

# Manatee County Community Development Block Grant Disaster Recovery (CDBG-DR) Draft Action Plan Public Hearing

Hurricanes Debby, Helene, and Milton

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# Agenda

- ✓ Opening Prayer
- ✓ Introduction
- ✓ CDBG-DR Framework
- ✓ Action Plan and Unmet Needs Assessment
- ✓ Programs in Action Plan
- ✓ Public Comment

## Introductions

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## Framing the Discussion

- The U.S. Department of Housing and Urban Development (HUD) allocated **\$252 million** of CDBG-DR funding to Manatee County on January 16, 2025, to address the impacts of **Hurricanes Debby, Helene, and Milton**
- Manatee County has launched “**Lasting Manatee**” as its dedicated disaster recovery identity for CDBG-DR funding
- Manatee County must develop and submit an **Action Plan** for HUD’s review and approval to access the funding
- Areas of focus for CDBG-DR include:
  - Housing
  - Infrastructure and Public Facilities
  - Economic Revitalization
  - Mitigation
  - Planning

## CDBG-DR Requirements

Concept	Standard
National Objective Compliance	Every activity must meet one of three National Objectives: <ol style="list-style-type: none"><li>1. Benefit to low- and moderate- income (LMI) persons;</li><li>2. Support the prevention or improvement of deteriorating conditions within neighborhoods; or</li><li>3. Meet needs having a particular urgency (“urgent need”)</li></ol>
Disaster Tieback	All CDBG-DR activities must have a direct or indirect tieback to Hurricanes Debby, Helene, and/or Milton
Overall Low- and Moderate-Income (LMI) Benefit Level	At least 70% of funds must be expended for activities that benefit low-mod persons

## CDBG-DR Requirements

Concept	Standard
HUD-defined Most Impacted and Distressed (MID) Area	100% of funds must be spent in Manatee County
Mitigation Funding	A minimum of 15% of funds must be spent on mitigation-specific activities
Administrative funding	Capped at 5% of the total grant amount

## HUD Low- and Moderate-Income (LMI) Requirement

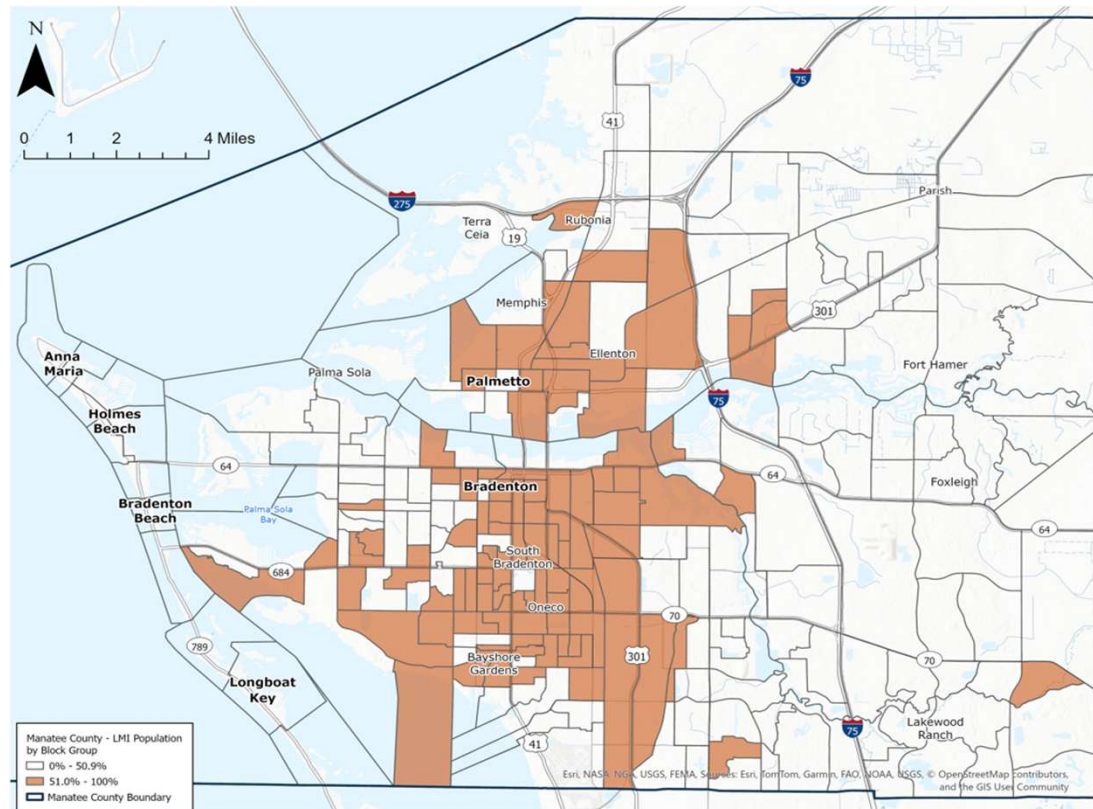
- **At least 70%** of CDBG-DR funds must be expended for activities that benefit LMI persons/households
- HUD-defined LMI households have incomes at or below 80% of the Area Median Income (AMI), adjusted for household size
- Two methods to determining LMI benefit:
  1. **HUD Income Limits:** Established by HUD annually and used to determine eligibility at the household level for individual assistance programs (e.g., housing rehabilitation, home buyouts)
    - For example: 80% AMI for a household of four (4): \$86,100
    - The complete HUD Income Limits table can be found at: [mymanatee.org/lastingmanatee](https://mymanatee.org/lastingmanatee)
  2. **LMI Area Designation:** HUD-designated LMI areas (based on the U.S. Census) are used for projects with an area-wide benefit (e.g., infrastructure improvements)
    - Areas qualify as LMI if a majority (i.e., 51%) of its population are LMI

# What Are HUD-Designated LMI Areas?

- Areas where a majority of residents are considered low- and moderate-income (LMI), meaning they earn 80% or less of the area's median income, as determined by HUD
- This map can be found at:  
**[mymanatee.org/lastingmanatee](https://mymanatee.org/lastingmanatee)**

## Why This Matters:

- At least 70% of disaster recovery funds (CDBG-DR) must support activities that benefit LMI households or neighborhoods
- These areas help determine where funding can be used, particularly, community-wide projects like infrastructure improvements
- This does not impact individual housing programs





# Steps to Program Launch

## Unmet Needs Assessment

- ✓ Evaluate local, state, and federal data
- ✓ Establish priorities based on impacts and unmet needs

## Engage Stakeholders

- ✓ County residents
- ✓ Municipalities
- ✓ Public Housing Authorities
- ✓ Non-Profit Organizations

## Draft the Action Plan

- ✓ Unmet Needs Assessment
- ✓ Mitigation Needs Assessment
- ✓ Proposed budgets, categories, and parameters

## Public Participation (Current Step)

- ✓ 30-day public comment period
- ✓ Two (2) public hearings
- ✓ Solicit feedback on the Draft Action Plan

## Submit Action Plan to HUD

- ✓ Due to HUD on June 30
- ✓ Final Action Plan posted on lasting Manatee website
- ✓ 45-day HUD review

## Program Launch

- ✓ Grant Agreement with HUD after approval
- ✓ Programs anticipated to begin early 2026

## Results of the Unmet Needs Assessment

- An Unmet Needs Assessment was completed, per HUD requirements, to evaluate disaster impacts across Housing, Infrastructure, and Economic Revitalization and the resources available for recovery.

Category	Unmet Need	% of Total Unmet Need
Housing	\$512,513,690	40.63%
Infrastructure	\$748,149,055.99	59.31%
Economic Revitalization	\$822,628	0.07%
<b>Total</b>	<b>\$1,261,485,373.99</b>	<b>100%</b>

### Data evaluated:

- FEMA Individual Assistance (IA)
- FEMA Public Assistance (PA)
- National Flood Insurance Program (NFIP)
- Small Business Administration (SBA)
- Stakeholder Project Submissions

## CDBG-DR Programs in Action Plan

Program	Budget	% of CDBG-DR Allocation
Home Recovery Program	\$75,556,000	29.90%
Rental Recovery Program	\$20,000,000	7.91%
Buyout and Safe Housing Program	\$12,000,000	4.75%
Infrastructure Recovery and Resiliency Program	\$125,000,000*	49.46%
Infrastructure Match Program	\$5,000,000	1.98%
Administrative (5% Cap)	\$12,635,000	5%
Planning (15% Cap)	\$2,520,000	1%
<b>TOTAL</b>	<b>\$252,711,000</b>	<b>100%</b>

\*Includes full \$32,962,000 mitigation set-aside for projects without disaster tieback.

# Home Recovery Program – \$75,556,000

Supporting the repair, reconstruction, replacement, and/or elevation of storm-damages, owner-occupied homes.

## Program Design:

- Homeowners may choose from County-screened contractors
- The County pays contractors directly
- Assistance is provided as a five (5)-year forgivable loan with no payments due if home remains primary residence

## Who Can Apply:

- Homeowners who:
  - Use the property as their primary residence
  - Were living in the home during the 2024 Hurricanes
  - Have a household income up to 120% of Area Median Income (AMI)

## Eligible Activities:

- Repairing storm-damaged homes
- Rebuilding destroyed homes
- Replacing damaged manufactured homes not in a floodplain
- Elevating or rebuilding homes in flood-prone areas

## Available Assistance:

- Up to \$250,000 for repairs
- Up to \$450,000 for reconstruction and/or elevation

## Application Process:

- Applications submitted to County and will be processed in phases based on:
  - Household income
  - Whether household members are under 18, over 62, or have a disability

# Rental Recovery Program – \$20,000,000

Provides direct assistance to eligible property owners, including the Manatee County Housing Authority and Housing Authority of the City of Bradenton, through the repair, reconstruction, and/or elevation of damaged or destroyed rentals with fewer than seven (7) units.

## Program Design:

- Assistance is provided as a forgivable loan (10 years for repairs; 20 years for reconstruction) with no payments due if unit(s) are rented to LMI tenants
- Property owners may choose from County-screened contractors
- County pays contractors directly

## Who Can Apply:

- Property owners who:
  - Owned the property during the 2024 Hurricanes
  - Still own the damaged rental units
  - Have no active code enforcement or law enforcement complaints
  - Will lease units to LMI tenants at affordable rents (**not to exceed HOME Fair Market Rents**)

## Eligible Activities:

- Repairing storm-damaged rental units
- Rebuilding or replacing seriously damaged or destroyed units
- Elevating or rebuilding units in flood-prone areas

## Available Assistance:

- Up to \$250,000 for repairs per unit
- Up to \$450,000 for reconstruction or elevation per unit

## Application Process:

- Applications submitted to County and processed in the order in which they are received and determined complete and eligible

# Buyout and Safe Housing Program – \$12,000,000

Home buyouts in repetitive loss and flood-prone areas.

## Eligible Activities:

- Voluntary buyout of homes at pre-disaster fair market value
- Demolition and site clearance
- Environmental cleanup (if necessary)
- Site restoration for open space, floodplain management, or recreation
- Assistance with reasonable moving expenses

## Who Can Apply:

- Homeowners who:
  - Use the home as their primary residence (single-family and mobile/manufactured homes)
  - Owned and occupied the home during the 2024 Hurricanes
  - Have a household income up to 120% of AMI
  - Meet FEMA's definition of a Repetitive Loss property

## Available Assistance:

- Up to \$450,000 per household (includes up to \$50,000 Safe Housing Incentive)

## Safe Housing Incentive:

- Up to \$50,000 to help secure new housing (purchase or rent)
- Available to those relocating outside flood-prone areas (SFHA or flood zone)
- Based on income to ensure new housing costs do not exceed 35% of monthly income

## Application Process:

- Applications processed in phases based on household income

# Infrastructure Recovery & Resiliency Program – \$125,000,000

Supports local governments in repairing, replacing, or upgrading public infrastructure and facilities impacted by the 2024 Hurricanes or at risk from future hazards.

## Eligible Activities:

- Repairs and upgrades to infrastructure (e.g., flood control, water/sewer, stormwater systems)
- Resilient improvements to public facilities that support services like emergency response and sheltering
- Mitigation projects without a direct hurricane tie, to reduce future risk

## Who Can Apply:

- Eligible applicants including:
  - The cities of Anna Maria, Bradenton, Bradenton Beach, Holmes Beach, Palmetto
  - The Town of Longboat Key
  - Manatee County (unincorporated areas)

## Available Assistance:

- County Projects:
  - \$500,000 to \$50,000,000 per project
- Municipality Projects:
  - \$100,000 to \$30,000,000 per project
  - Final limits determined by population-based allocations

## Application Process:

- County will release a Notice of Funding Availability (NOFA)
- Municipalities submit infrastructure proposals to the County
- Proposals are evaluated based on:
  - Capacity
  - Community need
  - Project approach
  - Use of additional resources
  - Impact and long-term resiliency

# Infrastructure Match Program – \$5,000,000

Provides funding to help local governments meet the non-federal cost share required for federally funded infrastructure projects tied to the 2024 Hurricanes

## Eligible Activities:

- Grants to cover local match requirements for infrastructure projects funded by other federal agencies
- All projects must be tied to the 2024 Hurricanes and designed for resilience to future weather events

## Who Can Apply:

- Eligible applicants include:
  - The cities of Anna Maria, Bradenton, Bradenton Beach, Holmes Beach, Palmetto
  - The Town of Longboat Key
  - Manatee County (unincorporated areas)

## Available Assistance:

- \$150,000 minimum per project
- Up to \$5,000,000 maximum per project

## Application Process:

- County will release a Notice of Funding Availability (NOFA)
- Municipalities will submit applications for infrastructure projects to the County for evaluation



## Consideration of Public Comments

The public comment period began on **May 21, 2025**, and ends on **June 20, 2025**. The County held **two (2) public hearings** during the public comment period to collect comments regarding the CDBG-DR Action Plan.

The draft Action Plan is available electronically at [mymanatee.org/lastingmanatee](https://mymanatee.org/lastingmanatee). Hard copies of the draft Action Plan may be requested by contacting Lasting Manatee at the methods shown below. A hard copy may also be read at any full-service Manatee County library.

Comments on the Action Plan may be submitted as follows:

- In writing at tonight's public hearing:  
**June 12, 2025, at 6:00 PM**  
**Eternity Temple Church**  
**716 29<sup>th</sup> Street East**  
**Palmetto, FL 34221**
- Online at:  
[mymanatee.org/lastingmanatee](https://mymanatee.org/lastingmanatee)
- Via telephone at: (941) 742-4787
- Via email at: [cdbg.dr@mymanatee.org](mailto:cdbg.dr@mymanatee.org)
- Via mail: (mailing address on the right)



Manatee County, Government  
Relations

Attn: Lasting Manatee

1112 Manatee Avenue West  
Bradenton, FL 34205

## Next Steps

- All comments related to the Action Plan will be collected and responded to in the final Action Plan submitted to HUD
- Action Plan will be finalized and presented to the Board of County Commissioners (BCC) for approval
- BCC approved Action Plan will be submitted to HUD on June 30, 2025
- Final Action Plan will be posted online at: [mymanatee.org/lastingmanatee](https://mymanatee.org/lastingmanatee)
- Following HUD approval of the Action Plan, the County anticipates launching its CDBG-DR programs in late fall to early winter of 2025
- Launched programs are expected to be able to take applications for individual assistance and infrastructure projects in early 2026

***Please allow us to pause for a short break***

***Feel free to begin to submit your comment on the paper comment card, or online using the QR code or link found below***



**[mymanatee.org/lastingmanatee#actionplan](https://mymanatee.org/lastingmanatee#actionplan)**

***We will reconvene to engage in taking verbal public comments and questions once the break has finished.***

# Public Comment

All comments and written questions related to the Action Plan will be collected and responded to in the final Action Plan submitted to HUD on **June 30, 2025**.

**Please notify Lasting Manatee staff if you require assistance providing a comment.**

## Written Comments and Questions:

- Comments and questions may be submitted, in writing, by:
  - Completing a physical comment card
  - Completing the online comment form via the QR code shown to the right →



## Verbal Comments:

- Comments may be provided verbally, but it is necessary that a written comment card also be completed to ensure your feedback is accurately captured for the Action Plan

## Verbal Questions:

- Questions may be asked verbally for an immediate response.

## Other Ways to Comment

- Online:  
[mymanatee.org/lastingmanatee](https://mymanatee.org/lastingmanatee)
- Via telephone : (941) 742-4787
- Via email at:  
[cdbg.dr@mymanatee.com](mailto:cdbg.dr@mymanatee.com)
- Via mail:  
Manatee County, Government Relations  
Attn: Lasting Manatee  
1112 Manatee Avenue West  
Bradenton, FL 34205

# Thank you for joining us this evening!

*We're here for you - let's stay connected!*



**941-742-4787**



**cdbg.dr@mymanatee.org**



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lastingmanatee**

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