

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

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

Introductions

Michele Davis

Grant Administration Division Manager

cdbg.dr@mymanatee.org

Edrick Sweeting

Grant Supervisor – CDBG-DR

cdbg.dr@mymanatee.org

Odugo Ohizu

Communication Coordinator – CDBG-DR

cdbg.dr@mymanatee.org

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">1. Benefit to low- and moderate- income (LMI) persons;2. Support the prevention or improvement of deteriorating conditions within neighborhoods; or3. Meet needs having a particular urgency (“urgent need”)
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

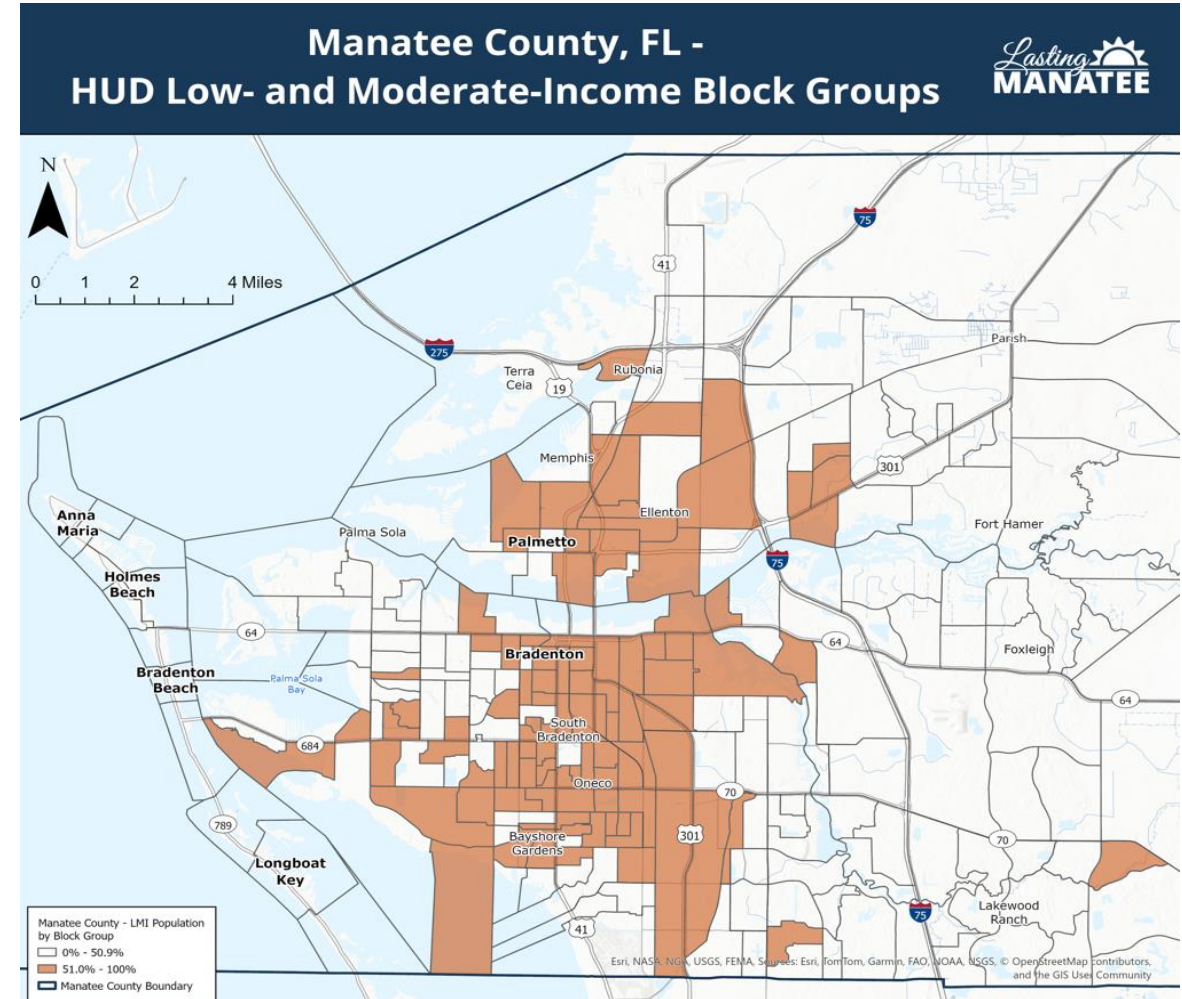
- At least 70% of CDBG-DR funds must be expended for activities that benefit LMI persons/households
- HUD-defined LMI households have incomes at or below 80% of the Area Median Income (AMI), adjusted for household size
- Two methods to determining LMI benefit:
 1. HUD Income Limits: Established by HUD 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
 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

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



Source: [LMISD – All Block Groups, Based on 2016-2020 ACS](#). HUD Exchange. 2024.

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

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	Percentage 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%
TOTAL	\$252,711,000	100%

*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 is required to conduct 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 on the County's CDBG-DR website at mymanatee.org/lastingmanatee. Additionally, hard copies of the draft Action Plan will be made available by the Government Relations Department upon request.

Comments on the Action Plan may be submitted as follows:

- In-person at public hearings
 - Next public hearing:
June 12, 2025, at 6:00 PM EDT
Eternity Temple Church
716 29th Street East
Palmetto, FL 34221
- Online at:
mymanatee.org/lastingmanatee
- Via telephone at: (941) 742-4787
- Via email at:
- Via mail (see mailing address)



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
- 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

Public Comment

The County is accepting comments from the public on the CDBG-DR Action Plan. All comments 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:

- Comments 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

Questions:

- Questions unrelated to the Action Plan will not be included in the Action Plan submitted to HUD.

Other Ways to Comment

- Online:
mymanatee.org/lastingmanatee
- Via telephone : (941) 742-4787
- Via email at:
- Via mail:

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1112 Manatee Avenue West

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Please allow us to pause for a 15 minute 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

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

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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