



# Pinellas Recovers

Hurricane Help That Puts People First

## Pinellas Recovers: CDBG-DR Program

[Recover.Pinellas.gov](https://Recover.Pinellas.gov)

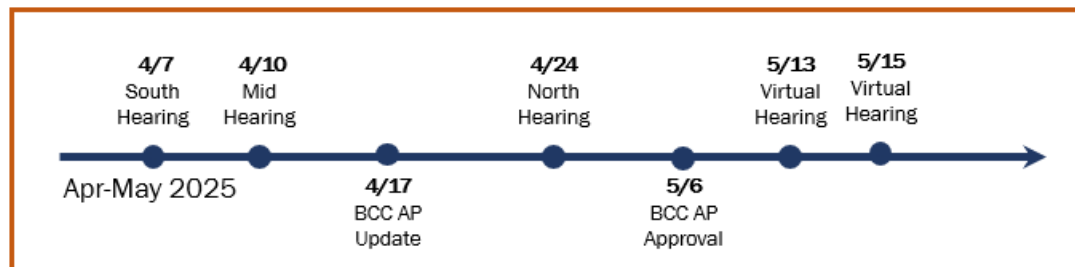
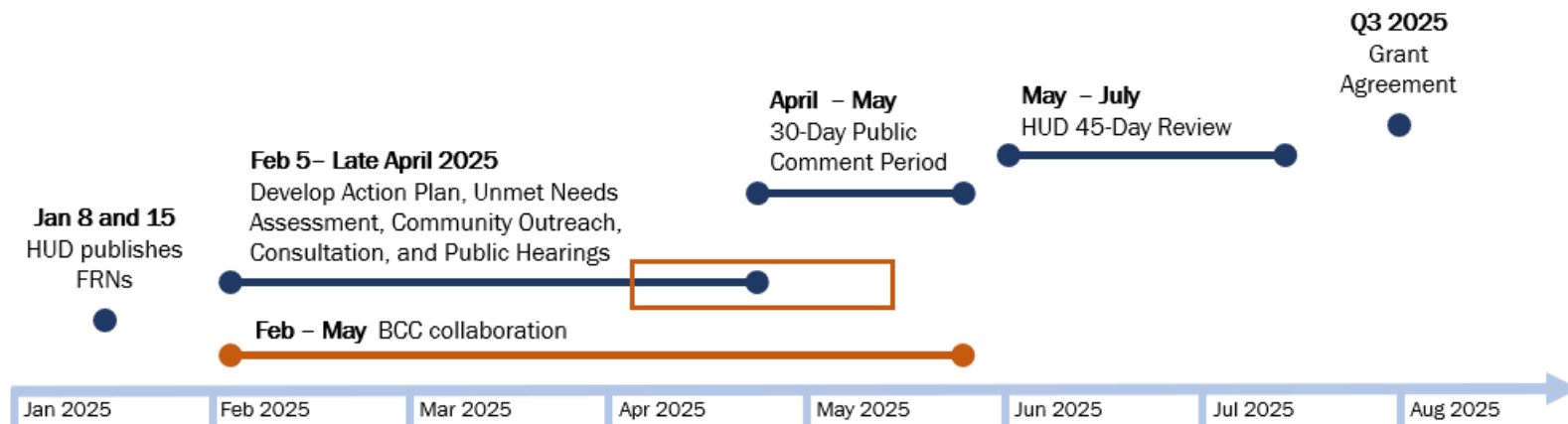


## Agenda

- Survey results
- Unmet needs analysis
- Proposed programs and budgets
- Timelines and next steps



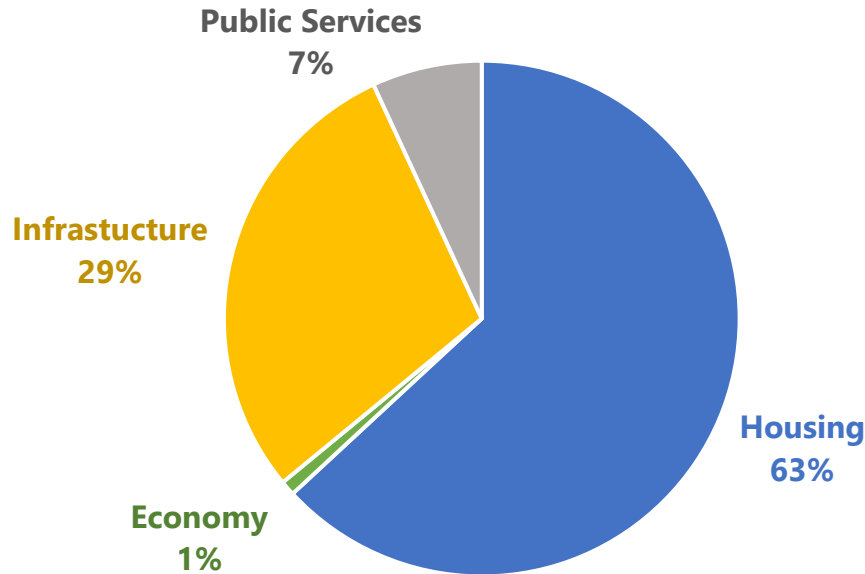
# Steps to Launch Programs



# Residential Survey Results: Priorities



**Over 3,000 Surveys Received!**



**Home Recovery Assistance (41%):** Single-family and manufactured home repair, reconstruction, replacement or reimbursement.

**Housing Assistance (8%):** Rental assistance, or homebuyer mortgage assistance.

**Affordable Housing (14%):** Development of new single-family and multifamily housing, and/or homeowner assistance.

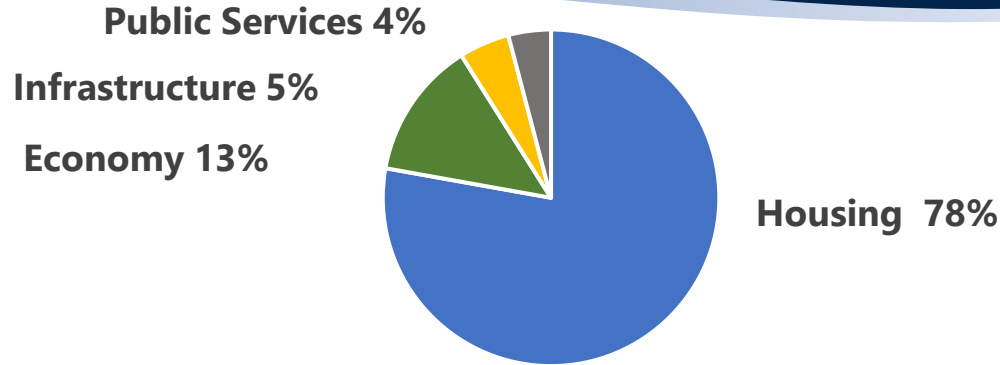
**Infrastructure (29%):** Repairs and improvements to roads, bridges, stormwater systems, and evacuation routes.

**Financial Assistance (5%):** Debt due to lost wages and other financial hardships.

**Public Services (2%):** Healthcare, childcare, employment services, or direct payments for recovery needs.

**Economic Development (1%):** Workforce training, business support, and commercial revitalization.

# Unmet Needs According to the Data



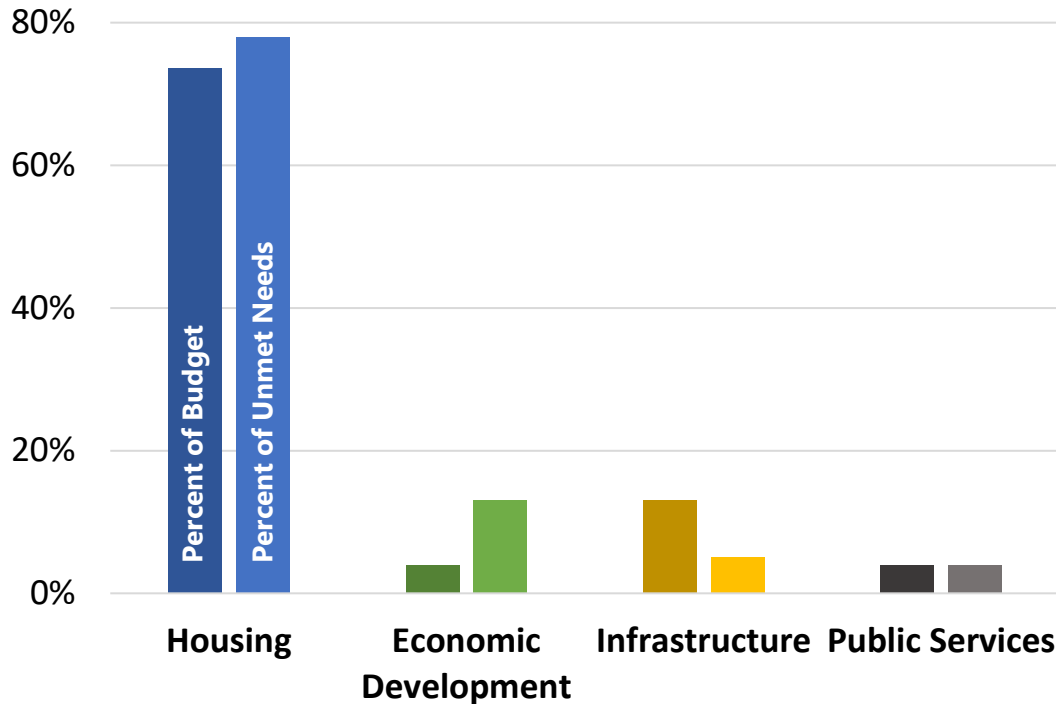
Category	Disaster Impact	Assistance	Unmet Need	% of UN
Housing	\$3.5 Billion	\$435 Million	\$3.1 Billion	78%
Economy	\$587 Million	\$72 Million	\$525 Million	13%
Infrastructure	\$770 Million	\$578 Million	\$193 Million	5%
Public Services	\$335 Million	\$173 Million	\$163 Million	4%
<b>TOTAL</b>	<b>\$5.2 Billion</b>	<b>\$1.3 Billion</b>	<b>\$3.9 Billion</b>	<b>100%</b>

# Program Budget vs. Unmet Need



Housing   598,653,065		Budget	Budget %	Unmet Need %	Survey Results
Homeowner Rehabilitation/Reconstruction Program	\$490,000,000	74%	78%	63%	
Homeowner Reimbursement Program	\$20,787,758				
Small Rental Rehabilitation/Reconstruction Program	\$57,865,307				
Strategic Relocation and Revitalization Program	\$10,000,000				
Homebuyer Assistance Program	\$20,000,000				
Economy   \$32,147,393					
Small Business Community Recovery Program	\$22,147,393	4%	13%	1%	
Non-Profit Community Recovery Program	\$10,000,000				
Mitigation Infrastructure   \$130,146,000					
Local Mitigation Planning	\$24,000,000	13%	5%	29%	
Mitigation Infrastructure Program	\$106,146,000				
Public Services   \$32,147,392					
Disaster Relief Reimbursement Payments	\$32,147,392	4%	4%	7%	

# Preliminary Budget Percentage vs. Unmet Need



## Housing | \$599 Million

Homeowner Rehab/Reconstruction Program  
Homeowner Reimbursement Program  
Small Rental Rehab/Reconstruction Program  
Strategic Relocation/Revitalization Program  
Homebuyer Assistance Program

## Economy | \$32 Million

Small Business Community Recovery Program  
Non-Profit Community Recovery Program

## Mitigation\* Infrastructure | \$130 Million

Local Mitigation Planning  
Mitigation Infrastructure Program

## Public Services | \$32 Million

Disaster Relief Reimbursement Payments

\*15% Mitigation Set-Aside



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# People-First Housing Recovery Strategy



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# Low- and Moderate-Income Limits



## Pinellas County 2025 Household Income Limits

**Median Family Income:** \$98,400

	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
<b>50% Median Income</b>	\$36,500	\$41,700	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850
<b>80% Median Income</b>	\$58,450	\$66,800	\$75,150	\$83,450	\$90,150	\$96,850	\$103,500	\$110,200
<b>120% Median Income</b>	\$87,600	\$100,080	\$112,680	\$125,160	\$135,240	\$145,200	\$155,280	\$165,240



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# People-First Programs

## Homeowner Rehabilitation/Reconstruction

**Target Launch: Fall 2025**

**Who would qualify:**

- Homeowners in single-family homes, including manufactured homes.
- Primarily households with incomes up to 80% of area median income (AMI), with urgent needs considered for households up to 120% AMI.

**Estimated number of households: 1,100**

**What it would cover:**

- Up to \$375,000 in repairs that have not been covered under other programs.
- Work to be completed after the application is approved.

**Estimated budget: \$490,000,000**



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# People-First Programs

## Homeowner Reimbursement Program

**Target Launch: Fall 2025**

**Who would qualify:**

- Homeowners in single-family homes, including manufactured homes.
- Households with incomes up to 120% of area median income (AMI).

**Estimated number of households: 350**

**What it would cover:**

- Up to \$50,000 reimbursed for eligible repairs already completed by the homeowner.
- Work to be completed after the application is approved.

**Estimated budget: \$21,000,000**



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# People-First Programs

## Homebuyer Assistance Program

**Target Launch: Fall 2025**

**Who would qualify:**

- First-time home buyers with incomes up to 120% AMI who live in Pinellas (must purchase home in Pinellas)

**Estimated number of housing units: 210**

**What it would cover:**

- Up to \$80,000 for downpayment, subsidized interest rate, closing costs, etc.
- Can purchase a single-family home.

**Estimated budget: \$20,000,000**



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# People-First Programs

## Small Rental Rehabilitation/Reconstruction

### (Local Landlord Program)

**Target Launch: Fall 2025**

#### Who would qualify:

- Owners of rental properties: single-family homes, manufactured homes or buildings with up to four units.
- More than half of the units must be rented to low- to moderate-income tenants (up to 80% AMI).
- Units will be rent- and income-restricted for five years.

**Estimated number of rental units: 177**

#### What it would cover:

- Up to \$375,000 in eligible repairs or reconstruction.

**Estimated budget: \$58,000,000**



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# People-First Programs

## Strategic Relocation Program

**Target Launch: Fall/Winter 2025**

### Who would qualify:

- Owners and renters residing in MHU Parks in the floodplain
- Legal ownership entities of MHU Parks in the floodplain (co-ops, non-profit developers, for profit park owners)

### What it would cover:

- Relocation of households residing in MHUs where repair or reconstruction is impractical, unsafe, or not cost-effective.
- Acquisition and/or site development of alternate resilient housing options
- Redevelopment or revitalization of MHU parks.

**Estimated budget: \$10,000,000**



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# People-First Programs

## Disaster Relief Payments

**Target Launch: Fall 2025**

**Who would qualify:**

- Homeowners and renters up to 80% area median income (AMI)
- Must demonstrate a hardship due to the disaster(s) (e.g. job loss, displacement, loss of income).

**Estimated number of residents: 2,000**

**What it would cover:**

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

**Estimated budget: \$32,000,000**



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# Proposed Economic Recovery Program



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# Economic Recovery

## Small Business Community Recovery Program

**Target Launch: Spring 2026**

### Who would qualify:

- Small businesses that were operating at the time of the disasters and are still operational or able to operate.
- Targeted small businesses that create low- to moderate-income jobs or serve low- to moderate-income areas.

**Estimated number of awards: 54**

### What it would cover:

- Up to \$500,000 for storm repairs, expanded facilities, equipment purchase and/or for working capital.

**Estimated budget: \$22,000,000**



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## Non-Profit Community Recovery Program

**Target Launch: Spring 2026**

**Who would qualify:**

- Nonprofit organizations that were operating at the time of the disasters and are still operational or able to operate.
- Targeted nonprofits that create low- to moderate-income jobs or serve low- to moderate-income areas.

**Estimated number of awards: 24**

**What it would cover:**

- Up to \$500,000 for storm repairs, expanded facilities, and/or services

**Estimated budget: \$10,000,000**



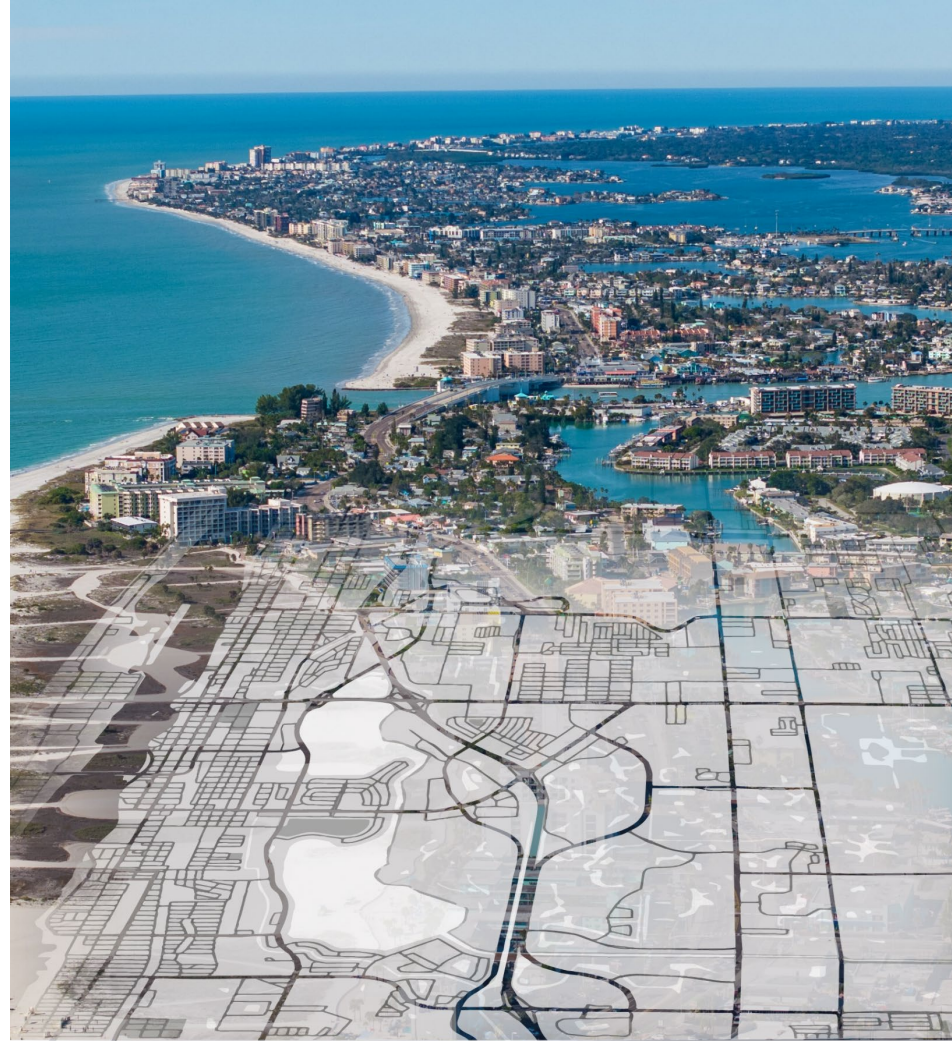


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# Proposed Programs for Planning and Local Mitigation



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## Local Mitigation Planning

**Target Launch: Fall/Winter 2025**

**Who would qualify:**

- Municipalities in Pinellas County that express interest, demonstrate capacity, execute subrecipient agreement and develop plans.

**Estimated number of municipalities to participate: TBD**

**What it would cover:**

- Up to \$1,000,000 for mitigation planning, feasibility studies, outreach and mitigation needs assessments, etc.

**Total budget: \$24,000,000**



## Local Mitigation Projects

**Target Launch: Late Spring/Early Summer 2026**

**What would qualify:**

- Eligible infrastructure mitigation projects within unincorporated County and/or municipalities except for the City of St. Petersburg.

**Estimated number of projects: TBD**

**What it would cover:**

- Up to \$5,000,000 for infrastructure projects that increase resilience, reduce risk.

**Est. budget: \$106,000,000**



# Next Steps



**April 23 – May 23, 2025:** Draft Action Plan published on website for 30-day public comment period.

**April 24, May 13 and May 15, 2025:** Remaining three (3) Public Hearings.

**May 6, 2025:** Public Hearing for Pinellas County Board of County Commissioners to Approve Draft Action Plan.

**Summer 2025:** HUD review and approval of Action Plan followed by Grant Agreements between Pinellas County and HUD.

**Fall 2025:** Earliest time for initial programs rollout, as outlined in adopted Action Plan.

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