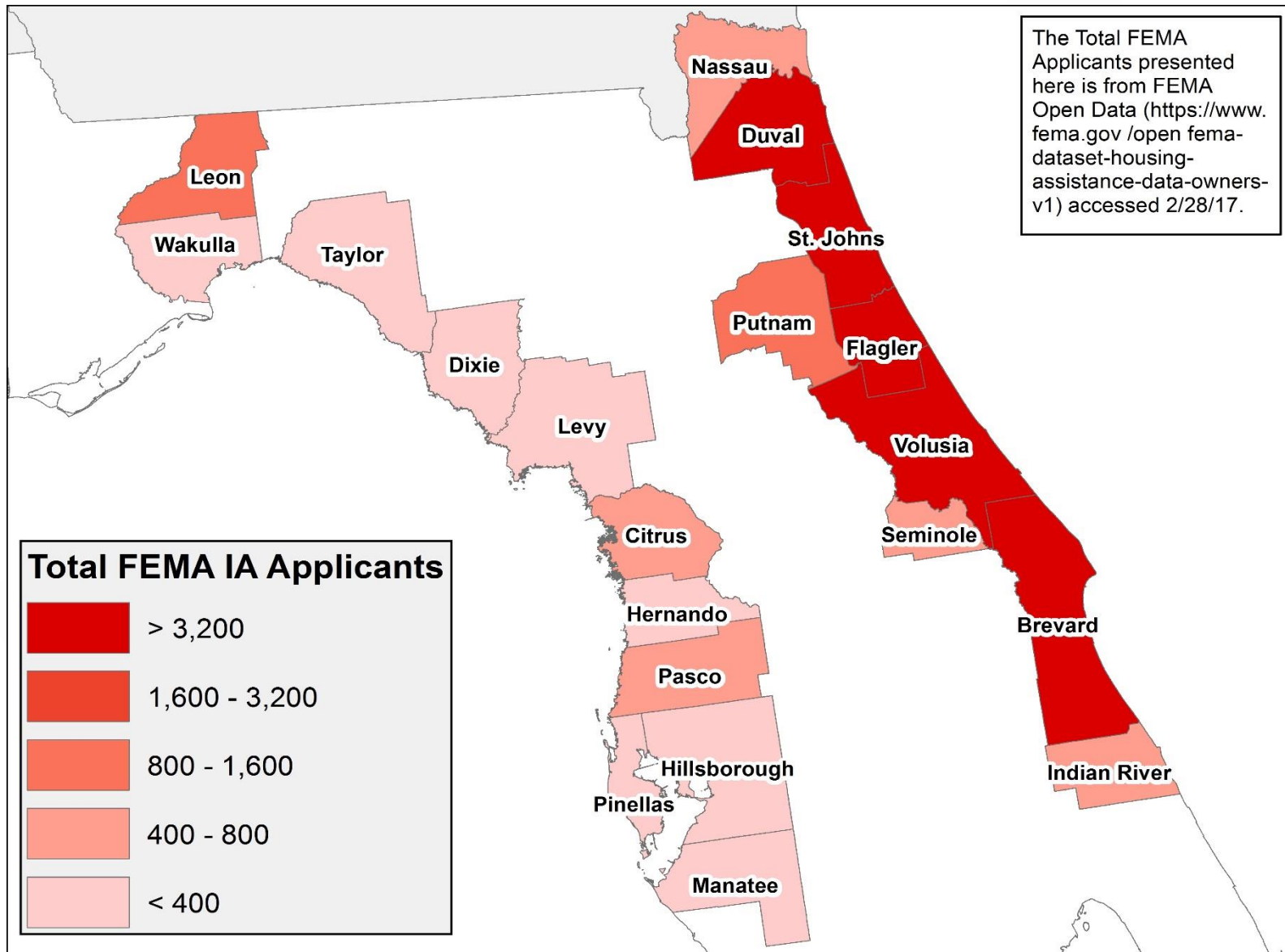


Summary of Unmet Needs – State Overview

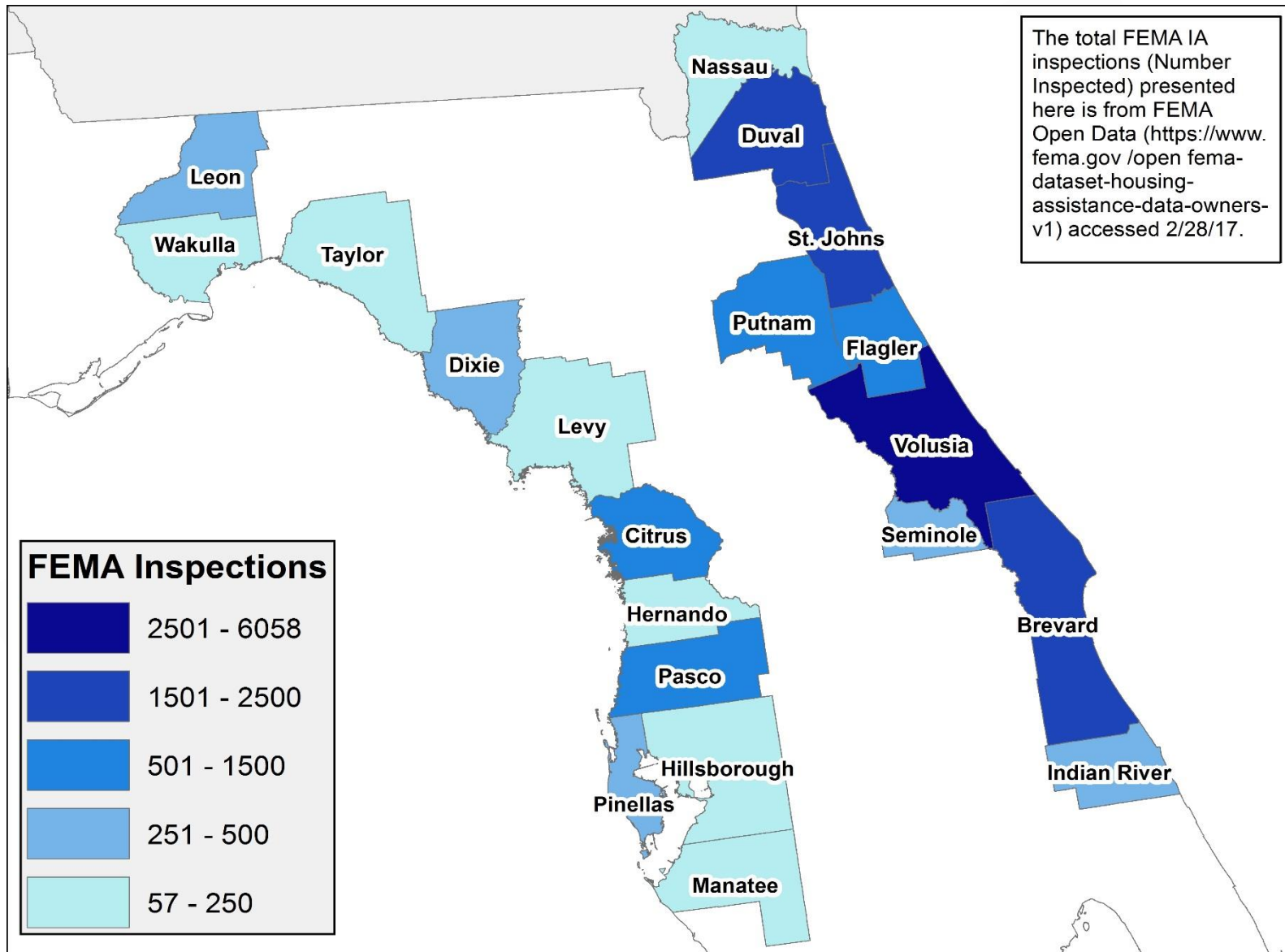


Summary of Impacts/Support	Housing	Infrastructure	Economy	Total
Amount of Estimated Impact	\$ 520,545,128	\$825,884,954	\$ 49,679,691	\$ 1,396,109,773
Amount of Funds Available	\$ 184,032,929	\$ 700,135,842	\$ 18,495,843	\$ 902,664,614
Unmet needs	\$ 336,512,199	\$ 125,749,112	\$ 31,183,847	\$ 493,445,159
Percent of Total	68.20%	25.48%	6.32%	

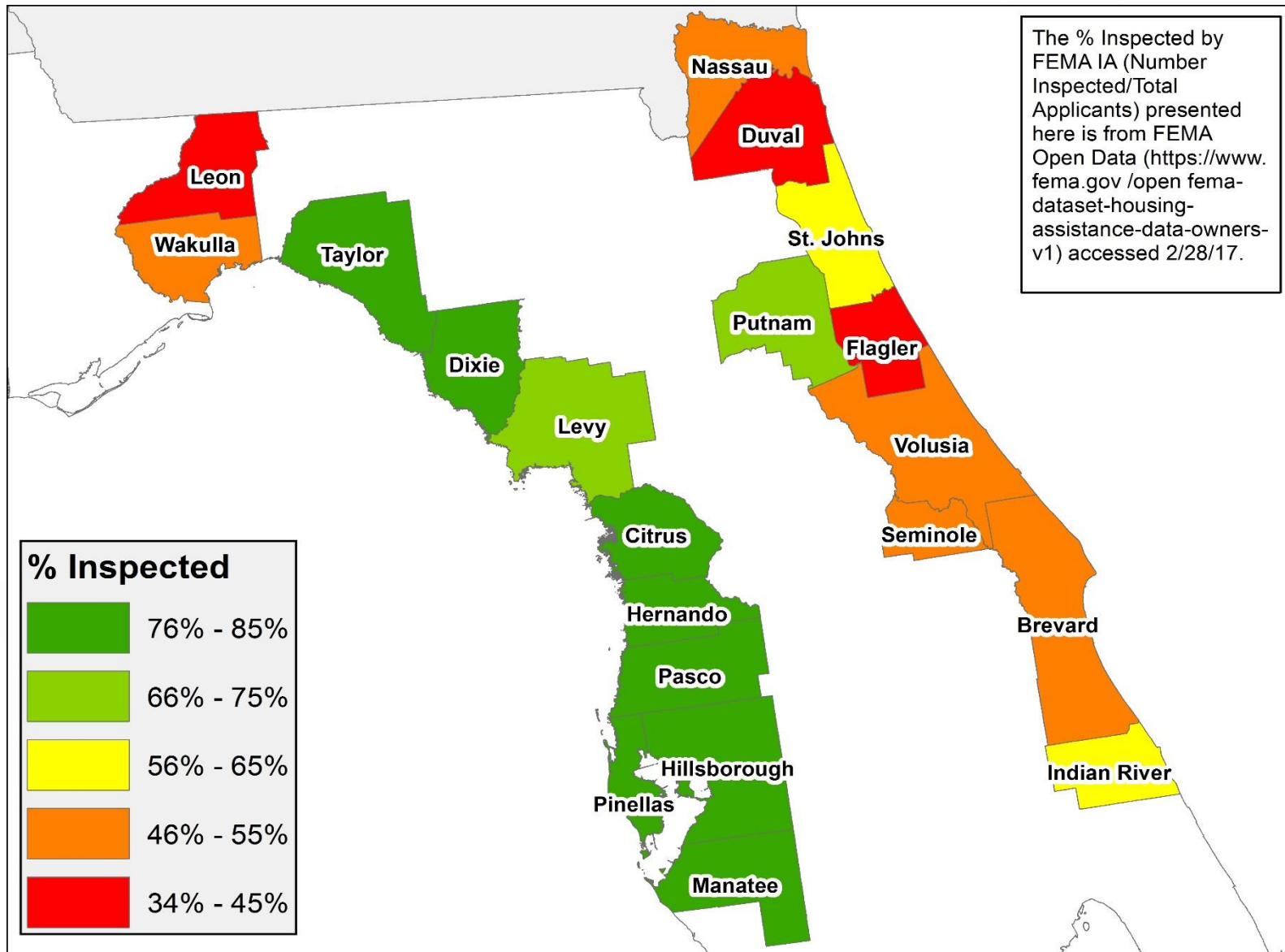
Housing Impact: By the FEMA Numbers



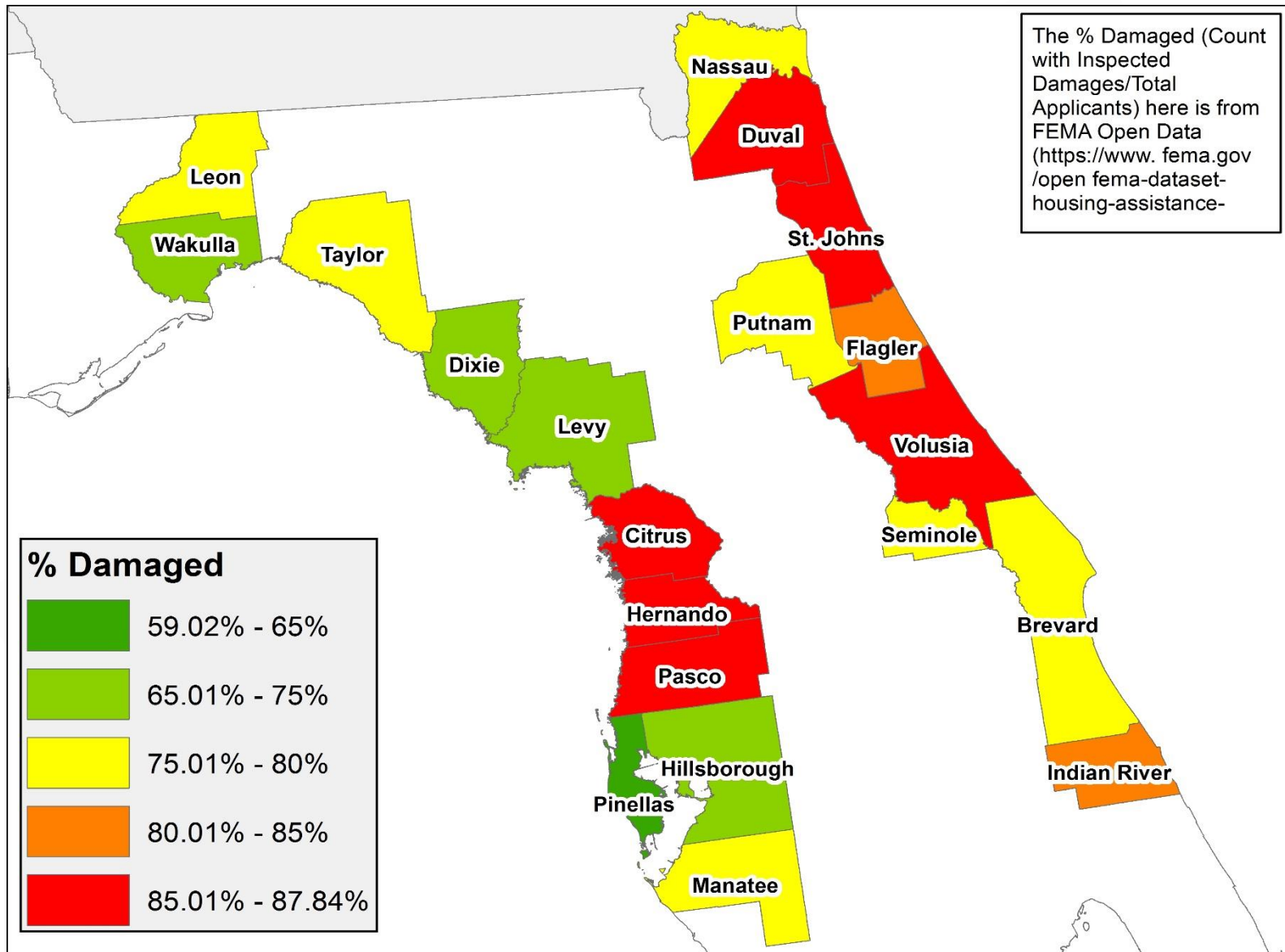
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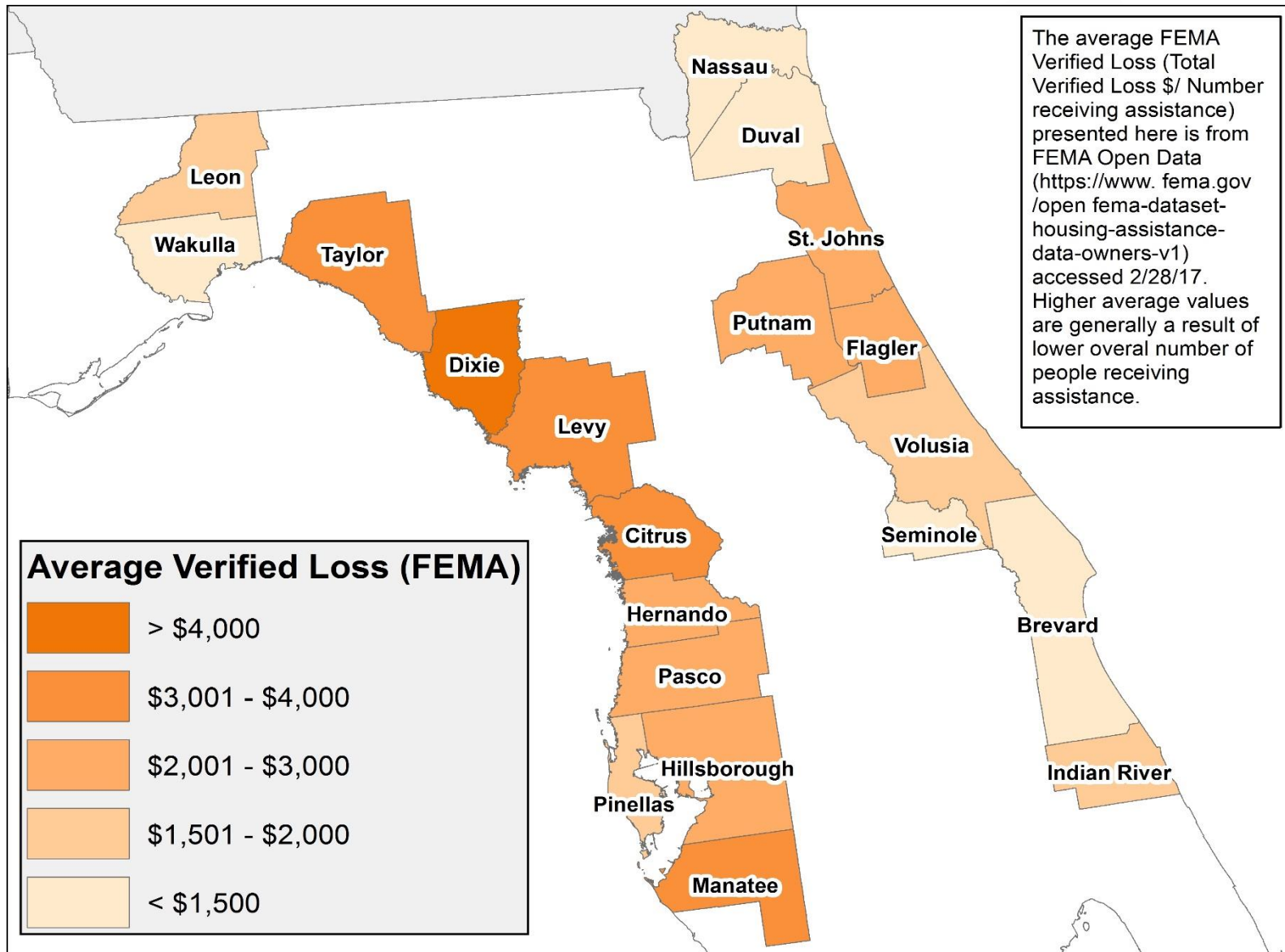
Housing Impact: By the FEMA Numbers



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Housing Impact: By the FEMA Numbers



Public Assistance HUD Requirement

Public Assistance funds cover two distinct groups of projects:

- Debris and Emergency Protective Measures
- Building and Infrastructure Improvements such as:
 - Roads/Bridges
 - Water Control
 - Buildings/Equipment
 - Utilities
 - Parks/Rec/Other

Public Assistance – Debris & Emergency Protective Measures

Hurricane

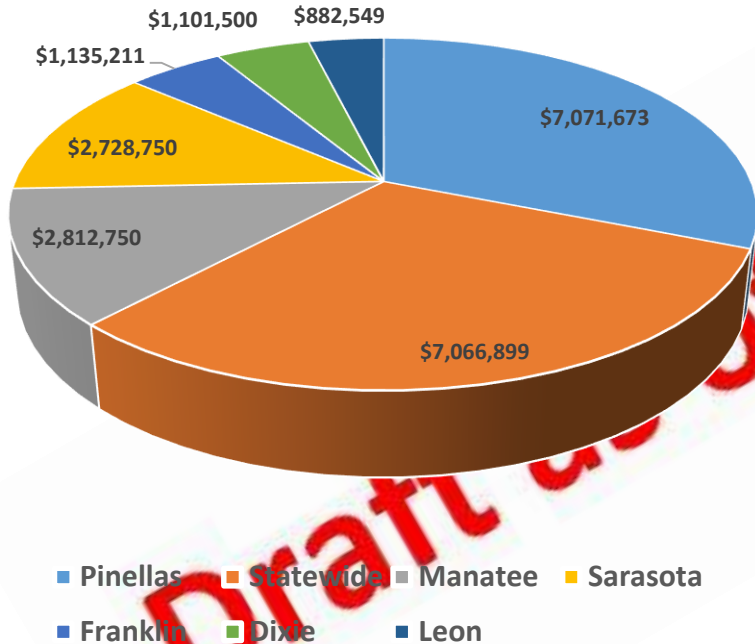
County	Category A (Debris Removal)		Category B (Emergency Protective Measures)		Total Debris Removal and Emergency Measures	
	Number of Projects	Project Total Amounts	Number of Projects	Project Total Amounts	Number of Projects	Project Total Amounts
Alachua	3	\$145,515	4	\$203,000	7	\$348,515
Baker			1	\$40,000	1	\$40,000
Citrus	6	\$899,000	3	\$172,000	9	\$1,071,000
Columbia	1	\$175,000	1	\$60,000	2	\$235,000
Dixie	4	\$2,501,381	3	\$165,000	7	\$2,666,381
Franklin	2	\$136,000	5	\$102,393	7	\$238,393
Gadsden			3	\$11,100	3	\$11,100
Hernando	3	\$136,000	2	\$60,000	5	\$196,000
Jefferson	8	\$218,631	4	\$59,697	12	\$278,328
Lafayette	2	\$9,000	1	\$10,000	3	\$19,000
Leon	6	\$12,031,988	9	\$3,278,322	15	\$15,310,310
Levy	8	\$739,806	9	\$144,600	17	\$884,406
Liberty			2	\$11,250	2	\$11,250
Madison	4	\$291,708	3	\$62,237	7	\$353,945
Manatee	1	\$10,000	4	\$990,000	5	\$1,000,000
Marion	2	\$65,000	1	\$51,389	3	\$116,389
Pasco	4	\$765,000	5	\$970,000	9	\$1,735,000
Pinellas	11	\$470,000	23	\$4,538,318	34	\$5,008,318
Sarasota	3	\$65,000	3	\$258,115	6	\$323,115
Suwannee	3	\$91,000	3	\$93,000	6	\$184,000
Taylor	3	\$1,007,278	4	\$90,402	7	\$1,097,680
Union			1	\$30,000	1	\$30,000
Wakulla	4	\$217,152	4	\$20,402	8	\$237,555
Statewide	21	\$9,886,867	27	\$3,669,419	48	\$13,556,285
Grand Total	99	\$29,861,326	125	\$15,090,644	224	\$44,951,970

Draft as of 2/28/17

Public Assistance – Building & Infrastructure Improvements

Hermine

Applicant Share (25%) - Estimated Unmet Needs¹



¹ – Data as of 3/27/17 from FDEM reflecting FEMA and State PACs working with each county's applicants to determine the entire scope of all damages that will be captured on project worksheets

These counties each had < 3% of the total estimated unmet need

County	Applicant Share (25%)	County	Applicant Share (25%)
Taylor	\$550,810	Wakulla	\$49,500
Pasco	\$408,150	Marion	\$46,750
Levy	\$299,894	Lafayette	\$10,000
Suwannee	\$218,207	Madison	\$7,018
Hernando	\$102,925	Gadsden	\$5,000
Citrus	\$84,948	Alachua	\$3,306

Public Assistance – Debris & Emergency Protective Measures

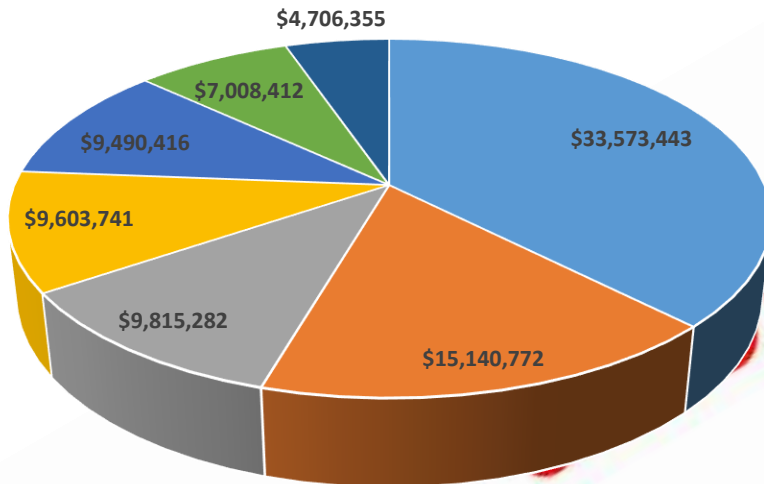
Matthew

County	Category A (Debris Removal)		Category B (Emergency Protective Measures)		Total Debris Removal and Emergency Measures	
	Number of Projects	Project Total Amounts	Number of Projects	Project Total Amounts	Number of Projects	Project Total Amounts
Bradford	2	\$11,004	3	\$72,471	5	\$83,475
Brevard	16	\$15,079,913	29	\$7,496,339	45	\$22,576,252
Broward	7	\$83,277	41	\$8,835,848	48	\$8,919,125
Clay	6	\$1,326,600	5	\$900,175	11	\$2,226,775
Duval	14	\$25,607,443	18	\$10,866,120	32	\$36,473,563
Flagler	10	\$13,167,534	13	\$11,928,286	23	\$25,095,820
Indian River	8	\$2,141,941	10	\$1,600,689	18	\$3,742,630
Lake	6	\$221,262	11	\$318,856	17	\$540,118
Martin	6	\$4,239,977	9	\$2,297,760	15	\$6,537,737
Nassau	3	\$385,064	3	\$914,000	6	\$1,299,064
Orange	6	\$1,254,859	11	\$961,500	17	\$2,216,359
Osceola	1	\$6,452	10	\$1,174,775	11	\$1,181,227
Palm Beach	14	\$1,715,404	29	\$6,636,433	43	\$8,351,837
Putnam	5	\$2,235,000	7	\$1,241,000	12	\$3,476,000
Seminole	9	\$1,261,671	11	\$2,284,958	20	\$3,546,629
St. Johns	10	\$25,543,626	16	\$12,206,082	26	\$37,749,708
St. Lucie	6	\$2,235,954	8	\$2,303,200	14	\$4,539,154
Sumter	1	\$210,000	1	\$60,000	2	\$270,000
Volusia	37	\$51,734,227	28	\$7,900,987	65	\$59,635,213
Statewide	24	\$14,763,927	27	\$34,711,923	51	\$49,475,850
Grand Total	191	\$163,225,134	290	\$114,711,402	481	\$277,936,536

Public Assistance – Building & Infrastructure Improvements

Matthew

Applicant Share (25%) - Estimated Unmet Needs²



- St. Johns ■ Duval ■ Nassau ■ Volusia
- Brevard ■ Statewide ■ Indian River

² – Data as of 3/27/17 from FDEM reflecting FEMA and State PACs working with each county's applicants to determine the entire scope of all damages that will be captured on project worksheets

These counties each had < 3% of the total estimated unmet need

County	Applicant Share (25%)	County	Applicant Share (25%)
Flagler	\$11,609,860	Seminole	\$738,522
Martin	\$8,952,674	Palm Beach	\$468,731
Putnam	\$8,129,000	Orange	\$335,307
St. Lucie	\$7,392,207	Osceola	\$144,244
Clay	\$4,730,055	Bradford	\$117,851
Broward	\$2,898,815	Lake	\$82,137
Sumter	\$1,700,000		

Infrastructure – Unmet Needs

Infrastructure	Hermine	Matthew	Total
Debris & Emergency Protective Measures	\$44,951,970	\$277,936,536	\$322,888,506
Building & Infrastructure Improvements	\$98,343,359	\$404,653,089	\$502,996,448
Total Loss	\$143,295,329	\$682,589,625	\$825,884,954
Covered/Payed Expenses			
Debris & Emergency Protective Measures	\$44,951,970	\$277,936,536	\$322,888,506
Building & Infrastructure Improvements	\$73,757,519	\$303,489,817	\$377,247,336
Total Payments	\$118,709,489	\$581,426,353	\$700,135,842
Unmet Need	\$24,585,840	\$101,163,272	\$125,749,112

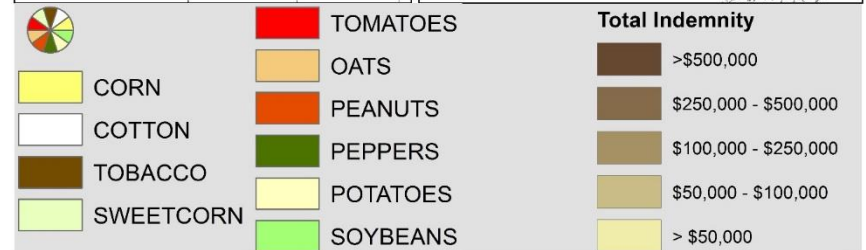
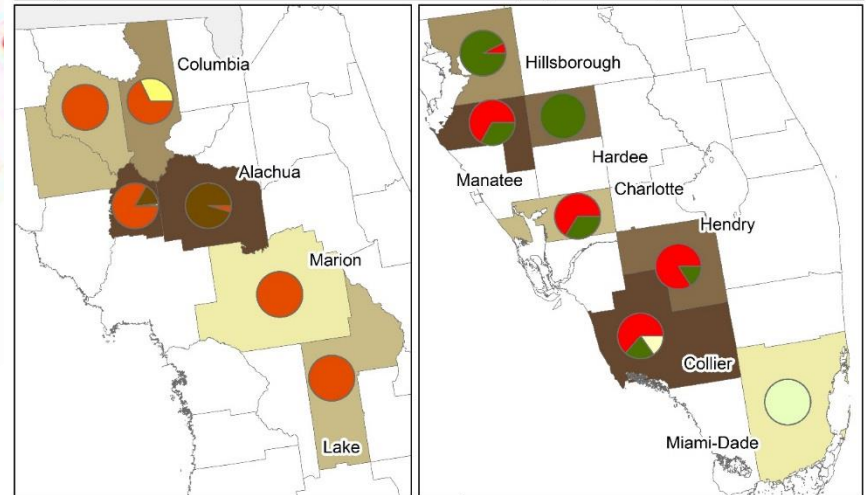
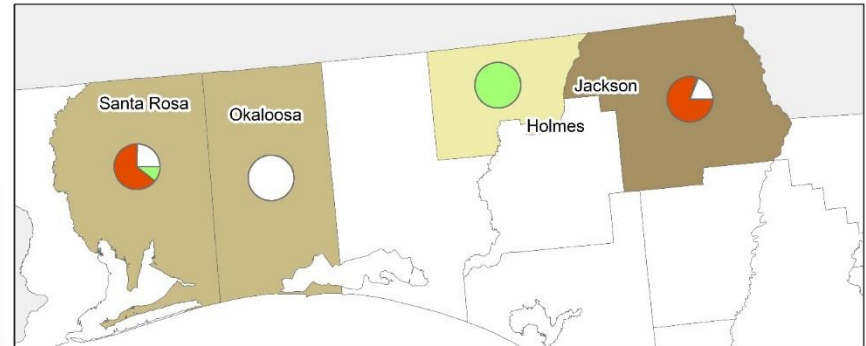
Business Impacts – SBA Perspective

Number of SBA Business Applicants with Verified Real Property Losses	536
Total Verified Losses (Repairs)	\$20,521,037
Total Verified Losses (Reconstruction)	\$1,710,660
Number of SBA Applicants Withdrawn or Declined	104
Median Verified Real Property Loss	\$33,158
Estimated Losses for Withdrawn or Declined Applicants	\$3,448,380
Total Real Estate Losses for Businesses Referred to SBA	\$25,680,077
Sum of operational losses	\$12,574,125
Total Losses to Businesses (Hermine & Matthew)	\$38,254,202
Total Benefit paid to businesses by SBA	\$13,876,600
Total Unmet Business Needs	\$24,377,602

Impacts to Agri-business

Crop	Number of Claims	Acres Affected	Indemnity
All Other Crops	2	211	\$141,321
CORN	2	251	\$51,888
COTTON	3	630	\$108,979
FLUE CURED TOBACCO	3	286	\$726,406
FRESH MARKET SWEET CORN	1	227	\$30,687
FRESH MARKET TOMATOES	7	483	\$1,438,367
OATS	1	61	\$2,420
PEANUTS	13	3,587	\$1,009,655
PEPPERS	7	297	\$1,022,530
POTATOES	2	127	\$80,362
SOYBEANS	2	155	\$6,629
Grand Total	43	6,314	\$4,619,243

USDA Data for Matthew Impacted Counties (October-November, 2016)	
Actual Indemnity	\$4,619,243
Estimated Additional Loss	\$1,670,230
Estimated Total Need	\$6,289,473
Insurance Paid	\$4,619,243
Estimated Unmet Need	\$1,670,230



Ground Truth

If your community's on-the-ground assessments vary from the information outlined in this presentation, DEO invites you to contact us to discuss your community's assessments and data.

Draft as of 3/28/17

GENERAL QUESTIONS



Draft

08/17



Thank You!

If you have questions or comments about this presentation or need to discuss a future project, please contact our office.



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