

# Sarasota County

# Resilient SRQ

Community Development Block Grant-Disaster Recovery

## Housing Recovery Program

**ROAD TO RECOVERY:**

**Rehabilitation and Reconstruction**

### What to Expect as an Applicant

Sarasota County has been awarded \$201.5 million from the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant-Disaster Recovery (CDBG-DR) Program. **\$40 million is allocated for home rehabilitation and reconstruction related to Hurricane Ian.**

#### Program Caps:

**Rehabilitation:** Up to \$200,000 <sup>1</sup>

**Reconstruction:** Up to \$310,000 <sup>1</sup>

#### Rehabilitation and Reconstruction Assistance:

- **Rehabilitation Assistance:** Covers costs to repair hurricane damage and bring the home up to current building codes. Homes with repair estimates that exceed 60% of the value of a replacement home will be recommended for reconstruction assistance
- **Reconstruction Assistance:** For homes that are substantially damaged and require complete rebuilding. Assistance includes demolition and construction of a new home on the same site.

#### Program Steps:

1. Applicant will submit full application and required documents to verify eligibility.
2. Program will review applicant eligibility.
3. Program will complete a damage assessment, inspection and duplication of benefits (DOB) analysis.
4. Program will complete a report of the estimated cost of repair to determine the scope of work.
5. Program will make an award determination based on estimated cost of repair and duplication of benefits.
6. Applicant will execute an award agreement.
7. Repair or reconstruction begins.

#### Homeowners Must:

1. Own the damaged home.
2. Have experienced home damage from Hurricane Ian.
3. Use the home as their primary residence.
4. Maintain a mortgage in good standing or be on a payment plan in good standing.
5. Have a household income at or below 80% of Sarasota County's area median income (AMI).

#### What to Expect:

- **Timeline:** The process from application to project completion can take several months. Homeowners should be patient and maintain communication with their case manager.
- **Potential Delays:** Due to documentation issues, environmental reviews, permitting, inspection and additional unforeseen work items.
- **Completion:** Upon completion, a final inspection will be conducted to ensure all work meets program standards before the project is considered complete.

#### Duplication of Benefits (DOB):

- **DOB Analysis:** A Duplication of Benefits analysis will be performed to ensure that assistance does not duplicate funds received from other sources.
- **Subrogation Requirement:** Homeowners must sign an agreement committing to repay any duplicated funds received after applying for the program. This ensures compliance with federal regulations and protects against overpayment.

*This program is supported, in whole or in part, by federal award number B-23-UN-12-0004, Community Development Block Grant-Disaster Recovery (CDBG-DR) grants, awarded to Sarasota County by the U.S. Department of Housing and Urban Development (HUD).*



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#### Rehabilitation/Reconstruction Process:

- **Contractor Assignment:** Construction services will be completed through Sarasota County contractors that have been vetted to meet program standards. The county will assign a contractor to each homeowner.
- **Construction Timeline:** The county will work with the contractor to establish a construction timeline based on the extent of the repairs and aligned with the Housing Recovery Program Policy.
- **Progress Inspections:** The county will conduct regular inspections throughout the construction process to ensure compliance with program standards. Municipalities will conduct inspections to ensure compliance with building codes.
- **Change Orders:** If changes to the scope of work are necessary, the homeowner will be made aware, prior to be approval by the county. Change Orders are required for any alteration to the scope, cost, or schedule.
- **Payment:** Awarded funds are not given directly to homeowners but are used to pay the county's contractor for the approved work.

#### Post Construction Requirements:

- **Residency Requirement:** Homeowners receiving Rehabilitation Assistance must maintain the repaired dwelling as their primary residence for two years after completion of repairs. Homeowners receiving Reconstruction Assistance must maintain the new dwelling as their primary residence for three years after construction is complete.
- **Insurance Requirement:** For homes in the Special Flood Hazard Area (SFHA). Flood insurance must be obtained and maintained in perpetuity. A deed restriction will be filed ensuring future owners also maintain flood insurance.

#### Special Considerations:

- **Elevation Requirements:** Homes located in Special Flood Hazard Areas may need to be elevated to comply with current floodplain management standards. This may extend the construction timeline.
- **Mobile or Manufactured Homes:** Repair or replacement of mobile or manufactured homes must comply with HUD's housing quality standards, and replacement units must be within 10 years of manufacture at the time of application.
- **Temporary Storage:** The county may assist homeowners with the cost of storage solutions for their belongings during a reconstruction or extensive rehabilitation. These funds are limited and will only be provided where need is demonstrated.
- **Temporary Relocation:** Homeowners may need to temporarily relocate during the repair or reconstruction process. The county does not provide relocation assistance, so planning ahead is crucial.
- **Lead-Based Paint Requirements:** For homes built before 1978, lead-based paint assessments and potential remediation may be required before rehabilitation can proceed.

#### Applicants Should Take the Following Actions:

1. **Maintain Records:** Keep all records related to your application, homeownership and damage assessment. These will be essential throughout the process.
2. **Communicate with Your Case Manager:** Stay in touch with your assigned case manager to receive updates and address any issues that may arise.
3. **Be Prepared for Inspections:** Ensure your home is accessible for inspections and that you can provide any additional information the county may need.

**PLEASE NOTE:** This flyer provides a summary of key information from the Housing Recovery Program Policy Manual and Minimum Construction Specifications Manual is not intended to be comprehensive.

1. Program caps may be exceeded in certain circumstances and are subject to change. For complete details and additional guidelines, please refer to the Housing Recovery Program Policy Manual, Minimum Construction Specifications Manual and the Program Website.

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