



Pinellas Recovers

Hurricane Help That Puts People First

People First Hurricane Recovery Programs

Recover.Pinellas.gov



People First Overview



Hurricanes Idalia, Helene, and Milton impacted Pinellas County in 2023 and 2024.

These major disasters declaration triggered a direct allocation of **\$813,783,000 from HUD to Pinellas County**

\$620,800,457

Allocated for People First Hurricane Recovery Programs

\$490 Million

Homeowner
Rehabilitation/
Reconstruction

\$20.7 Million

Homeowner
Reimbursement

\$57.8 Million

Local Landlord
Rehabilitation/
Reconstruction

\$20 Million

Homebuyer
Assistance

\$32 Million

Disaster Relief
Reimbursement

People First Hurricane Recovery Programs



Homeowner Rehabilitation/Reconstruction

Assists owner-occupant, primary residents through repair (rehab), reconstruction, and, where necessary, relocation.



Local Landlord Rehabilitation/Reconstruction

Assists eligible property owners with the repair, reconstruction or replacement of their storm-damaged properties and for the re-establishment of affordable rental housing.



Homeowner Reimbursement

Reimburses eligible homeowners for costs incurred to repair, demolish, or reconstruct homes damaged by the hurricane(s).

Homebuyer Assistance

Helps low- to middle-income first-time homebuyers and current renters transition to homeownership.

Disaster Relief Reimbursement

Provides reimbursement to eligible low-to-moderate residents for documented expenses incurred as a result of the storms, including rent, mortgage, and utility payments

General Contractor Procurement



**Draft
RFP**

**Perform Cost
Reasonableness**

**Publish
RFP**

**RFP
Q&A**

**Scoring & GC
Selection**

**Program
Pricing**

**GC
Subcontracts**

Federal Guidelines: 2 CFR Part 200

County Input:

- Alignment of Guidelines and Action Plan
- Establish Minimum Qualifications
- Establish Selection Criteria & Scoring
- Protest Procedures
- Review of Price Reasonableness Methodology
- Open Competition

RFP Contents:

- General Requirements
- Scope of Services
- Narrative Proposal Submission
- Cost Proposal Submission
- Selection Criteria
- Terms & Conditions

Scoring & Selection



Independent Reviewers (Narrative Proposal)

- Not associated with project
- Average pricing per section/per reviewer

Cost Proposal Scoring

- Best Value evaluation
- Percentage from Independent Cost Estimate (ICE)

Protest Procedures

- GC Right to Protest

CRITERIA

WEIGHT

Qualifications of Firm	35
Qualifications of Staff	15
Technical Approach	30
Cost Proposal	20
<hr/>	
TOTAL	100

Minimum Qualifications

- Minimum 5 years residential construction
- Hold current license within area
- Minimum 3 years CDBG-DR experience
- Demonstrated experience with compliance and federal reporting

Median Family Income: \$98,400

Program Eligibility	Income	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Disaster Relief	80% Median Income								
Local Landlord (incoming Tenants)		\$58,450	\$66,800	\$75,150	\$83,450	\$90,150	\$96,850	\$103,500	\$110,200
Homeowner Rehabilitation/Reconstruction	120% Median Income								
Homebuyer Assistance		\$87,600	\$100,080	\$112,680	\$125,160	\$135,240	\$145,200	\$155,280	\$165,240
Homeowner Reimbursement									

October 20th Start Date



How to Apply



Visit recover.pinellas.gov



Call the hotline

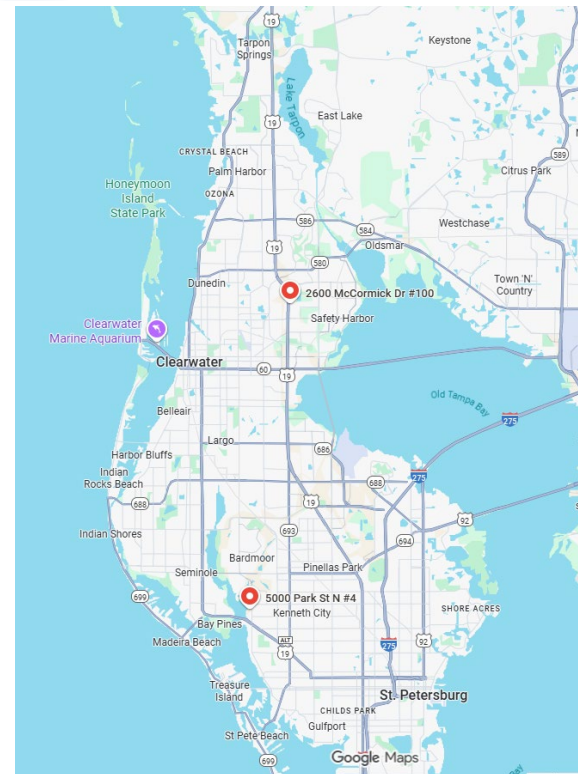


In person Mon – Fri from 8am to 5pm at:

2600 McCormick Drive - Suite 100
Clearwater, FL 33759*

5000 Park Street - Suite 4
St. Petersburg, FL 33709*

*Proposed Locations subject to lease execution



Documents Needed



Identification & Citizenship
(copy of a Government ID)



Proof of Homeownership (deed,
mortgage statement, etc.)

Proof of Primary Residency
(homestead exemption, FEMA
IA or SBA Award, etc.)



Third Party Authorization(s)



Income Documents during the time of
hardship (1040, 60 days worth of check
stubs, Self Employment Form, etc.)



Other, as applicable (lease agreements,
bank statements, invoices/receipts)



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Homeowner Rehabilitation/Reconstruction

Intake Period: Starts October 20, 2025, and evaluated after 90 days

How it will be implemented:

- Prioritized for 80% AMI Households with age-dependent or disabled household members and first-come first-served basis for 120% AMI households

Who would qualify:

- Must have owned & occupied the home as primary resident at time of the storm
- Storm damaged property must be an eligible structure type

What it would cover:

- Up to \$375,000 in repairs, reconstruction, or replacement that have not been covered under other programs.





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Homeowner Rehabilitation/Reconstruction

Policy Recommendations:

Award Type Calculations: Homes requiring Reconstruction Awards include: condemned structures, demolished structures, structures deemed Not Suitable for Reconstruction from engineer evaluation, structures requiring elevation

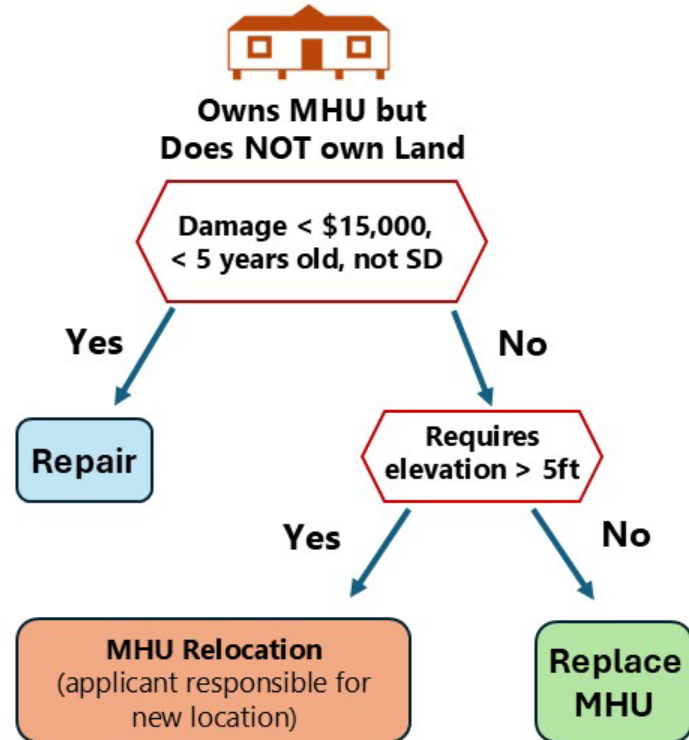
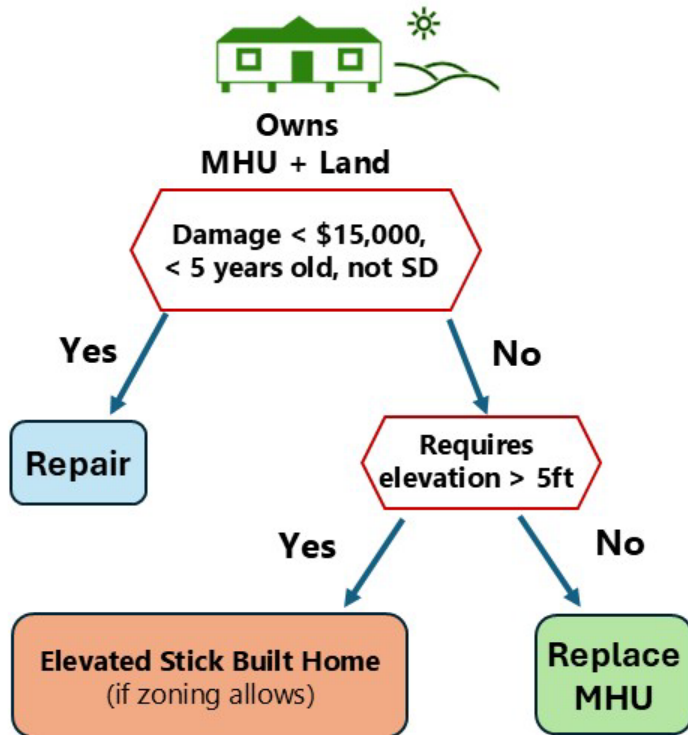
Award Thresholds: 75% of market value or \$150,000 in repairs require Reconstruction

Minimum Award: \$25,000 in estimated repair costs

Structure Types: CMU for CMU (if not elevated), stick-built for stick-built, MHU for MHU (where applicable)



Manufactured Housing Units (MHUs)





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Homeowner Reimbursement

Intake Period: Starts October 20, 2025, and evaluated after 90 days

How it will be implemented:

- First-come first-served basis for 120% AMI households.

Who would qualify:

- All repairs must be completed before application.
- Must have owned & occupied the home as primary resident at time of the storm.
- Storm damaged property must be an eligible structure type.

What it would cover:

- Up to \$50,000 in eligible repair reimbursement that have not been covered under other programs.

***Policy Recommendation:** Home must meet minimum property standards for reimbursement or may opt into Homeowner Rehabilitation/Reconstruction for remaining work (awards cannot be combined)*





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Homebuyer Assistance

Intake Period: Starts October 20, 2025, and evaluated after 90 days

How it will be implemented:

- First-come first-served basis for 120% AMI households.

Who would qualify:

- Homebuyers with incomes up to 120% AMI who live in Pinellas.
- Applicants must not own other residential property at the time of application.
- Applicant must be able to obtain first-mortgage financing.

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.

***Policy Recommendation:** Applicants may purchase MHU structures no older than 5 years or other single-family structures within Pinellas County*





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Local Landlord

Intake Period: Starts October 20, 2025, and evaluated after 90 days

How it will be implemented:

- First-come first-served basis for landlords.

Who would qualify:

- Owners of unoccupied rental properties: single-family homes, manufactured homes or buildings with up to four units.
- Units will be rent- and income-restricted for five years.

What it would cover:

- Up to \$375,000 in repairs, reconstruction, or replacement that have not been covered under other programs.

***Policy Recommendations:** Landlords may not own more than 5 total rental units. Landlords must utilize HIGH Home Rent rates for income eligible tenants upon completion of repairs.*





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Disaster Relief

Intake Period: Starts October 20, 2025, and evaluated after 90 days

How it will be implemented:

- First-come first-served basis for 80% AMI applicants.

Who would qualify:

- Must demonstrate a hardship due to the disaster(s) (e.g. job loss, displacement, loss of income).

What it would cover:

- Up to \$15,000 in reimbursements for a maximum of six consecutive months for rent, mortgage, and/or utilities.

Policy Recommendations: Applicant must demonstrate hardship (home or job) within 60 days of storm. Eligible award includes up to 6 months of reimbursements for rent, mortgage, and utilities.



Policy Recommendations



Award Type Calculations: Homes requiring Reconstruction Awards include: condemned structures, demolished structures, structures deemed Not Suitable for Reconstruction from engineer evaluation, structures requiring elevation

Award Thresholds: 75% of market value or \$150,000 in repairs require Reconstruction

Minimum Award: \$25,000 in estimated repair costs

Structure Types: Concrete Masonry Unit (CMU) for CMU (if not elevated) and stick-built for stick-built

Reimbursements: Home must meet minimum property standards for reimbursement or may opt into Homeowner Rehabilitation/Reconstruction for remaining work (awards cannot be combined)

Homebuyer Applicants: Applicants may purchase MHU structures no older than 5 years or other single-family structures within Pinellas County

Local Landlords: Landlords may not own more than 5 total rental units. Landlords must utilize HIGH Home Rent rates for income eligible tenants upon completion of repairs.

Disaster Relief: Applicant must demonstrate hardship (home or job) within 60 days of storm. Eligible award includes up to 6 months of reimbursements for rent, mortgage, and utilities.

Policy Recommendations



Occupancy Periods:

Homeowner Rehabilitation/Reconstruction & Homebuyer

- 5-year Second Mortgage and Promissory Note
- Maintain ownership and primary residency
- Maintain homeowner's insurance & flood insurance, if applicable (Program may help with 1st Year)

Local Landlord

- 5-year Second Mortgage and Promissory Note
- Rent to income eligible tenants at affordable prices
- Maintain homeowner's insurance & flood insurance, if applicable

Date of Compliance Breach	Amount of Repayment Due to Pinellas County
Month 0 – Month 12	100% of grant award
Month 13 – Month 24	80% of grant award
Month 25 – Month 36	60% of grant award
Month 37 – Month 48	40% of grant award
Month 49 – Month 60	20% of grant award
61 months or beyond	0% of grant award

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