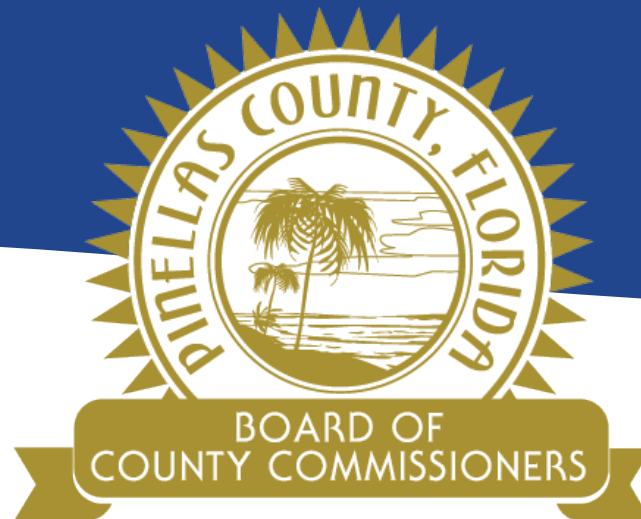


# Post Disaster Recovery Programs

**Lourdes Benedict**

Assistant County Administrator

1-9-25



**Our Vision:**  
To Be the Standard for  
Public Service in America

# Post Disaster Recovery

- **Here's what we know at this point in the recovery and the next steps for homeowners...**



# FEMA Application

- **FEMA Application/Registration deadline was Jan. 7<sup>th</sup>**
- **Those who applied may be eligible for up to \$42,500 in eligible home repairs not covered by insurance and temporary housing such as a hotel or travel trailer.**
- **[DisasterAssistance.gov](https://www.disasterassistance.gov).**



# County “Income Eligible” Hurricane Home Repair Application



- **Apply for County Hurricane Home Repair Program for up to \$30,000 in extra repair costs not covered by insurance or FEMA.**
- **Eligible Repair Examples- Roof, Tree removal, Windows, HVAC, Electrical, Mold Remediation, Drywall, Flooring**
- **Must be your primary residence & located in Pinellas County.**
- **Assessed value of the home cannot exceed \$375,000 (structure + land) as determined by the Pinellas County Property Appraiser.**

# County “Income Eligible” Hurricane Home Repair Application



- **Annual household income cannot exceed 120% Area Median Income (AMI)**

Household Size	50% Income Limit	80% Income Limit	120% Income Limit
1 Person	\$33,450	\$53,500	\$80,280
2 Persons	\$38,200	\$61,150	\$91,680
3 Persons	\$43,000	\$68,800	\$103,200
4 Persons	\$47,750	\$76,400	\$114,600

- **[Pinellas.gov/StormRepair](https://pinellas.gov/StormRepair).**
- **Excludes St. Petersburg, Clearwater, and Largo, which have their own funds for affordable housing relief programs.**

# U.S. Small Business Association Loan

- **U.S. SBA Loan Application/Registration deadline was Jan. 7<sup>th</sup>**
- **For those who applied may receive up to \$500,000 in disaster loan for home or business.**
- **Apply at [SBA.gov/Disaster](https://www.sba.gov/disaster)**



## Physical damage loans

Loans to cover repairs and replacement of physical assets damaged in a declared disaster.



## Mitigation assistance

Expanded funding to make improvements to eliminate future damage.

# HOPE Florida Application

- **Apply to HOPE Florida for more help with short-term housing.**
- **Hope Navigators connect individuals to nonprofits and faith communities that will provide immediate help with needs like temporary housing**
- **HopeFlorida.com / Call 833 GET HOPE**



# National Flood Insurance Program



- **Apply for NFIP (National Flood Insurance Program) Coverage**
- **NFIP is a government-managed program that provides flood insurance to property owners, renters, and businesses in participating communities**
- **Up to \$30,000 to elevate (if you carry this on your flood insurance).**
- **You have 60 days from the date of your substantial damage letter to apply.**



- **Possible \$400M State Funding**
- **Upcoming statewide flood mitigation program.**
- **State currently hiring vendor expect to start Mid-January.**
- **Sign up for updates:  
[FloridaDisaster.org/Subscription-Topics](https://FloridaDisaster.org/Subscription-Topics).**

# Future Funding

- We are pursuing state and federal programs to help homeowners recover.
- Expect official announcement this week
- It may take many months or even years for these programs to be implemented.



December 20, 2024

County Administration

The Honorable Adrienne Todman  
U.S. Department of Housing and Urban Development  
451 7th Street Southwest  
Washington, D.C. 20410

**Re: CDBG-DR Direct Allocation to Pinellas County for Disaster Recovery following Hurricanes Helene and Milton**

Dear Deputy Secretary Todman:

This letter serves as a formal request for a direct allocation of \$750 million in Community Development Block Grant-Disaster Recovery (CDBG-DR) funding for Pinellas County, Florida, for disaster recovery directly related to the severe damage caused by hurricanes Helene and Milton. As you are aware, the hurricanes made landfall on September 26<sup>th</sup> and October 9<sup>th</sup>, 2024, respectively, and devastated communities across the Gulf Coast of Florida. Pinellas County residents experienced unprecedented damage from Hurricane Helene due to historic flooding and storm surge. Exactly two weeks later, Hurricane Milton brought severe wind damage and historic flooding to the entire peninsula of Pinellas County, an already geographically vulnerable coastal community in western Florida.

Hurricanes Helene and Milton caused catastrophic damage to major infrastructure, homes and businesses across Pinellas County. According to Pinellas County data, 46,398 households in Pinellas suffered damages from wind and flooding. Approximately 50% of the homes damaged for both storms, 9,956 or 21% are classified as low-to moderate-income (LMI) households, which are now in dire need of assistance to repair or rebuild their homes. Tragically, 14 residents of Pinellas County lost their lives in the storms, and portions of the county remained without power and basic services for weeks after the event. For Hurricane Milton up to 83% of the county was without power. The storms also caused damage to critical infrastructure including roads, bridges and utilities, further exacerbating the challenges faced by residents. Our healthcare infrastructure was severely affected due to flooding and wind impacts. Only three of Pinellas County's seventeen hospitals were able to remain open to receive patients during the storms. Five hospitals outside of the evacuation zones were impacted by water main breaks and loss of water pressure and one hospital had to be evacuated during the storm due to flooding from historic rainfall.

315 Court Street, Room 601  
Clearwater, FL 33756  
Phone (727) 464-3376  
Fax (727) 464-3485  
V/TDD (727) 464-4384  
www.pinellascounty.org

# Future Funding

- **Award typically has varying qualifications, restrictions on income, award amounts, funding distribution and rebuilding standards.**
- **Some may require work to be paid upfront while others may pay directly. In most cases, you must be approved before you spend money.**
- **Reimbursement for work done prior to application is not usually allowed.**

# Next Steps

- **Develop Plan – Housing, Disaster Relief, Long-Term Recovery, Infrastructure Restoration, Economic Revitalization**
- **Examples of Assistance**
- **Get County updates at: Text “RECOVER” to 888777 or visit [Disaster.Pinellas.gov](http://Disaster.Pinellas.gov)**

# Post Disaster Program Summary



## Current & Potential Resources for Residents

### Federal-State-County

- **\$500,000** SBA (Small Business Association) max for repair/replace of primary residence
- **\$100,000** SBA max for renter & homeowners to replace or repair personal property.
- **\$42,500** max FEMA Individual Assistance
- **\$30,000** max Increased Cost Compliance NFIP (National Flood Insurance Program) Holders  
Only if substantially damaged
- **\$30,000** Max County Home Repair
- \$ TBD Elevate Florida - Start Date TBD - Repair/Elevate \$400,000,000 possible statewide.
- \$ TBD CDBG-DR (Community Development Block Grant- Disaster Relief) Federal