

# Draft Action Plan Summary

## Community Development Block Grant – Disaster Recovery

This document provides a summary of the Sarasota County Resilient SRQ (CDBG-DR) draft Action Plan. The full Action Plan can be found on the Sarasota County webpage at [www.scgov.net/ResilientSRQ](http://www.scgov.net/ResilientSRQ).



## Background and Overview

On September 28, 2022, Hurricane Ian made landfall in the State of Florida, resulting in significant damage and casualties. The Category 5 hurricane's 200-mile wind field caused winds exceeding 85 miles per hour within Sarasota County. As a result, the State of Florida experienced a total of 144 deaths, with 10 of those fatalities occurring within Sarasota County. This death toll ranked Sarasota County second in terms of the highest number of fatalities, following Lee County. Furthermore, the hurricane brought widespread devastation from over 21 inches of rainfall, causing significant flooding.

While Sarasota County did not suffer a direct hit from Hurricane Ian, the southern region of the County experienced catastrophic damage. The Holiday Park mobile home community in the City of North Port was nearly destroyed, impacting numerous low-to-moderate income (LMI) families who resided there.

Additionally, the excessive rainfall caused severe flooding throughout Sarasota County for several days following the hurricane. High winds damaged buildings, including the historic Venice Theatre building, the Salvation Army of Sarasota County's North Port facility, and the Boys & Girls Club of Sarasota and DeSoto Counties' North Port club (Gene Matthews Club).

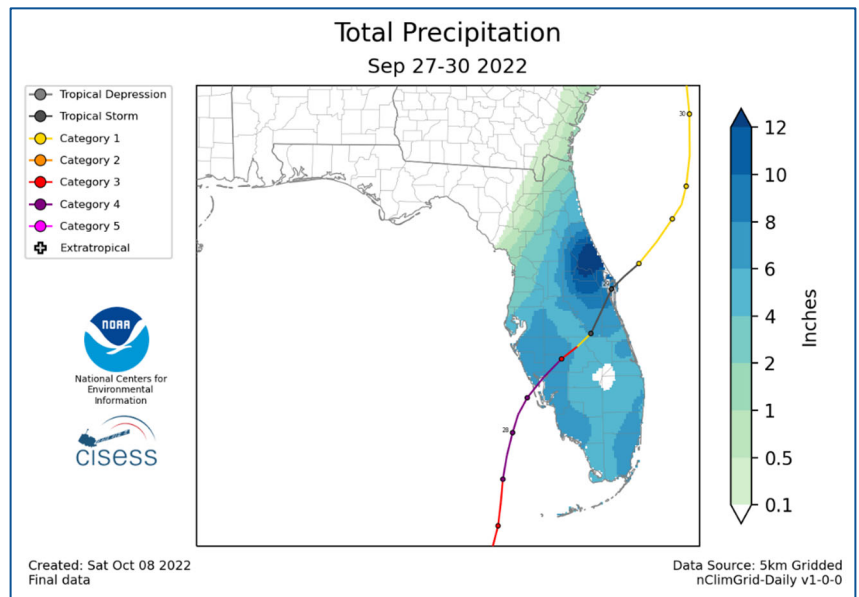


Figure 1: Total Precipitation from Hurricane Ian

The hurricane's impact was felt across the entire region, resulting in downed trees, power outages, property damage, and widespread flooding and debris. The disaster caused damages to infrastructure, communication systems, businesses, and other services. Several communities within the County

remained without functioning electricity and water months after the hurricane as the process of cleanup and restoration continued.



Figure 2: Hurricane damage to manufactured home

Because Hurricane Ian was a presidentially declared disaster, the U.S. Department of Housing and Urban Development (HUD) was able to allocate \$201,535,000 to Sarasota County to support long-term recovery efforts through the Continuing Appropriations Act, 2023 (Pub. L. 117–180, Division A) approved September 30, 2022 and the Department of Housing and Urban Development Appropriations Act, 2023 (Pub. L. 117–

328, Division L, Title II) approved December 29, 2022, for major disasters occurring in 2022. Community

Development Block Grant - Disaster Recovery (CDBG-DR) funding is designed to address disaster recovery needs that remain after all other assistance has been exhausted. This document provides a summary of the Sarasota County CDBG-DR, or “Resilient SRQ,” draft Public Action Plan and details how funds will be allocated to address remaining unmet need in Sarasota County, Florida.

## Unmet Needs Assessment

### Overview

As a CDBG-DR grant recipient, the County must conduct a disaster impact and unmet needs assessment to identify and prioritize critical unmet needs for long-term community recovery.

Immediately following Hurricane Ian, Sarasota County and local municipalities began collecting disaster impact data in partnership with the Florida Division of Emergency Management (FDEM), Federal Emergency Management Agency (FEMA), and the Small Business Administration (SBA).

Disaster impact data is collected and compiled through the following programs:

- FEMA Individual Assistance (IA) – data is self-reported by residents into a publicly available portal detailing the impacts to their homes and property.
- FEMA Public Assistance (PA) – data is collected by the County, municipalities, nonprofits, and other public agencies detailing the impacts to public facilities and infrastructure through Project Worksheets.
- SBA Disaster Assistance – data is self-reported by homeowners, nonprofits, and businesses using a loan application.

These data sets provide the most comprehensive data available on the impacts to public facilities, infrastructure, and property within the impacted area.

The County also conducted targeted outreach to gather disaster impact data, identify unmet needs, and obtain feedback on the community’s priority recovery initiatives.



*Figure 3: Hurricane Ian Flooding in City of North Port*

### Outreach

In addition to needs and sets, the County conducted targeted outreach to gather disaster impact data, identify unmet needs, and obtain feedback on the community’s priority recovery initiatives.

The County administered an individual and an organization survey to allow the community to provide their unmet needs and express funding priorities. The responses included 896 individual completed surveys and 175 completed organization surveys. In addition, information was gathered from Sarasota

County departments along with the City of North Port, City of Sarasota, City of Venice, and Town of Longboat Key.

The County held three public meetings across the community which provided an overview of the CDBG-DR program and allowed the public to ask questions and provide comments. Over 80 community members attended these meetings.

Sarasota County presented CDBG-DR information and shared the surveys to many community organizations. These organizations included the Homeless Continuum of Care, the Community Alliance of Sarasota County, the Council of Governments, the South County Tiger Bay Club, Community Organizations Active in Disaster, the Affordable Housing Advisory Committee, and the Sarasota County Long Term Recovery Group. Approximately 100 community groups are represented in these organizations. Additional information



Figure 4: Flooding in Sarasota County

was shared with other community groups including the local Chambers of Commerce, Sarasota County Economic Development Corporation, the Sarasota County Ministerial Foundation (representing 80 congregations), the Sarasota Housing Authority, local municipalities, and the Behavioral Health Stakeholders Consortium (representing 236 organizations and providers).

Flyers, media releases, and social media posts were also used to promote the public meetings and unmet needs survey. The responses from these outreach efforts were incorporated into the unmet needs analysis and proposed use of funds.

## Unmet Needs Summary

The County compiled and analyzed the datasets and outreach results to identify the remaining needs of the disaster-impacted community that were not addressed with insurance, FEMA and SBA program assistance along with other methods of support (i.e., fundraising, private loans, and state grants). The table below provides the results of the analysis and the County’s remaining unmet need in the categories of housing, public facilities and infrastructure, and economic revitalization.

### Sarasota County Unmet Need Summary

Category	Unmet Need	% of Unmet Need
<b>Housing</b>	\$524,503,312	66%
<b>Public Facilities and Infrastructure</b>	\$219,812,998	28%
<b>Economic Revitalization</b>	\$48,207,968	6%
<b>TOTAL</b>	<b>\$792,524,278</b>	<b>100%</b>

## Housing Unmet Need

According to information received through the FEMA Individual Assistance data, 57,377 households in the county applied for disaster-related assistance. Among those registered with FEMA, an estimated

37,551 households, accounting for approximately 65.4% of the total, reported incomes below 80% of the area median income (AMI) by household size. The financial circumstances of these families make it a challenge to address disaster impacts even minimally, let alone recover to make their homes more resilient to future disasters.



*Figure 5: Hurricane Ian Housing Damage in Sarasota County*

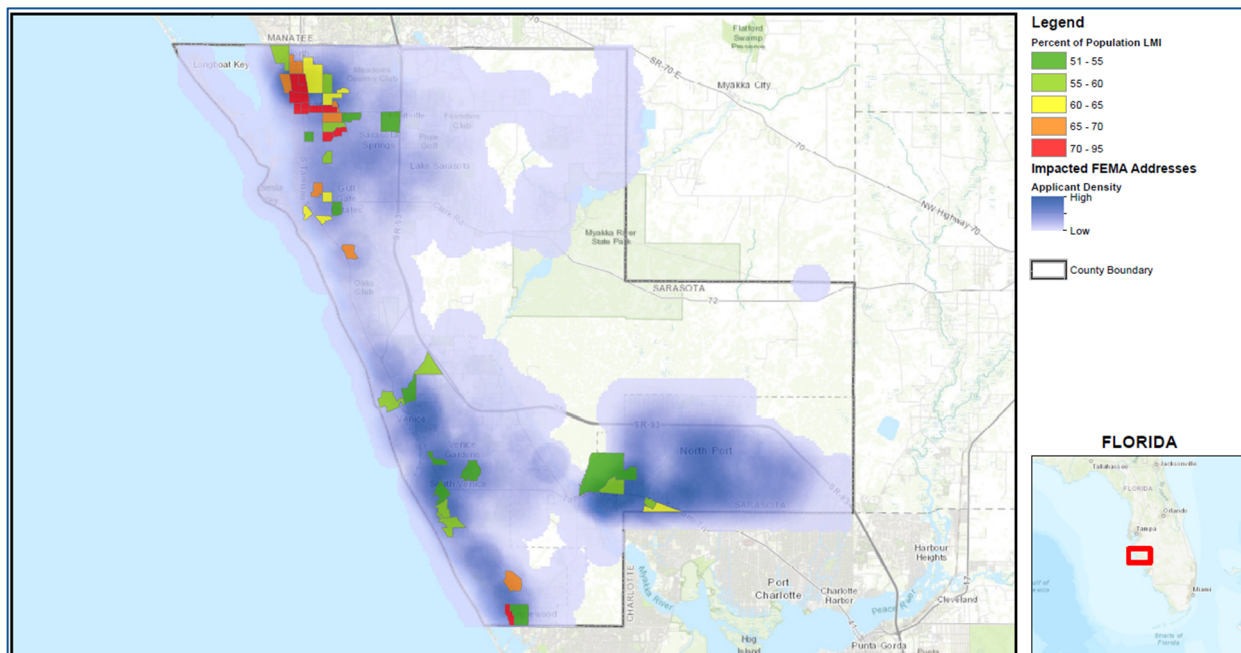
When a major disaster strikes, those struggling to recover tend to be disproportionately minority, elderly, aging in place, persons with disabilities, families with children, and households with limited English proficiency. To better identify the unmet needs of the whole community, Sarasota County compiled many disaster damage, demographic, and socio-economic data sets which includes data from FEMA Individual assistance data, Small Business Administration disaster assistance, unmet needs survey

for individuals and organizations, U.S. Census demographic data, consultations with community groups that serve vulnerable and marginalized populations, among others.

The County analyzed these data sets to determine the disaster impacts to Sarasota County, including damage to housing with a focus on low to moderate income areas and other areas that are traditionally underserved. This information was used to determine the remaining unmet housing need in Sarasota County following Hurricane Ian and found the remaining unmet need for housing to be \$524,503,312.

Reviewing the eligible housing units in the FEMA IA data base, 1,904 households experienced substantial damage with flooding over 12 inches of water and are expected to apply for CDBG-DR assistance. Over 70% of these homes reported incomes below 80% of the AMI by household size. Using GIS to layer FEMA IA applicant address data over LMI areas, some of the hardest hit areas of the County were also LMI communities as shown in the map below.

## LMI Populations and FEMA IA Applicant Households



Additionally, Southwest Florida had limited affordable housing prior to the storm. The depletion of available housing stock will impact the whole community. When analyzing survey data from both individuals and organizations within the County, there was a resounding need for new affordable housing. To make a more resilient community, Sarasota County must find ways to increase the capacity of affordable housing in the community, especially in LMI neighborhoods.

### Public Facilities and Infrastructure Unmet Need

County and municipal public facilities and infrastructure experienced severe damage and disruptions from Hurricane Ian cutting off access to critical services for the community's most vulnerable residents. Many neighborhood streets throughout Sarasota County including the City of North Port and City of Venice were completely impassable making it impossible for residents to leave their flooded homes and extremely dangerous for emergency services to reach these areas. A critical evacuation route that serves the community of Englewood flooded, forcing some residents to backtrack through hazardous conditions, while others returned to their homes, unable to evacuate. The City of North Port and the Englewood area also have some of the highest concentrations of LMI households in the County.

The County analyzed several data sets to determine public facilities and infrastructure unmet needs including the following: FEMA PA data from Sarasota County, City of North Port, City of Sarasota, City of Venice, Town of



Figure 6: The Salvation Army of Sarasota County North Port Facility

Longboat Key, Proposed Resilient Florida Projects, Proposed Hazard Mitigation Grant Program (HMGP) projects, consultations with non-profit organizations, and Resilient SRQ Organization Survey data.

Based on the FEMA PA, Resilient Florida Program, HMGP, and nonprofit data analysis, the County has identified a total public facilities and infrastructure unmet need of \$219,812,998 as shown in the below table.

**Sarasota County Infrastructure Unmet Need**

Source	Unmet Need
<b>FEMA PA Projects (Local Cost Share)</b>	\$6,788,373
<b>Resilient Florida Program Projects</b>	\$132,050,000
<b>HMGP Projects (Local Cost Share)</b>	\$18,552,984
<b>Nonprofit Unmet Needs</b>	\$62,421,641
<b>TOTAL</b>	<b>\$219,812,998</b>

### Economic Revitalization Unmet Needs

To determine the unmet need for economic revitalization, the County analyzed SBA data to determine the amount of verified loss compared with the amount of assistance provided. The SBA data was filtered based on loan type and excluded all home loans, individual loans, loans to nonprofits, and COVID stimulus loans. This process provided the list of businesses that applied to SBA for Hurricane Ian related disaster assistance and the amount of assistance they received. The assistance provided by SBA was deducted from the verified loss leaving the unmet need for economic revitalization of \$48,207,968.

Employers have reported layoffs caused by Hurricane Ian across all industries. The County collected survey data from 175 organizations from the private, nonprofit, and public sectors to identify unmet needs in the community. Responses to those surveys revealed that the combination of disaster damage, lack of affordable housing, and lack of skilled workers is exacerbating disaster recovery needs.

Through coordination meetings with local leaders in housing, construction, and career services agencies, the County heard first-hand the challenges the community is experiencing. Industries need more skilled workers in trades to support the demand for housing and infrastructure rehabilitation and reconstruction caused by Hurricane Ian. Working-age adults need more skills, better wages, and access to affordable housing to live and work in the County. The local economy needs more skilled workers to tamp down rising prices due to a scarce workforce.

## Proposed Use of Funds

CDBG-DR program funds must be used for activities that address an impact from the disaster, must be a CDBG-DR eligible activity, and must meet one of three national objectives of the CDBG program.

### Addressing Impacts from the Disaster

CDBG-DR appropriations allocate funds to cover essential expenses linked to disaster relief, long-term recovery, infrastructure and housing restoration, and economic revitalization in regions impacted by major disasters like hurricanes, floods, and similar events. These purposes—relief, recovery, restoration, and revitalization—all have a direct connection to the qualifying event as they address the specific needs that emerge from the disaster. In designing programs, Sarasota County must ensure

that the activities have a “tie back” to the disaster and are responding to a need arising from that disaster. Mitigation set aside funds do not require a tie back to the disaster.

## National Objectives

Eligible activities must fulfill one of three national objectives outlined in section 104(b)(3) of the HCD Act. These objectives are as follows:

1. Benefit individuals with low- and moderate incomes.
2. Contribute to the prevention or elimination of slums or blight.
3. Address other urgent community development needs that pose a serious and immediate threat to the community's health or welfare, particularly when other financial resources are not accessible to meet those needs.

## Low-to-Moderate-Income Population

The statute appropriating Sarasota County's CDBG-DR award requires 70% of the allocated funds benefit low to moderate income persons. If LMI cannot be applied, either the prevention of slum and blight or urgent need can be used.

The CDBG-DR program requirements allow for flexibility so that households above the LMI limits can participate and benefit from the CDBG-DR funds as long as a minimum of 70% of CDBG-DR funds benefit LMI persons. LMI is defined as 80% of Sarasota County's Area Median Income, as shown in the below chart.

**Sarasota County 80% Area Median Income**

Household Size	1	2	3	4	5	6
80% Area Median Income	\$51,200	\$58,500	\$65,800	\$73,100	\$78,950	\$84,800





## Identifying Eligible CDBG-DR Programs to Address Unmet Needs

The unmet needs assessment allows CDBG-DR grantees to understand the true impacts of the disaster and create a program plan for how funds will be spent to address those needs. Once the unmet needs assessment is complete, the CDBG-DR program requirements provide parameters for determining how the funds can be used.

Based on the unmet needs analysis and feedback from residents and community organizations, housing and infrastructure programs are the critical recovery needs of the County, municipalities, community leaders, and residents. This is also evident in the analysis of FEMA IA, FEMA PA, and SBA data. The table below shows a breakdown of the eligible housing, infrastructure, and economic recovery programs the County has identified to address the unmet need in the community, an estimate of each program budget.



## Proposed CDBG-DR Projects

PROGRAM	PROJECT	Total by Project	Total by Program
 Housing	Voluntary housing buyouts	\$6,458,250	\$101,458,250
	Homeowner reimbursement (for damage repair)	\$15,000,000	
	New affordable multifamily housing	\$40,000,000	
	Homeowner rehabilitation/reconstruction	\$40,000,000	
 Public Facilities and Infrastructure (Includes Mitigation)	Sarasota County, municipalities, not-for-profit	\$45,000,000	\$70,000,000
	South River Road evacuation corridor	\$25,000,000	
 Economic Recovery	Career/trades training	\$15,000,000	\$15,000,000
 Planning / Administration	Planning	\$5,000,000	\$15,076,750
	Administration	\$10,076,750	
		<b>\$201,535,000</b>	<b>\$201,535,000</b>

### Housing Programs

Based on the unmet needs assessment, the most critical need throughout the County and municipalities is for a rehabilitation and reconstruction program to address storm-damaged homes. Many homeowners and renters were not made whole through insurance, FEMA IA assistance, SBA assistance, and other funding sources. As such, the County is dedicating \$101,458,250 to housing programs to include a voluntary buyout program, home rehabilitation/reconstruction, reimbursement for homeowners, and new affordable housing.

#### Homeowner Rehabilitation/Reconstruction Program

Approximately 7,497 homeowners in the County reported real property damage and an unmet housing need from Hurricane Ian impacts. Of these, an estimated 65% are considered LMI households. The County will implement a homeowner rehabilitation and reconstruction program through an application process. The County will determine eligibility and priority criteria and will work with community leaders to foster access to underserved and vulnerable populations. Once the 70% LMI target is met, the County can provide assistance to households above the LMI income limit. This program will rehabilitate and reconstruct owner-occupied single-family homes damaged by Hurricane Ian.

#### New Affordable Multifamily Housing Program

Prior to Hurricane Ian, Southwest Florida had been experiencing a severe shortage in affordable housing for LMI households. The disaster exacerbated this crisis by eliminating some of the scarce affordable housing stock in the community. While the reported number of affordable housing units lost in the County might be low, the actual unreported need is very high, according to various community

organizations that serve LMI families in Sarasota County. Through consultations with stakeholder groups and analysis of survey data, the County has identified that new affordable multifamily housing is critical to build a more sustainable and resilient community.

This program is designed to provide funds for the new construction of multifamily housing within the County. The County's notice of funding availability and request for proposals will establish the application process and acceptance period, threshold criteria (including applicable building codes), selection criteria, and the award process.

### **Homeowner Reimbursement Program**

As demonstrated in the unmet needs assessment, many homeowners were not made whole through insurance, FEMA IA assistance, SBA loans, or other resources from the impacts of Hurricane Ian. Many homeowners were forced to make critical repairs to their homes using personal loans, savings accounts, credit cards, and other resources. This has left many households in need of reimbursement assistance to cover those costs.

The County will administer a homeowner reimbursement program for eligible expenses incurred by homeowners for repairs to a primary residence prior to application of these funds. The program will first be available to LMI households before being made available to non-LMI households. The County will determine the eligibility criteria, maximum award per household, and other program requirements in accordance with CDBG-DR requirements and regulations.

### **Voluntary Housing Buyouts Program**

The County is considering implementing a voluntary housing buyout and acquisition program for properties impacted by Hurricane Ian and at severe risk of repetitive flooding. The program will be implemented based on interest from potential eligible applicants. The residential buyout activity will purchase and remove homes from areas of severe flood risk to assist families relocate to a location of reduced flood risk. Purchased properties will be used for flood management and not be redeveloped for residential or commercial use.

## **Public Facilities and Infrastructure Programs**

The repair and enhancements of local infrastructure and mitigation efforts are crucial components of a comprehensive long-term recovery program. The County has identified \$70,000,000 for Sarasota County, Sarasota County municipalities, and nonprofits. The County will establish eligible applicant criteria, eligible activity criteria, application process and acceptance period, selection criteria, and the award process in accordance with CDBG-DR requirements and regulations.

South River Road Evacuation Corridor has been identified as a critical project to improve and mitigate future flooding of this evacuation corridor. During Hurricane Ian, South River Road flooded leaving evacuees stranded to either backtrack in hazardous conditions or return to their homes and wait out the storm, putting residents and first responders in high-risk situations. Mitigating flood risk for this road will provide a safe passage for the Englewood community during mandatory evacuations. Additionally, the growth pattern for LMI households and working-class families has been in the southern part of the county toward more affordable housing which may increase demand on the South River Road evacuation route during future storms. \$25,000,000 has been set aside for the South River Road Evacuation Corridor project.

## Economic Recovery

Hurricane Ian has exacerbated labor market inefficiencies by causing employment loss in some sectors while also creating labor demands in others. For example, the County has seen increases in the need for labor in construction trades, where the pre-existing robust housing market has created further labor shortages coupled with the demand for reconstruction and repair necessary to remedy damage from Hurricane Ian.

The County recognizes the unique situations created by Hurricane Ian as an opportunity to invest in Sarasota County citizens and build skills that will help revitalize the economy now and in the event of future natural disasters. Investment in career development and training will serve County residents who are currently earning low and moderate incomes.

This program will help unemployed and underemployed residents find employment by providing career training in skill areas that are important to the Sarasota County economy and related to recovery efforts. The program will work with nonprofit organizations and other stakeholders that are able to provide career training. The graduates of the training curriculum will be able to join the workforce with marketable skills that are in demand as the cleanup from Hurricane Ian continues.

## Mitigation Activities

The Disaster Relief Supplemental Appropriations Act of 2021 requires HUD to set aside 15 percent of any disaster recovery grant for disaster mitigation activities. Mitigation activities encompass efforts aimed at enhancing resilience to future disasters and aiming to decrease or eliminate the long-term risks associated with loss of life, injuries, property damage, and suffering. These activities are focused on proactively addressing and minimizing the potential impact of future disasters.

## Public Comments

For the full draft Action Plan, visit [www.scgov.net/ResilientSRQ](http://www.scgov.net/ResilientSRQ).

Public comments for this plan will be accepted July 26, 2023, through August 25, 2023. You can provide comments using the following methods:

- Attend the public meeting on Aug. 9, 2023, at 6pm at Robert L. Anderson Administration Center
- Visit [scgov.net/ResilientSRQ](http://scgov.net/ResilientSRQ) and complete the comment form.
- Email comments to [ResilientSRQComments@scgov.net](mailto:ResilientSRQComments@scgov.net)
- Mail comments to:  
Sarasota County Administration Center  
Attn: Resilient SRQ  
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Sarasota, FL 34236