



**Florida Community Development Block
Grant – Disaster Recovery (CDBG – DR)
Hurricane Irma Unmet Needs Assessment**



April 12, 2018

Unmet Needs Assessment Webinar

- This webinar will provide:
 - An overview of the Community Development Block Grant – Disaster Recovery (CDBG-DR) Program.
 - A projected timeline for implementation.
 - Summary of impact and Unmet Needs Assessment.

CDBG-DR Key Federal Actions To-Date

- **September 2017:** Congress appropriated \$7.4 billion for disaster recovery through the CDBG-DR program nationwide.
- **November 2017:** U.S Department of Housing and Urban Development (HUD) announced Florida will receive approximately \$616 million of this original appropriation.
- **February 2018:** HUD released guidelines that must be followed to receive funding.
- **February 2018:** Congress appropriated an additional \$28 billion for disaster recovery to the CDBG program nationwide.
- **April 2018:** HUD announced \$791 million for remaining unmet needs for Hurricane Irma and to support mitigation activities.

Projected Timeline of Events

Date	Action
September 2017	Hurricane Irma makes landfall in Florida; Congress appropriates \$7.4 billion to support disaster recovery nationwide through the CDBG-DR program.
November 2017	HUD announced Florida will receive approximately \$616 million to support long-term recovery for Hurricane Irma.
December 2017	DEO began data assessment of unmet needs.
February 2018	HUD released guidance that must be followed by state and local governments to access the funding and described which counties will receive the majority (80 percent) of the funding.
March 2018	Through meetings and webinars, DEO worked with communities to finalize assessment of unmet needs and determine how to best design programs to address those needs.
April 2018	DEO will post a draft of the action plan on its website for 14-day public comment period.
May 2018	DEO will submit an action plan to HUD for approval no later than May 15; HUD has 45 days to approve or provide feedback.
July 2018	DEO anticipates that HUD will approve action plan or provide feedback to the state on required revisions.
August 2018	DEO anticipates receiving grant agreement from HUD, which will be expedited and returned to HUD for execution.
Fall 2018	DEO will work with eligible entities to implement programs developed in action plan.

Funding Breakdown

HUD released the following breakdown, based on its assessment of unmet needs in Florida.

Funding Amount	Eligibility			
\$492,737,600 (80 percent)	Minimum that must be spent in HUD-identified “most impacted and distressed” areas:			
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\$123,184,400 (20 percent)	Can be spent on state-identified “most impacted and distressed” areas that received a presidential disaster for Hurricane Irma. These areas will be identified in the state’s action plan.			
\$615,922,000	TOTAL ALLOCATION			

Key Guidelines for CDBG-DR

- Flexible funding to address community needs that remain after other state and federal assistance has been exhausted.
- The state (DEO) is the primary grantee and will prepare the action plan for HUD.
- Both non-entitlement and entitlement communities will be eligible to participate in state programs included in the action plan.
- Funds must primarily consider and address housing unmet needs.
- Funds can also be used to address unmet economic revitalization and infrastructure needs, but in doing so, the state must:
 - Identify how housing needs will be addressed; or
 - How the proposed economic revitalization and infrastructure activities will contribute to long-term recovery and restoration of housing.

Eligible Activities

CDBG-DR funding can be used to address long-term recovery needs related to:

- Housing
- Infrastructure
- Economic Revitalization

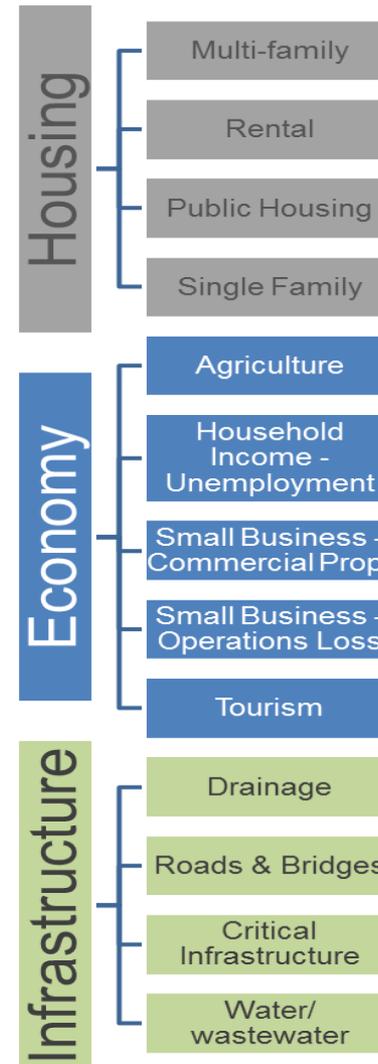
Unmet Needs Assessment Data Sources

Data	Source	Data
Housing		
Federal Emergency Management Agency (FEMA) Housing Assistance – Owners	Open FEMA Dataset	01/20/2018
FEMA Housing Assistance – Renters	Open FEMA Dataset	01/20/2018
FEMA FIDA Applicant Report	FEMA Regional Office	12/22/2017
Small Business Administration (SBA) Home Applicant Report	Small Business Administration	02/11/2018
Florida Irma Flood Claims	National Flood Insurance Program	11/30/2017
SBA Business Applicant Report	Small Business Administration	02/11/2018
Infrastructure		
Public Assistance (PA) Project Worksheet Summary	Florida Dept. of Emergency Management	TBD
PA Project Worksheet Summary – Irma	Florida Dept. of Emergency Management	TBD
PA Funded Project Details	Open FEMA Dataset	01/20/2018
Economy		
SBA Business Applicant Report	Small Business Administration	02/11/2018

Unmet Needs Assessment

Estimated Storm Impact
– Funds Made Available

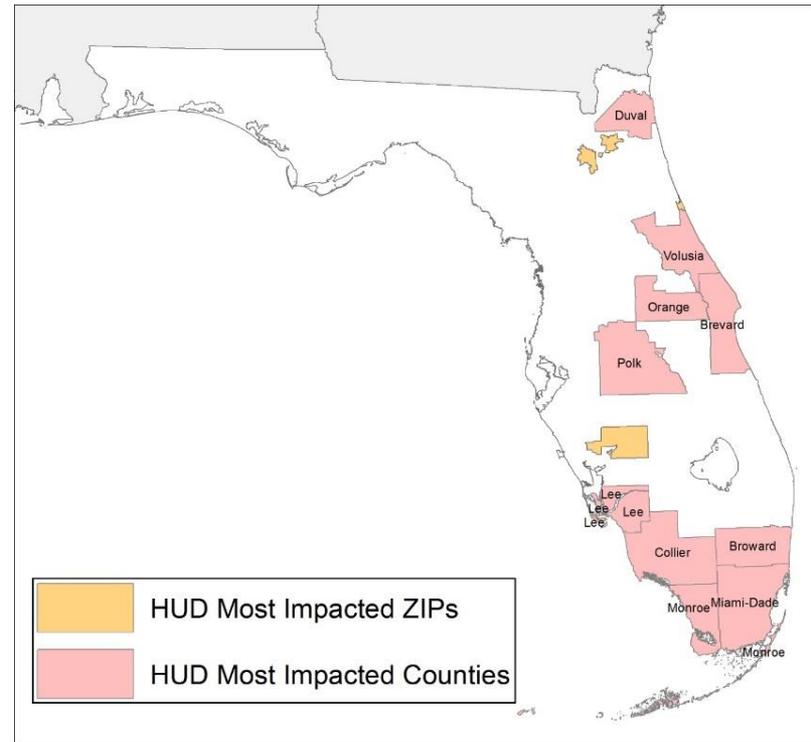
Unmet Needs



Unmet Needs Assessment

HUD Identified “Most Impacted and Distressed” Communities

- Brevard County
- Broward County
- Collier County
- Duval County
- Lee County
- Miami-Dade County
- Monroe County
- Orange County
- Volusia County
- Polk County
- 32068 (Clay County)
- 32091 (Bradford County)
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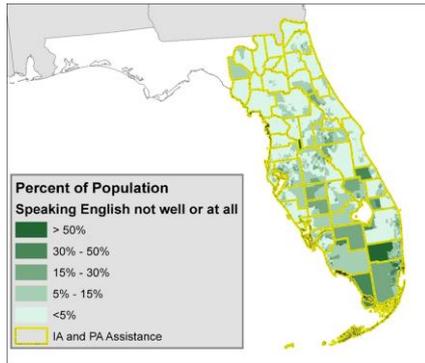


Impact on Special Needs Populations

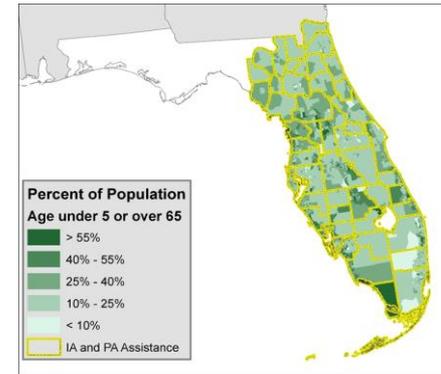
Individuals with access and functional needs will require assistance with accessing and/or receiving disaster resources. These individuals could be:

- Children
- Older adults
- Pregnant women
- Transportation disadvantaged
- Homeless
- Limited English proficiency or non-English speaking individuals

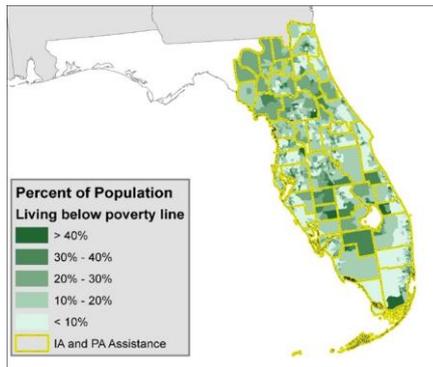
Impact on Special Needs Populations



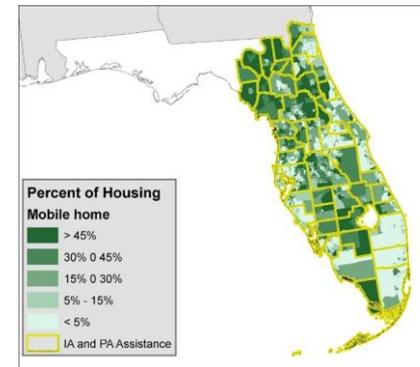
Percent of tract non-English speaking population.



Age dependent (< 5 Years or > 65 Years) populations by tract.



Percent of population living below poverty line by tract.

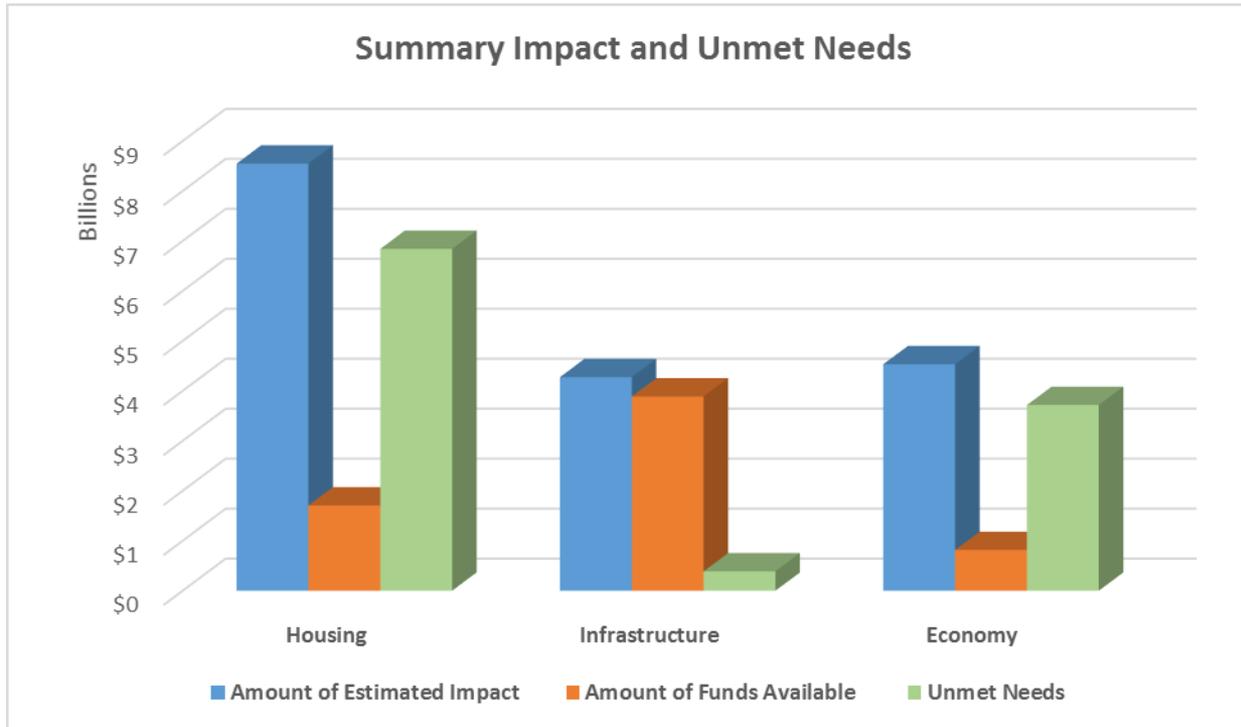


Percent mobile home populations by tract.

Hurricane Maria Evacuees to Florida

Florida School Enrollment Data of Puerto Rican Evacuees	Data
Puerto Rican Population/School Data	
Total Population in Puerto Rico	3,529,385
Total ages 3 - 17 Enrolled in Puerto Rico	615,556
Total Households in Puerto Rico	1,571,744
Puerto Rico Evacuees in Florida	
Total Kids from Puerto Rico Enrolled in Florida Schools	10,324
Estimate of total evacuee households in Florida	26,362
Estimate of total evacuee population in Florida	59,196
Low-Moderate Income Estimates	
Average Low/Mod % in Puerto Rico	48.81%
Estimate of Low Mod PR Families with kids in Florida	15,375
Estimate of Low Mod PR Families in Florida	28,896

Summary Impact and Unmet Needs



Summary of Impacts/Support	Housing	Infrastructure	Economy	Total
Amount of Estimated Impact	\$8,547,356,706	\$4,274,430,191	\$4,531,186,545	\$17,352,973,442
Amount of Funds Available	\$1,706,211,312	\$3,886,914,370	\$814,906,921	\$6,408,032,603
Unmet Needs	\$6,841,145,394	\$387,515,822	\$3,716,279,624	\$10,944,940,840
Percent of Total Unmet Needs	62.51%	3.54%	33.95%	100.00%

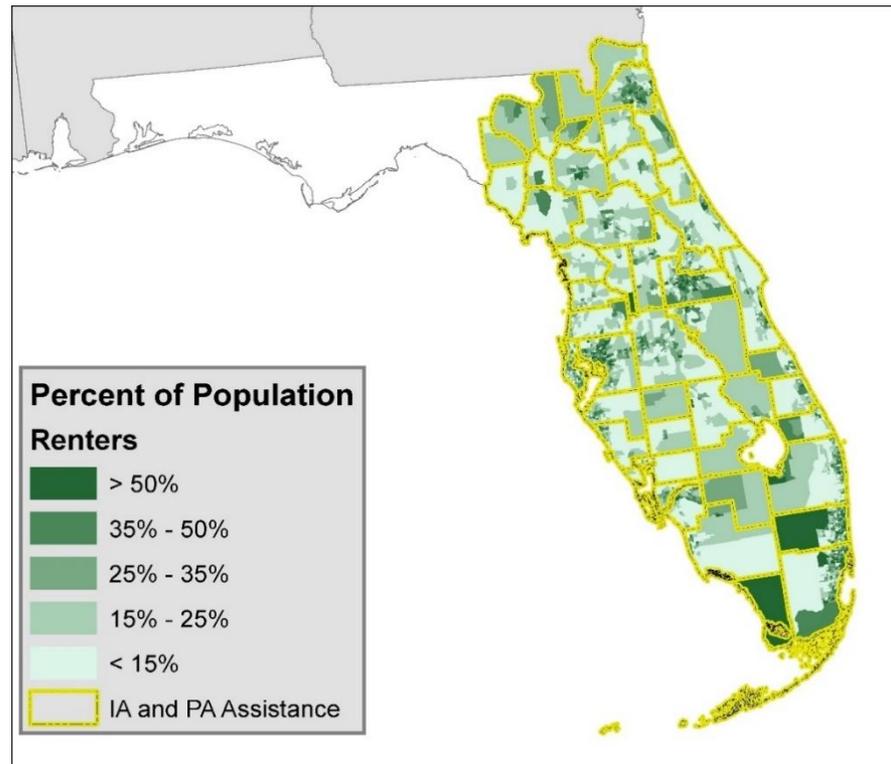
Housing Types Affected

More than 2.6 million applicants filed for FEMA Individual Assistance (IA) statewide as a result of Hurricane Irma. Of those who specified housing unit type, more than 57 percent live in houses or duplexes, 22 percent live in apartments and nearly 8 percent live in mobile homes.

Residence Type	Ownership				
	Number of Applicants	Percent of Total	% Owners	% Renters	% Not Specified
Apartment	585,455	22.18%	0.18%	99.73%	0.09%
Assisted Living Facility	2,112	0.08%	0.33%	99.38%	0.28%
Boat	2,758	0.10%	76.83%	22.44%	0.73%
College Dorm	761	0.03%	0.13%	98.55%	1.31%
Condo	113,398	4.30%	54.24%	45.63%	0.13%
Correctional Facility	267	0.01%		99.25%	0.75%
House/Duplex	1,513,456	57.33%	61.19%	38.69%	0.12%
Military Housing	640	0.02%	0.47%	99.38%	0.16%
Mobile Home	202,957	7.69%	65.02%	34.73%	0.25%
Townhouse	107,649	4.08%	46.78%	53.15%	0.08%
Travel Trailer	9,944	0.38%	63.62%	36.01%	0.37%
Other	100,287	3.80%	32.19%	67.22%	0.59%
Unknown	192	0.01%	42.19%	54.17%	3.65%

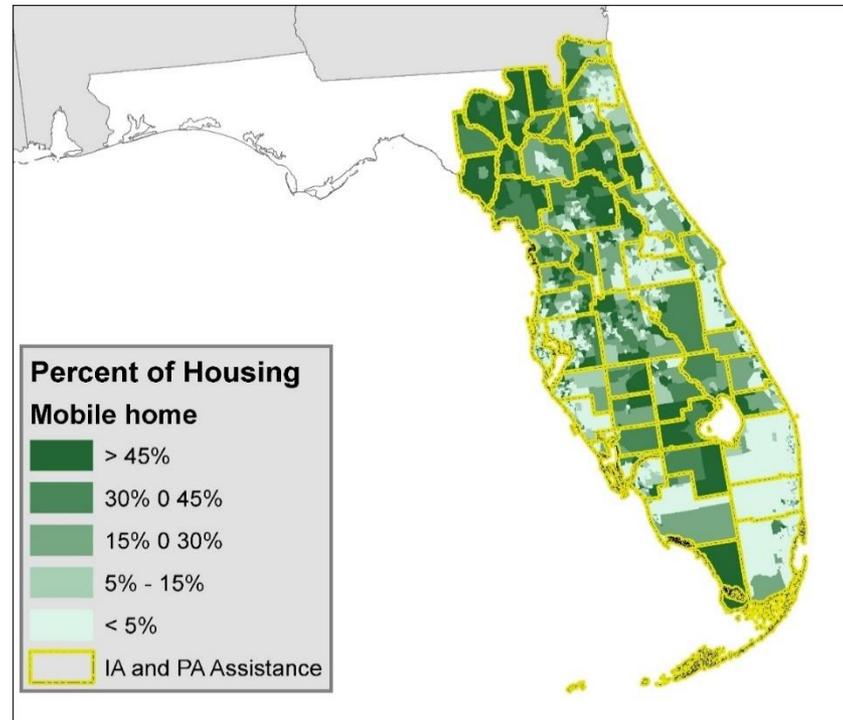
Rental Housing Impact

Of the FEMA applicants to the IA program from impacted counties, nearly 50 percent live in rental housing; 1,113,657 whom are also of low-and-moderate income.



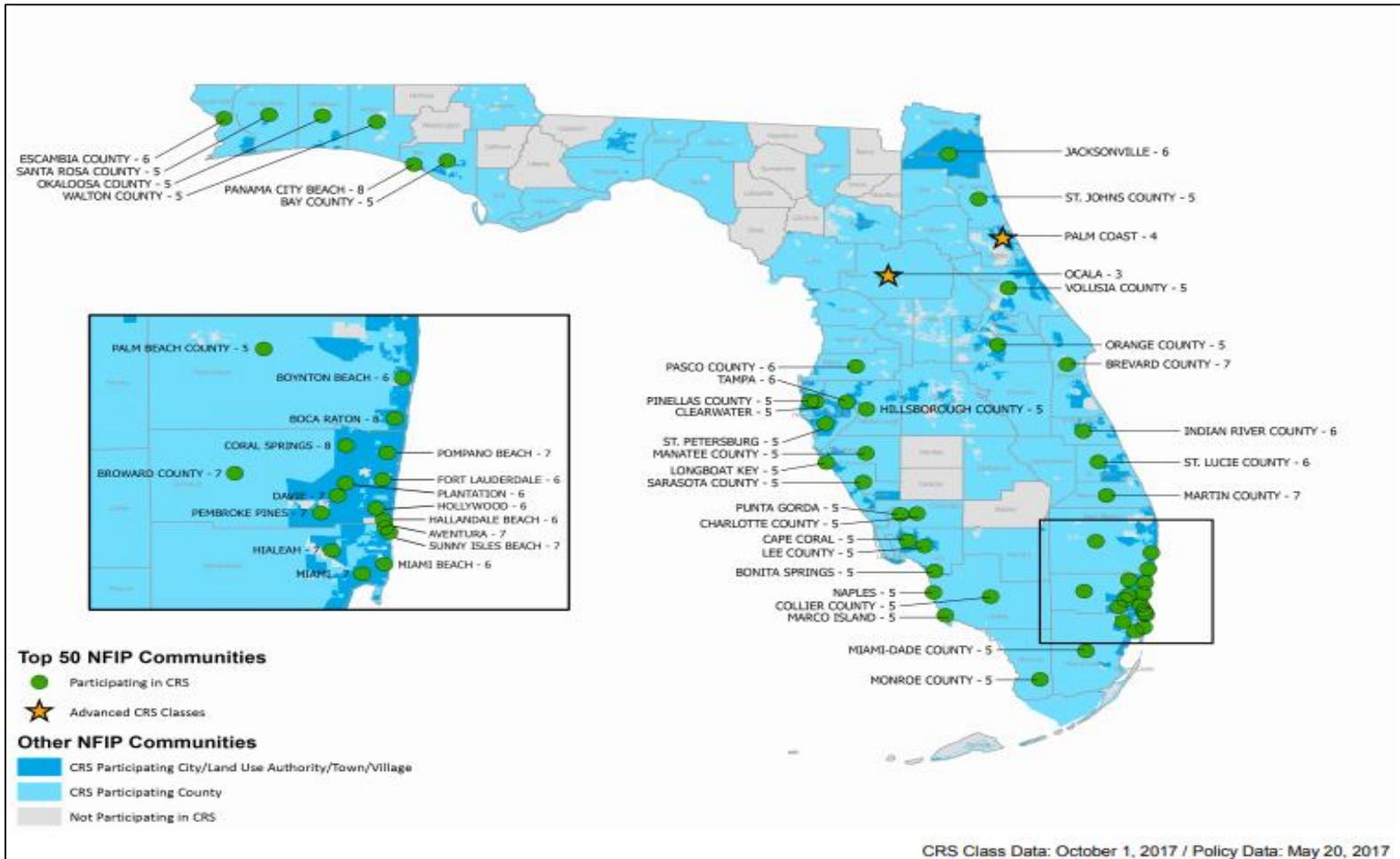
Mobile Home Impact

Of the FEMA IA applicants in the state-assessed areas, 202,927 of them reside in mobile home units.



Residential Properties in the Flood Zone

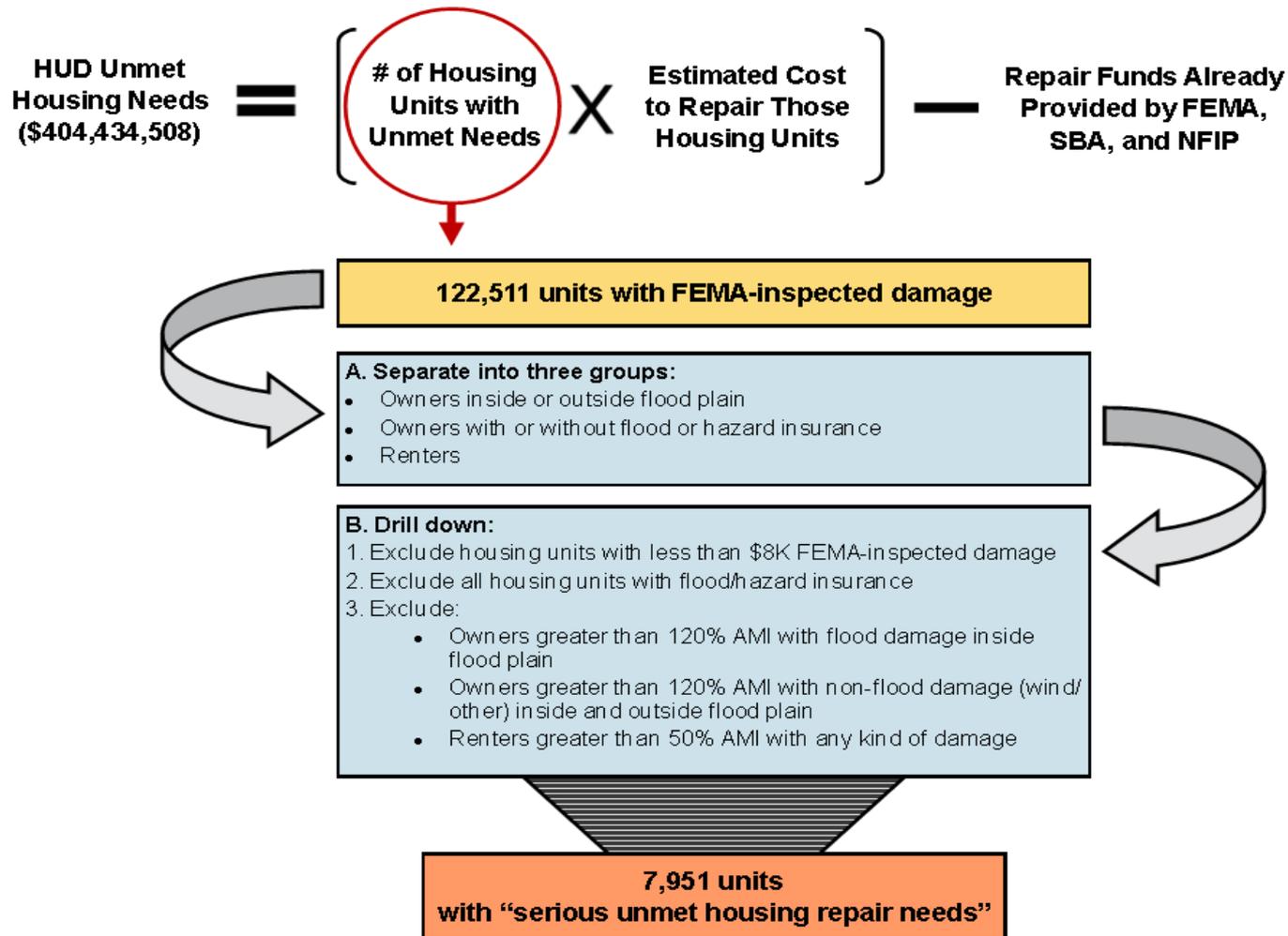
In Florida, there are 3,135,904 residential structures in the 100-year flood zone, yet there are only 1,763,729 flood insurance policies in force total.



Housing Funds Made Available

- The main federal funding sources that are available for impacted residents in the immediate aftermath of a disaster are:
 - FEMA Individual Assistance
 - Low-interest loans from the U.S. Small Business Association (SBA)
 - Insurance proceeds from the National Flood Insurance Program (NFIP)
- These three funding streams account for the majority of the housing recovery funds made available before CDBG-DR.

HUD Housing Methodology



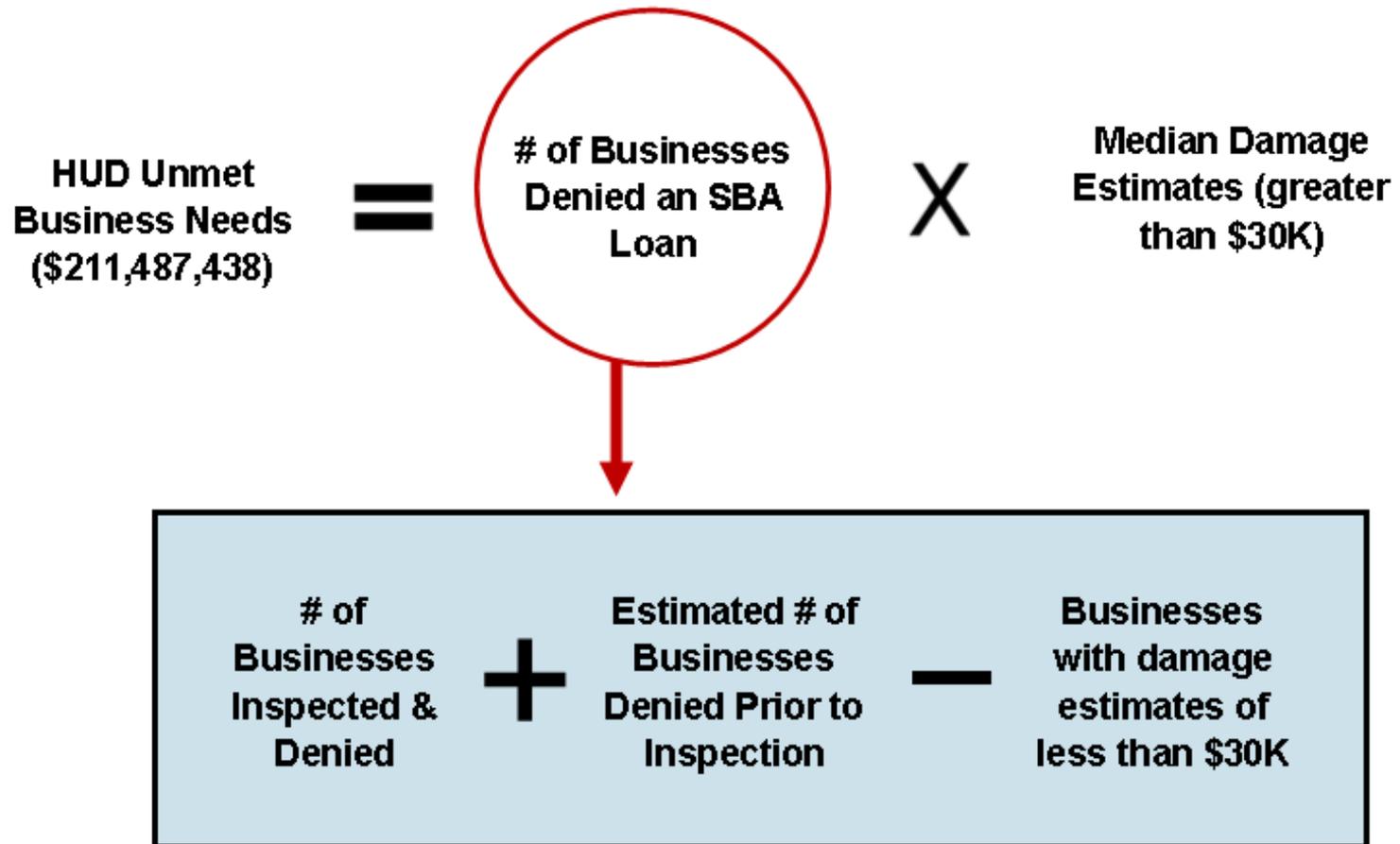
DEO Unmet Housing Need Methodology

Data	Dollars
Homeowner- SBA applicants that received a complete damage assessment (true dollar amount)	\$1,548,440,970
Homeowner - SBA applicants that did not receive a complete damage assessment (estimated dollar amount)	\$1,839,616,245
Homeowner - FEMA applicants that did not apply for SBA (estimated dollar amount)	\$1,681,899,777
Rental Property – FEMA applicants with verified loss (estimated dollar amount)	\$2,028,406,693
Other Housing – Real estate damage to public housing (true dollar amount)	\$2,407,150
Total housing loss	\$7,125,204,405
ASSISTANCE/BENEFITS RECEIVED TO-DATE	
FEMA payments to repair homes	(\$470,872,021)
SBA home loans	(787,817,827)
Estimated NFIP building payments	(\$409,076,865)
Public housing funds	(\$5,000,000)
SBA rental property owner payments	(\$33,444,600)
Total unmet need	\$5,418,993,093
Accounting for an additional 20% in funding needed to support rebuilding to higher standards (resilience)	\$6,844,033,974
SUPPLEMENTAL ASSISTANCE	
CDBG-DR funds allocated to Florida	(\$404,434,508)
Total unmet housing need	\$6,439,599,466

Infrastructure Impact

- Infrastructure systems affected by the Hurricane Irma included roadways, bridges and state beaches with little reported damage to wastewater treatment systems or drinking water.
- The immediate recovery efforts were well-documented by the individual recovery support functions and by the initial project worksheets being submitted for Public Assistance.
- The FEMA Public Assistance (FEMA-PA) Program is designed to provide immediate assistance to impacted jurisdictions for emergency protective measures and permanent repairs to infrastructure and community facilities.
- The federal share of assistance is generally not less than 75 percent of the eligible project cost, requiring the state to contribute the remaining 25 percent in cost share. In some instances, the federal cost share can be as high as 100 percent.

HUD Business Methodology



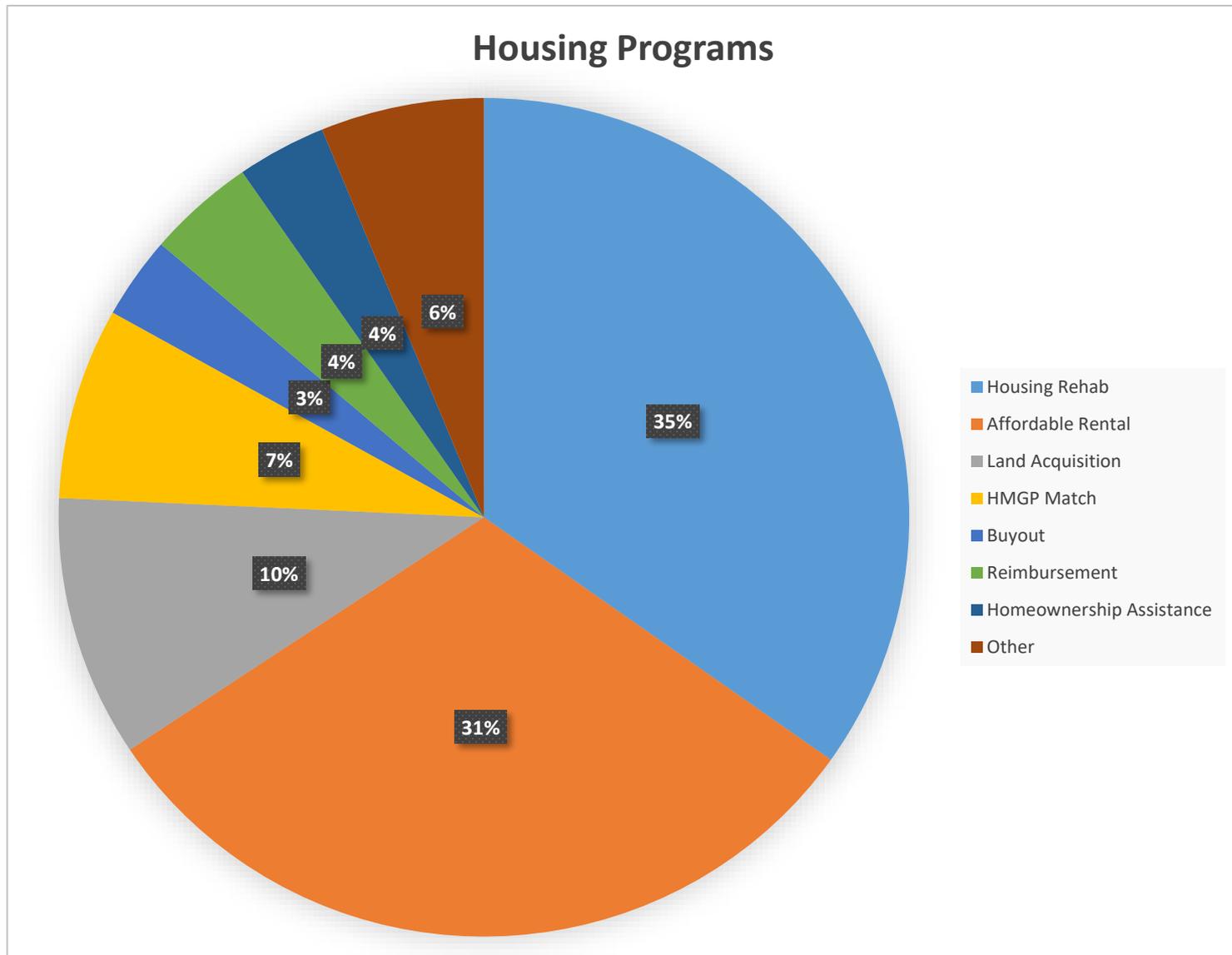
DEO Unmet Business Need Methodology

Data	Dollars
SBA applicants with a real estate verified loss (Repairs + Rebuild + Relocate True Dollar Amount)	\$964,771,079
SBA applicants without a real estate verified loss (Repairs + Rebuild Estimate)	\$416,966,790
SBA applicants with a business operational verified loss (True Dollar Amount)	\$208,618,332
SBA applicants without a business operational verified loss (Estimate)	\$105,884,468
Total estimated business loss	\$1,696,240,668
ASSISTANCE/BENEFITS RECEIVED TO-DATE	
SBA payments for business repairs/reconstruction	(\$78,623,400)
SBA payments for business operations	(\$140,570,000)
Total unmet business need	\$1,477,047,268
Accounting for an additional 20% in funding needed to support rebuilding to higher standards (resilience for real estate only)	\$1,753,394,842
SUPPLEMENTAL ASSISTANCE	
Community Development Block Grant – Disaster Recovery funding allocation to Florida	(\$211,487,438)
Total Unmet Need	\$1,541,907,404

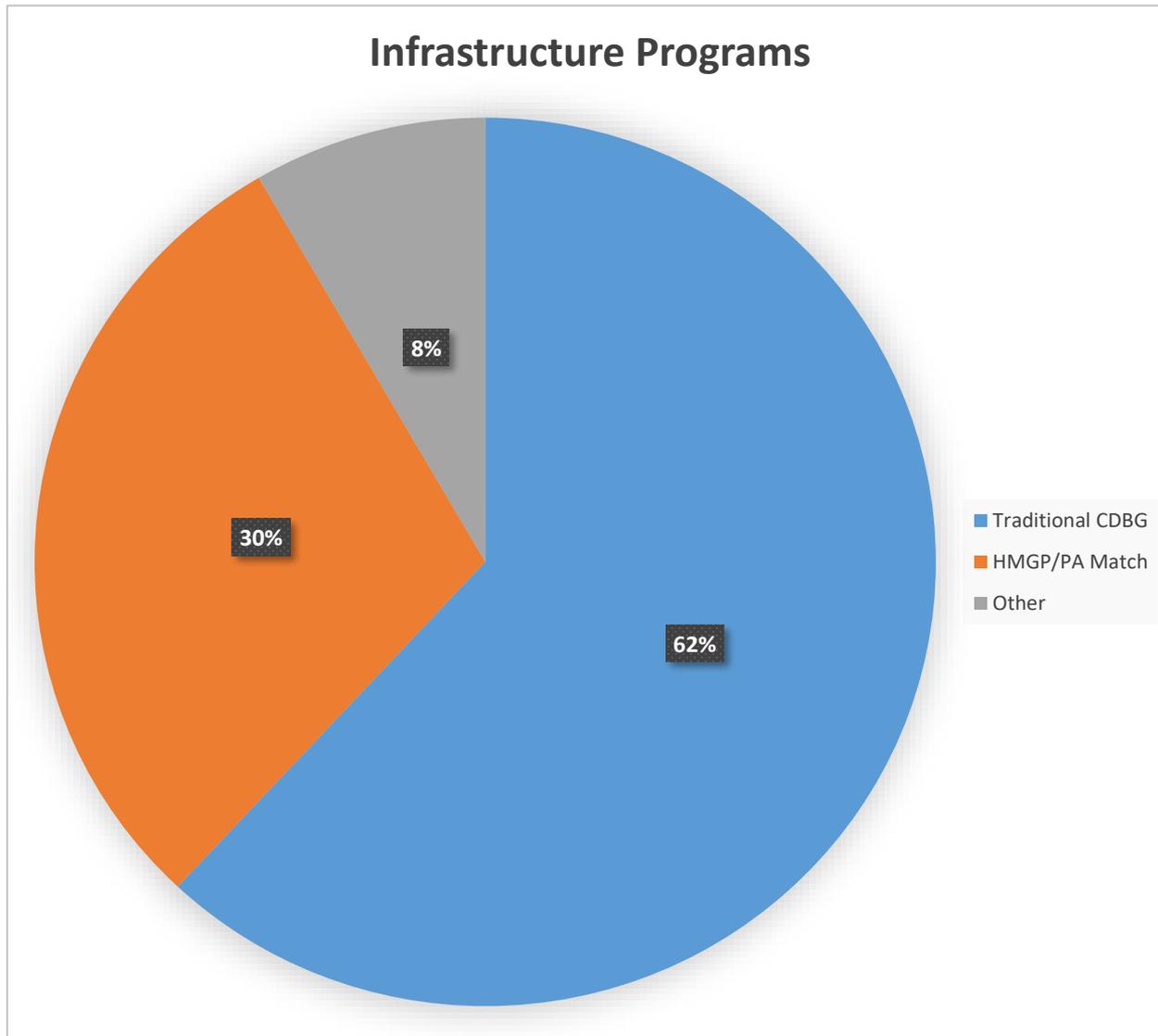
Community Outreach

- In early March, staff began conducting in-person outreach to those most distressed and impacted from Hurricane Irma.
- The objectives of these meetings were to explain the purpose of CDBG-DR and the timeframe for money becoming available, gain an understanding of impacts and anecdotal unmet needs and get feedback on program design options and priorities for communities.
- A survey was then sent out to gather input on program design.

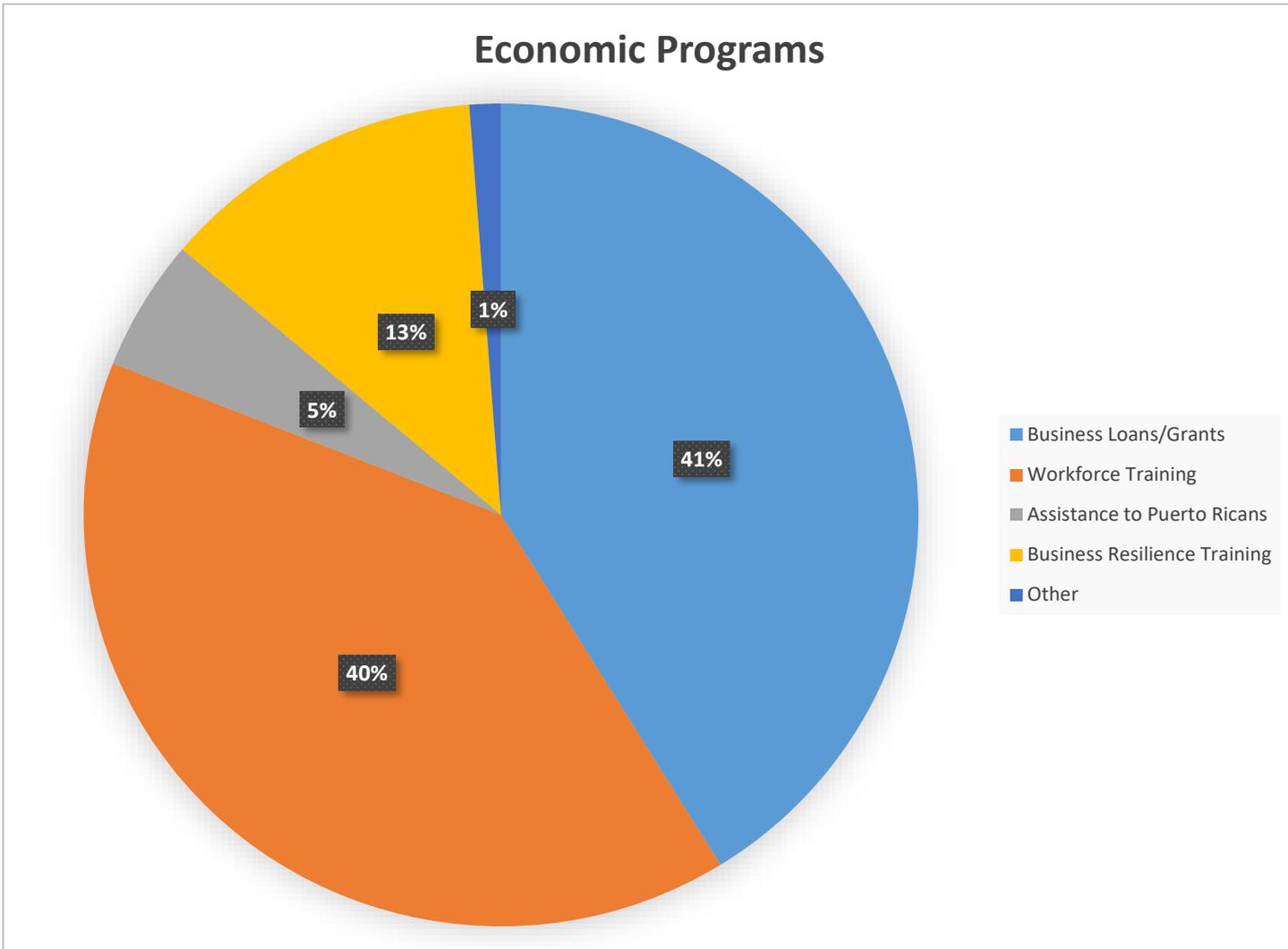
Community Outreach- Housing Data



Community Outreach- Infrastructure Data



Community Outreach- Economic Revitalization Data



Next Steps

- DEO will publish the draft action plan on its website for a 14-day public comment period at the end of April.
- DEO will finalize the Irma Action Plan and submit to HUD by May 15, 2018.



Thank You.

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



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