

Sarasota County

Resilient SRQ

Community Development Block Grant-Disaster Recovery

Housing Recovery Program

ROAD TO RECOVERY:
Reimbursement

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. **\$15 million is allocated for reimbursing homeowners for out-of-pocket expenses incurred for home repair, elevation and reconstruction related to Hurricane Ian.**

Maximum Reimbursement:

Up to \$50,000 for reimbursement of home repairs made due to damage from Hurricane Ian.

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. Reimbursement is made to applicant.

Expenses Eligible for Reimbursement:

- Repairs, elevation and reconstruction performed prior to applying to the Program.
- Costs deemed reasonable and necessary according to the county's Construction Specifications Manual.

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).

Expense Criteria:

- Expenses must be incurred and paid prior to the application date.
- Reimbursement cannot duplicate funds already received from insurance, FEMA, SBA or other sources.
- Eligible expenses must have occurred before the application submission and no later than May 23, 2025.

Ineligible Expenses:

- Costs already covered by other funding sources.
- Work performed after applying for the program.
- Repairs not related to the primary dwelling e.g. swimming pools, sheds, etc.

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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Reimbursement Process:

- **If all repairs are complete:** Reimbursement will cover the lesser of the total eligible repair cost, less duplicative benefits, or the \$50,000 maximum.
- **Minimal Repairs:** For properties with \$5,000 or less in remaining repairs, homeowners have up to six months to complete repairs before reimbursement is processed. The county will track progress and may require updates on the repair status.
- **Combination Assistance:** Reimbursement can be combined with rehabilitation or reconstruction if the home is not complete. Applicants must accept rehabilitation or reconstruction if significant repairs remain. Reimbursements will be paid to eligible homeowners after all rehabilitation or reconstruction work is 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.

Documentation Required for Duplication of Benefits (DOB):

- All letters of award for FEMA and/or SBA.
- Any insurance payouts/settlements.

Special Considerations:

- **Mobile or Manufactured Homes:** Reimbursement for the cost to replace a mobile or manufactured home (MHU) is only eligible if the replacement MHU has a date of manufacture within 10 years of the date of application.
- **Elevation Requirements:** Elevated or reconstructed homes in Special Flood Hazard Areas must comply with current elevation standards.

Applicants Should Take the Following Actions:

1. **Stop Work:** Cease any additional repairs after submitting your application until Environmental Clearance is received.
2. **Maintain Records:** Keep all documentation of repairs and payments for at least five years after program close out.

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.

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