

STATE OF FLORIDA

ACTION PLAN *for* DISASTER RECOVERY



Submitted to the U.S. Department of Housing and Urban Development (HUD) in fulfillment of requirements for the Community Development Block Grant-Disaster Recovery (CDBG-DR) program for recovery from Hurricane Irma.

Non-Substantial Amendment 7			
Previous Page #	New Page #	Section	Change/Addition/Deletion
103	106	IV. Projects and Activities Program Budget Chart Workforce Affordable Rental New Construction Program: Leveraging Other Sources of Financing	Changed "Average Award per Unit" from \$60,000 to \$78,000 and updated "Estimated # of Units created" accordingly from 1,670 to 1,282
103	106	IV. Projects and Activities Program Budget Chart Workforce Affordable Rental New Construction Program: Small Rental Developments	Changed "Average Award per Unit" from \$125,000 to \$225,000 and updated "Estimated # of Units created" accordingly from 160 to 88
114 -115	117-122	IV. Projects and Activities Limited Temporary Relocation Assistance for Homeowners and Tenants	Deleted the <i>Limited Temporary Relocation Assistance for Homeowners (Optional Relocation)</i> and <i>Limited Temporary Relocation Assistance for Tenants</i> sections and added DEO's Temporary Housing Assistance Benefit policy for Housing Repair and Replacement Program beneficiaries
116	123	IV. Projects and Activities Workforce Affordable Rental New Construction Program	Deleted the sentence "Development will be new construction and may include re-development of uninhabitable dwellings." As FHFC will complete all new construction activity.
117-118	125	IV. Projects and Activities Workforce Affordable Rental New Construction: Leveraging CDBG-DR Funds with Other Sources of Financing	Changed Eligibility citation from 105(a)(4) (i.e., clearance, demolition, removal, reconstruction, and rehabilitation) to 105(a)(2)(i.e., acquisition and construction).

118-119	126	IV. Projects and Activities Workforce Affordable Rental New Construction: Funding for Small Rental Developments	Changed Eligibility citation from 105(a)(4) (i.e., clearance, demolition, removal, reconstruction, and rehabilitation) to 105(a)(2)(i.e., acquisition and construction).
119	126	IV. Projects and Activities Land Acquisition for Affordable Workforce Housing	Changed Eligibility citation from 105(a)(4) (i.e., clearance, demolition, removal, reconstruction, and rehabilitation) to 105(a)(2)(i.e., acquisition and construction).
119	126	IV. Projects and Activities Land Acquisition for Affordable Workforce Housing	Deleted the “Florida Housing Finance Corporation may consider increasing the per unit limit amount” notation, which is erroneously repeated in previous categories.
120	127	IV. Projects and Activities Voluntary Home Buyout Program	Added clarification that it is the responsibility of the subrecipients to support and provide appraisals, title and legal services, homeowner counseling services, environmental review, and related buyout processes.
120	127	IV. Projects and Activities Voluntary Home Buyout Program	Changed “Hazard Mitigation Grant Program (HMGP)” to “Hazard Mitigation Assistance (HMA) grant programs” to recognize that Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM) Program, and Flood Mitigation Assistance (FMA) Program as options that subrecipients may use to leverage CDBG-DR funding as a match.
178	189	Appendix 11	Updated projected expenditures

Program Budget									
Program	Total Budget	MID Budget Breakdown		Min Set-Aside for Keys	Min Set-Aside for New MIDs	Estimated LMI Benefit	Maximum Award	Average award per unit	Estimated # of Units**
		80%	20%						
HOUSING Budget									
Housing Repair Program	\$346,186,147	\$240,402,400	\$53,927,400	\$50,000,000	\$51,856,347	90%	\$150,000	\$45,000	7,150
Workforce Affordable Rental New Construction Program: Leveraging Other Sources of Financing	\$100,000,000	\$80,000,000	\$20,000,000	\$25,000,000	N/A	100%	\$8,000,000	\$60,000	1,670
Workforce Affordable Rental New Construction Program: Small Rental Developments	\$20,000,000	\$16,000,000	\$4,000,000	\$0	N/A	100%	\$5,000,000	\$125,000	160
Land Acquisition for Affordable Workforce Housing	\$20,000,000	\$16,000,000	\$4,000,000	\$10,000,000	N/A	100%	\$5,000,000	N/A	N/A
Voluntary Home Buyout Program	\$75,000,000	\$60,000,000	\$15,000,000	\$10,000,000	N/A	50%	\$5,000,000	\$225,000	300
ECONOMIC REVITALIZATION Budget									
Recovery Workforce Training	\$20,000,000	\$16,000,000	\$4,000,000	N/A	N/A	100%	N/A	N/A	N/A
Business Recovery Grant	\$66,000,000	\$52,000,000	\$13,200,000	N/A	N/A	100%	\$500,000	N/A	1,200

Maximum Award (per unit): \$150,000*

Responsible Entity for Administering: Florida Department of Economic Opportunity

Eligibility: 105(a)(4)

National Objective: Low- and moderate-income benefit or Urgent Need

**DEO may increase the \$150,000 cap if construction and elevation cost prove to be higher than originally estimated due to Hurricane Michael's impact on the market.*

Temporary Housing Assistance Benefit (THAB)

Overview

As a general rule, Rebuild Florida's Housing Repair and Replacement Program (HRRP) will not provide temporary relocation costs to applicants who will be required to vacate their property during construction activities. Since this is a voluntary program and applicants are made aware of program policies at the time of application. The temporary relocation requirement will be the applicant's responsibility.

DEO's Rebuild Florida program recognizes that some HRRP beneficiaries, particularly those of modest means and with vulnerable household members, may face financial cash flow challenges caused by the additional interim housing costs that may be necessary during the repair or reconstruction process. Rebuild Florida will provide temporary rental assistance to homeowner applicants experiencing hardship, on a case-by-case basis. This procedure identifies how this process will be implemented to identify appropriate cases to be temporary housing costs.

To avoid displacement and homelessness, the Rebuild Florida has developed the **Temporary Housing Assistance Benefit (THAB)** to provide additional assistance for homeowners who are experiencing a financial hardship that are participating in the HRRP, where the homeowner has been approved for rehabilitation or reconstruction assistance and the Homeowner Grant Agreement has been signed by the homeowner, until repairs to their damaged homes are completed. The THAB provides assistance under Rebuild Florida's HRRP for unmet needs related to eligible short-term lodging or rental expenses, for up to 6 months, provided the household is at or below 120% AMI and is a beneficiary also receiving assistance for the rehabilitation, reconstruction or replacement of their Irma damaged property.

The THAB is a rental assistance benefit not directly resulting in the rehabilitation, replacement or reconstruction of a home. Therefore, THAB does not count against the program cap for rehabilitation, replacement or reconstruction of the home. The program construction cap identified in the Action Plan applies to hard and soft construction costs associated with the Irma repairs. THAB will be capped at a maximum of \$10,000.00 in Program sponsored payments. Construction delays for which the DEO assigned construction contractor, is responsible may result in contractor responsibility for provisions of additional rental assistance and this additional assistance is not limited by the THAB cap.

Homeowners who choose to stay with friends or family in lieu of staying in a hotel or a short-term leased apartment are not eligible for THAB payments. Further, any homeowner who initially utilizes THAB assistance for hotel rental or short-term lease and subsequently abandons the temporary housing situation to stay with friends or family will have all future THAB payments terminated.

Temporary Housing Assistance Benefit (THAB)

The Temporary Housing Assistance Benefit (THAB) allows short-term lodging in the form of temporary hotel assistance for up to an estimated 90 days, or temporary rental assistance, the total of which cannot exceed 6 months. This may be available for eligible HRRP homeowners who:

1. have household incomes at or below 120% AMI,
2. have executed a Rebuild Florida HRRP grant agreement but construction has not been completed,
3. require temporary housing due to other circumstances of hardship, as approved by the Florida Department of Economic Opportunity (DEO), including temporary displacement that requires that the damaged home be vacated for safety and other reasonable measures during construction, and
4. will stay in a hotel, motel, extended stay hotel or leased apartment.

THAB Eligibility

In addition to the criteria listed above, the following eligibility criteria also applies:

- Must be an active applicant in the HRRP. "Active" participants are defined as HRRP homeowners who are post-closing, meaning have executed their Homeowner Grant Agreement (HGA) grant. This means that the THAB will only be provided for applicants in the active construction phase.
- Homeowner cannot receive concurrent temporary lodging or rental assistance from other governmental or charitable organization that would cause a duplicative benefit.
- If the homeowner received any rental assistance from FEMA, Tenant-Based Rental Assistance (TBRA), Project-Based Rental Assistance (PBRA), or Section 8 Housing, the funding must have been exhausted prior to provision of CDBG-DR funds.
- Funds must be used for lodging and cannot be used for any other purpose.

The THAB is not a duplication of benefits to housing rehabilitation, repair or reconstruction funds, as it constitutes a separate and distinct eligible activity.

THAB Assistance Types

The Temporary Housing Assistance Benefit is dependent on the homeowner's needs, which will be identified and confirmed by Rebuild Florida HRRP intake specialists to determine the best and most reasonable options available to homeowners. The THAB may be provided in the form of temporary lodging in units such as hotels, motels or extended stay hotels, intended not to exceed 90 days. For needs that extend beyond 90 days or due to accessibility or other limiting issues, the assistance may be in the form of short-term rental assistance in an apartment. The benefit will be calculated based on the Government Services Agency (GSA) lodging rates for the homeowner's area. GSA rates can be found at <https://www.gsa.gov/travel/plan-book/per-diem-rates>.

1. **Temporary Hotel Assistance:** In order to avoid homelessness and undue financial burden, some homeowners need temporary hotel assistance (estimated not to exceed 90 days) to complete construction on their homes. This program will provide funding for temporary hotel lodging for these families for up to an estimated 90 days until construction is complete.
2. **Temporary Rental Assistance:** Monthly rental assistance may be provided for those homeowners whose construction projects are estimated to take more than 90 days to complete, not to exceed six months.

3. **Extended Assistance:** In the event that the construction contractor notifies DEO that the project will exceed the original schedule and a homeowner will not be able to reoccupy his or her home due to construction timelines that exceed the initial assistance, an extension of benefits may be issued to prevent homelessness or additional undue financial burden. The extension will be granted based on a new estimated timeline from the construction contractor.

THAB Maximum Benefit

The THAB covers 100% of the daily or monthly rate, as noted below, without a percentage cost share required from the homeowner. The benefit does not cover utility, cable or other deposits or costs that may be incurred. However, water or utility provisions included as part of the leasing agreement can be eligible. The benefit is capped at a maximum of \$10,000.00.

Temporary Hotel Assistance: The maximum benefit amount is calculated based on federal General Services Administration (GSA) lodging rates (<https://www.gsa.gov/travel/plan-book/per-diem-rates>) and the construction contractor's estimated project timeline.

- It is anticipated that temporary hotel assistance will be in the county of the damaged home, unless due to availability or other critical issues, HRRP approves housing in a nearby county.
- The appropriate number and type of room(s) will be provided based on family size as indicated on the Rebuild Florida application and maximum occupancy per room set by the hotel.
- Hotel assistance is limited to the earlier of when the repairs or reconstruction is complete or an estimated 90 days. Extensions to this time limit will be considered on a case-by-case basis, when there are exigent circumstances.

Temporary Rental Assistance: Rental assistance is only available when the initial construction management timeline for the home exceeds 90 days. Should an applicant find a suitable short-term rental, the maximum benefit amount is calculated on a monthly basis, based on the time needed to complete the construction project and the maximum 2019 fair market rents for a comparable bedroom total of the damaged home, or less if appropriate. The 2019 fair market rents can be found at https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2019_code/select_Geography.odn.

- Assistance is limited to lesser of: a) the actual cost of rent as documented with a lease agreement and rental payment receipts; or b) the 2019 fair market rent of a given area, based on household size and approved number of bedrooms.
- Rental assistance in lieu of hotel assistance is only available for a project initially estimated to take longer than 90 days post applicant vacancy of the property.
- Rental assistance is paid on a monthly basis.
- Rental assistance is limited to the earlier of when the repair or reconstruction is complete or six months, unless approved by HRRP to go beyond.
- Water or utility provisions included as part of the monthly lease agreement can be eligible.

NOTE: Due to factors such as the percentage of adjustment and the administrative burden of making programmatic adjustments mid-way through a program, the state may adjust the maximum amount per month a household is eligible to receive if HUD publishes adjusted fair market rents.

Temporary Housing Selection and Payment Issuance

The short-term lodging and temporary rental assistance received through THAB is paid directly to the applicant. The payment amount is calculated based on the contractor's projected timeline to completion once the applicant has vacated the property, using the applicable GSA lodging rates. Applicants who receive THAB payments must provide lodging receipts and proof of payment to the

program. Any funds provided in the first payment that were not used at the time of processing for the second payment will be deducted from the amount eligible in a subsequent payment.

Hotel assistance will be paid on a monthly basis or for the projected project timeline if that timeline is less than 30 days. An example payment schedule looks like:

Projected Timeline	Rental Payments
5 days	1 payment for 5 days
45 days in a month of 30 days	2 payments, 1 for 30 days and 1 for 15 days the following month
45 days in a month of 31 days	2 payments, 1 for 31 days and 1 for 14 days
90 days	3 payments, 1 for each month

THAB funds are only available to assist with lodging costs or rent going forward and may **not** be used as a reimbursement for previously paid or incurred costs. THAB funds may not be used for meals or other incidentals, including utility, cable, storage pods, or other costs, except where water or utility costs are included in rent as noted in the lease.

- **Temporary Hotel Assistance:** The Program will issue THAB payment to the applicant. The applicant will locate available temporary hotel lodging within the county of his or her damaged home and suitable to the needs of the impacted household.

Hotel Requirements:

- THAB must be used at a facility doing business as a hotel, motel or extended stay hotel. Payment to a friend, family member or stranger to stay in that person’s home is prohibited. Proof of hotel occupancy will be required/verified.
- **Temporary Rental Assistance:** The applicant is responsible for locating a suitable rental unit that fits his or her household needs. The household should seek rental housing within the county of the damaged home. **Before signing the lease**, the homeowner will present the **Rental Lease Agreement** to HRRP for approval in order to receive funding. Once approved, the THAB will be payable directly to the applicant in the lesser amount of the lease agreement or the applicable 2019 fair market rent rate.

Unit Requirements:

- Due to the expedited timeframes to implement this program, a selected rental unit must have been constructed after January 1, 1978.
- Selected units cannot be owned by the homeowner or immediate family members.

Upon issuance of THAB payment, the homeowner must vacate the damaged home within 14 days.

THAB Worksheet and Requirements of Continued Assistance

HRRP homeowners request temporary housing assistance will work with their intake specialist. The Intake Specialist will complete and submit the THAB Worksheet. The Intake Specialist will also work with the construction team to obtain information from the applicant’s program-assigned contractor to

project the anticipated temporary housing duration need and projected completion date.

- HRRP staff will review the status of the construction project as compared to the contractor's projected timelines. If there are unanticipated delays which affect the completion and move out timelines, the extensions may be allotted not to exceed 30-day increments.

Additionally, homeowners will need to complete the Rental Assistance Self-Certification form in order to receive THAB funding.

The THAB Worksheet, Rental Assistance Self-Certification form, and sample homeowner notices are outlined within the program's guidelines.

Termination or Discontinuation of Assistance

- THAB is only provided to homeowners who have been evaluated and found to be eligible for the Rebuild Florida Housing Repair and Replacement Program. DEO does recognize that there may be unforeseen circumstances that cause a homeowner to withdraw, become inactive or later be disqualified, after the eligibility determination and after the homeowner has agreed to proceed in the program. Though rare, these situations may occur.
- Should an eligible homeowner who has received or is receiving THAB assistance withdraw, become inactive or disqualified, THAB assistance must cease immediately upon such determination by program staff. Additionally, any amount of money paid to the homeowner for THAB assistance must be returned by the homeowner to the Florida Department of Economic Opportunity.
- Acknowledging that there may be extenuating circumstances that result in a homeowner's withdrawal or inactivity subsequent to his or her eligibility determination and agreement to participate in the program, DEO may allow an exception to the repayment policy with documented proof of and acceptance by DEO of the hardship. Policies and procedures for THAB will be updated, as needed, as the program evolves and unforeseen situations arise.
- If a homeowner who is post-closing (has executed their grant agreement) and fails to move out of the property in a timely manner to allow construction activities to begin, the program will notify the homeowner and temporary housing assistance will be discontinued. Further, any amount of money paid to the homeowner for THAB must be returned by the homeowner to the Florida Department of Economic Opportunity via certified funds within 30 days of notice.
- If a homeowner is negligent or causes damage to the temporary lodging or rental, the HRRP will immediately notify the homeowner and terminate assistance. The homeowner will be responsible for the cost of all damages.
- When the homeowner's home passes final inspection, the homeowner is expected to move out at that time and reoccupy his or her home. No additional payments for THAB will be allowed after the date of a passed final inspection.
- If the homeowner chooses to stay with friends or family in lieu of staying in a hotel or a short-term leased apartment, the homeowner is not eligible for THAB payments. Terminating occupancy of a hotel or lease

situation to stay with family or friends will result in termination of payments.

Accessibility/Disability Accommodations

Reasonable steps will be taken to accommodate accessibility and other special needs to ensure the placement is appropriate to the homeowner and the household members.

Mobile Homes and Manufactured Homes

Mobile homes or manufactured homes may be eligible for rehabilitation under this program. However, to be cost effective, the mobile home to be rehabilitated must be no more than five years old at the time of assistance and the repair costs necessary to rehabilitate the mobile/manufactured home must not exceed \$15,000 (hard and soft construction costs). Any mobile/manufactured home that is older than five years old or has an estimated repair cost greater than \$15,000 shall require the mobile/manufactured home to be replaced with another mobile/manufactured home. The home must meet HQS upon completion. If local zoning disallows replacement of a mobile home, then DEO will allow code compliant site built or modular units. Off site replacements to more safe and secure environments will be considered on a case-by-case basis. Replacement is the demolition, removal and replacement of a damaged MHU with a new MHU in substantially the same footprint or at a new location, if the original damaged unit was on leased land and the MHU owner must relocate to a new property. Relocation of a new MHU will require additional environmental review.

Summary Eligibility Requirements

DEO housing repair program will serve primary resident homeowners and owners of rental property in HUD and state-identified most impacted and distressed counties. Property owners must prove Irma storm damage to qualify for repair, reconstruction or replacement assistance. The following additional eligibility criteria apply:

- A. Home was impacted by Irma (DR-4337). The property must have documented damage because of the declared disaster. Home repair needs will be documented by FEMA, SBA, and/or a privately contracted inspection.
- B. The state will prioritize homeowner applicants earning less than or equal to 80 percent AMI and rental property owners whose rental property serves LMI individuals. If this need is fulfilled, DEO may address applicants earning greater than 80 percent AMI.
- C. All applicants must own a single-family home, mobile/manufactured home, or rental property located within Brevard, Broward, Clay, Collier, Duval, Hillsborough, Lee, Miami-Dade, Monroe, Orange, Osceola, Palm Beach, Polk, St. Lucie and Volusia counties; and 11 separate ZIP codes outside of these areas (32084 and 32145 in St. Johns County, 32091 in Bradford County, 32136 in Flagler County, 32771 in Seminole County, 33935 and 33440 in Hendry County, 33523 in Pasco County, 33825 and 33870 in Highlands County and 34266 in DeSoto County) prior to the Irma storm event. Note that 80% of funding must be spent in the HUD-designated MID counties and ZIP codes. The remaining 20% of the funds may be spent outside of the MID-designated areas that also received a Presidential Disaster Declaration.
- D. Households that make above 120 percent of the area median income and are in the flood zone that failed to maintain flood insurance at the time of the hurricane will not be eligible to receive funding to rehabilitate or rebuild their home.

Workforce Affordable Rental New Construction Program

DEO will work in partnership with the Florida Housing Finance Corporation (FHFC) to manage a program that will result in the construction of new affordable rental housing in areas impacted by Hurricane Irma and in areas that experienced a population influx because of migration from Puerto Rico and the U. S. Virgin Islands due to Hurricane Maria. FHFC will serve as a sub-recipient to DEO, administering one or more competitive solicitations seeking applications from for-profit and not-for-profit developers and public housing authorities to build affordable housing in targeted areas of the state. The Workforce Affordable Rental New Construction Program will provide two different funding mechanisms to facilitate the creation of quality, affordable housing units to help Florida build resiliency and alleviate the rental stock shortage caused by the storms in the most impacted areas of the state. The term “workforce” under this program is defined to represent LMI individuals. This affordable housing is also intended to serve vulnerable population and reduce the risk of homelessness by requiring certain funded developments to set aside at least 10 percent of units to serve extremely low income (ELI) households at area median incomes set by the Corporation, and to set aside at least 5 percent of those ELI units to serve Homeless and Persons with Special Needs as defined in Florida Statutes. CDBG-DR funds will be provided as zero-interest, non-amortizing loans (including forgivable loans) to qualified developers to leverage other sources of funds and as stand-alone financing to support development. Any new rental housing will have an affordability period of 20 years. CDBG-DR funds will be awarded to eligible applicants through a competitive application process.

DEO proposes the following Workforce Affordable Rental New Construction Program activities under this program:

- DEO will work in partnership with FHFC to leverage CDBG-DR funds with other sources of funding including, but not limited to, Low-Income Housing Tax Credits and Tax-Exempt Bond Financing.
- DEO will work in partnership with FHFC to utilize stand-alone CDBG-DR funds to provide zero-interest loans to create smaller, new multi-family developments.

FHFC refers to their applications as Requests for Applications (RFA). If funds remain after the funding selection process is complete in an RFA and there are no additional eligible applicants to select for funding in that identified RFA, then the remaining funds will be distributed to another RFA’s total funding budget. For example, if all eligible applications are funded in the Workforce Affordable Rental New Construction: Small Rental Development RFA, but \$7 Million remains in that budget unused, FHFC will re-distribute the remaining \$7 Million to fund an unfunded application in the Workforce Affordable Rental New Construction: Leveraging CDBG-DR funds with other Sources or the Land Acquisition for Workforce Affordable Housing RFA’s.

FHFC will include the criteria for prioritizing proposed projects under these programs within the Workforce Affordable Housing- New Construction Request for Applications (RFAs). These guidelines will be available on FHFC’s webpage and will demonstrate how the programs will promote affordable housing in HUD and State designated Most-Impacted and Distressed Areas.

Affordable Rents

We will use FHFC’s definition of affordable rents which are provided at this [website](#).

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- Accessibility and Visitability Standards
- Resiliency Standards

Maximum Award: \$8,000,000

Responsible Entity for Administering: Florida Housing Finance Corporation

Eligibility: 105(a)(2)

National Objective: Low- and moderate-income benefit

***Note:** Florida Housing Finance Corporation may consider increasing the per unit limit amount. To do so, potential applicants must submit sufficient and specific information that justifies the need through public comment. Public comment can be submitted here: <https://www.floridahousing.org/programs/developers-multifamily-programs/competitive/2018/community-development-block-grant-disaster-recovery-programs/public-comments>.

Workforce Affordable Rental New Construction: Funding for Small Rental Developments

It is not feasible to finance new rental development with Tax-Exempt Bond Financing in some areas of the State impacted by the storm; this is particularly true for smaller, less populated counties identified by HUD as the most-impacted and distressed areas. This is primarily due to the need for smaller properties where Tax-Exempt Bond financing is not cost effective. In these areas, CDBG-DR will be used to provide stand-alone or the primary source of funds needed to finance the development. CDBG-DR funds will be provided as zero-interest, forgivable loans.

Developments in this strategy will be 50 units or less to ensure project viability. Maximum subsidy limits will follow the applicable HOME Investment Partnership Program per-unit limits and will target low and moderate-income households. The units created under this program, at a minimum, will follow the established HOME Program Rent schedule or any other funding source used to finance the development with a more restrictive rent schedule and will be set-aside for the required CDBG-DR affordability period plus an additional extended use period required by FHFC. In the event one program has less restrictive requirements, the more stringent program requirements will apply to ensure all requirements are met. To be considered for funding, eligible applicants will be required to show ability to proceed with construction and demonstrate experience in developing affordable housing in size and scope of the proposed development. To ensure feasibility, the proposed development will be underwritten in accordance with underwriting standards in place at FHFC.

Allocation for Activity: \$20,000,000

Eligible Applicants: Eligible Applicants will include private for-profit and nonprofit housing developers, and public housing authorities with experience developing and managing rental properties in size and scope of the proposed development. Local governments may partner with these entities for funds.

Eligibility Criteria: The proposed developments must help address the unmet need in the HUD-identified most-impacted and distressed areas, or other areas impacted by the storms and deemed as a priority by the State

All developments funded will be required to meet the following criteria:

- Green Building Standards
- Energy Efficiency Standards

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- Accessibility and Visitability Standards
- Resiliency Standards

Maximum Award: \$5,000,000

Responsible Entity for Administering: Florida Housing Finance Corporation

Eligibility: 105(a)(2)

National Objective: Low- and moderate-income benefit

***Note:** Florida Housing Finance Corporation may consider increasing the per unit limit amount. To do so, potential applicants must submit sufficient and specific information that justifies the need through public comment. Public comment can be submitted here: <https://www.floridahousing.org/programs/developers-multifamily-programs/competitive/2018/community-development-block-grant-disaster-recovery-programs/public-comments>.

Land Acquisition for Affordable Workforce Housing

Funding to purchase land for the development of affordable housing is also needed to address the workforce housing needs in communities around the state. This is especially true in the Florida Keys and other areas of the state where scarcity of land drives up the cost and can make it difficult to develop properties that the workforce of a community can rent at an affordable rate. DEO, in partnership with FHFC, will manage a program that will provide funding for the purchase of land with a priority for formal public/private commitments to develop affordable housing. Properties will be underwritten to ensure the appropriate level subsidy is received. This program may be used to complement the Workforce Affordable Rental New Construction Programs to ensure that affordable housing needs can be met. The land may be owned separately from the affordable housing developments and will be subject to deed restrictions to ensure long-term affordability.

Allocation for Activity: \$20,000,000

Eligible Applicants: Eligible Applicants will include for-profit and nonprofit housing developers, local governments and public housing authorities with experience developing and managing rental properties in similar size and scope of the proposed development.

Eligibility Criteria: The proposed purchase of land must help address the unmet needs in the HUD-identified most-impacted and distressed areas, or other areas impacted by the storms and deemed as a priority by the state.

Maximum Award: \$5,000,000

Responsible Entity for Administering: Florida Housing Finance Corporation

Eligibility: 105(a)(2)

National Objective: Low- and moderate-income benefit

Voluntary Home Buyout Program

Reducing the risk of flooding in residential areas is a priority for the State of Florida. The Florida Division of Emergency Management (FDEM) has recommended that all counties focus on acquisition of properties without flood insurance in Special Flood Hazard Areas. Recognizing this great need, DEO will create a voluntary home buyout program to encourage risk reduction through the acquisition of residential property in high flood risk areas. **It is the responsibility of subrecipients interested in pursuing the buyout projects to support and provide:**

- Appraisals
- Title and legal services
- Homeowner counseling services
- Environmental review, and
- Related buyout processes.

Counties that are interested in participating will have two potential funding options for pursuing home buyout. The first option is to leverage CDBG-DR funding as match for projects that are also eligible for the **Hazard Mitigation Assistance (HMA) grant programs**. The second option is to work directly with DEO on projects located in low- and moderate-income areas to buyout residential areas in support of permanent open space supporting green infrastructure or other floodplain management systems.

DEO will prioritize home buyout projects that focus on the acquisition of concentrations of residential areas that meet low- and moderate-income area requirements. The CDBG-DR driven buyout program will be required to meet a low-moderate area (LMA) benefit for funding so that DEO meets or exceeds its overall low- and moderate-income support requirements.

Cities and counties that are interested in this program will work with the DEO contracted team to determine feasibility of the project. Once a project is determined feasible, it will be eligible for funding in this program. Local governments are encouraged to leverage matching funds under this program and will also be eligible to include homeowner incentives to encourage relocation.

Additional criteria for the both homeowner buyout program options, including a process map for coordination with the Florida Division of Emergency Management will be detailed in Home Buyout Program guidance to be released after the approval of this action plan. DEO will manage subrecipient agreements directly with eligible local governments and coordinate with our partners at FDEM on project application evaluation, required environmental and cultural resource reviews and program implementation, where applicable.

For all properties acquired by subrecipients through the Voluntary Home Buyout Program, a restrictive covenant, in perpetuity (i.e. running with the land), prohibiting all future redevelopment of the site must be recorded upon closing of the transaction. New development would be on an alternative site that is less at risk of flooding and would be built to building code, elevation standards, and meet requirements of CDBG-DR. Properties that have received rehab or repairs through the Housing Repair Program will not be eligible for assistance under the Voluntary Home Buyout Program. However, on a case-by-case basis, housing units that have been demolished through the Voluntary Home Buyout Program may be eligible for new construction/replacement, in an area other than the buyout zone, through the Home Repair Program at DEO's discretion. No specific site or property needs to be acquired, although DEO may limit its search for alternative sites to a general geographic area. Where DEO wishes to purchase more than one site within a general geographic area on this basis, all owners are to be treated similarly. The property to be acquired is not part of an intended, planned, or designated project area where all or substantially all of the property within the area is to be acquired within specific time limits. DEO will not acquire

Appendix 11: Projected Expenditures

DEO has developed a performance and expenditure schedule that includes projected performance of both expenditures and outcome measures for programs, project delivery and administration activities shown in the graph below

Cost Category	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Cost Category	Q3 2017-2018	Q4 2017-2018	Q1 2018-2019	Q2 2018-2019	Q3 2018-2019	Q4 2018-2019	Q1 2019-2020	Q2 2019-2020	Q3 2019-2020	Q4 2019-2020	Q1 2020-2021
Administrative Costs	\$0	\$0	\$268,157	\$645,101	\$2,170,447	\$1,242,157	\$1,288,361	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299
Planning Costs	\$0	\$0	\$109,772	\$0	\$0	\$45,266	\$12,557	\$95,000	\$95,000	\$95,000	\$95,000
Housing Repair Program				\$352,703	\$1,164,558	\$5,834,782	\$4,564,854	\$9,564,854	\$15,164,854	\$16,224,854	\$17,390,854
Workforce Affordable Rental New Construction: Leveraging Other Sources of Financing											
Workforce Affordable Rental New Construction: Small Rental											
Land Acquisition for Affordable Workforce Housing											
Voluntary Buyout Program											
Recovery Workforce Training											\$7,500,000
Business Recovery Grant											\$20,000,000
Infrastructure Repair and Mitigation										\$10,000,000	\$10,000,000
Total	\$0	\$0	\$377,929	\$997,804	\$3,335,005	\$7,122,206	\$5,865,772	\$11,400,153	\$17,000,153	\$28,060,153	\$56,726,153

Cost Category	Q2 2020-2021	Q3 2020-2021	Q4 2020-2021	Q1 2021-2022	Q2 2021-2022	Q3 2021-2022	Q4 2021-2022	Q1 2022-2023	Q2 2022-2023	Q3 2022-2023	Q4 2022-2023
Administrative Costs	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299
Planning Costs	\$95,000	\$95,000	\$94,705	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Housing Repair Program	\$18,673,454	\$20,084,314	\$21,632,630	\$18,564,854	\$18,564,854	\$18,564,854	\$18,564,854	\$18,064,854	\$17,814,854	\$17,814,854	\$17,564,854
Workforce Affordable Rental New Construction: Leveraging Other Sources of Financing	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000							
Workforce Affordable Rental New Construction: Small Rental	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000							
Land Acquisition for Affordable Workforce Housing	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000							
Voluntary Buyout Program	\$25,000,000	\$25,000,000	\$25,000,000								
Recovery Workforce Training	\$7,500,000	\$2,500,000	\$2,500,000								
Business Recovery Grant	\$18,000,000	\$14,000,000	\$14,000,000								
Infrastructure Repair and Mitigation	\$20,000,000	\$20,000,000	\$25,819,653								
Total	\$126,008,753	\$118,419,613	\$125,787,287	\$55,395,153	\$20,395,153	\$20,395,153	\$20,395,153	\$19,895,153	\$19,645,153	\$19,645,153	\$19,395,153

Cost Category	Q1 2023-2024	Q2 2023-2024	Q3 2023-2024	Q4 2023-2024	Total
Administrative Costs	\$1,740,299	\$1,740,299	\$1,740,299	\$1,740,299	\$38,679,900
Planning Costs	\$90,000	\$90,000	\$90,000	\$90,000	\$1,912,300
Housing Repair Program	\$17,564,854	\$17,564,854	\$17,564,854	\$17,320,041	\$346,186,147
Workforce Affordable Rental New Construction: Leveraging Other Sources of Financing					\$100,000,000
Workforce Affordable Rental New Construction: Small Rental					\$20,000,000
Land Acquisition for Affordable Workforce Housing					\$20,000,000
Voluntary Buyout Program					\$75,000,000
Recovery Workforce Training					\$20,000,000
Business Recovery Grant					\$66,000,000
Infrastructure Repair and Mitigation					\$85,819,653
Total	\$19,395,153	\$19,395,153	\$19,395,153	\$19,150,340	\$773,598,000

