



SUNRISE
ST. PETE

City of St. Petersburg

ACTION PLAN

Disaster Recovery Action Plan
for Hurricanes Idalia and Helene

U.S. Department of Housing and Urban Development
(HUD - Community Development Block Grant
-Disaster Recovery (CDBG-DR) Funding



SUNRISE ST. PETE
BUILDING A STRONGER TOMORROW



CHANGE LOG

Version (Date)	Summary of Changes Made



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EXECUTIVE SUMMARY

St. Petersburg, Florida (the City) experienced two major disasters in 2023 and 2024 that caused extensive damage and made the City eligible for an allocation of Community Development Block Grant-Disaster Recovery (CDBG-DR) funding. The two storms covered under this allocation, Hurricane Idalia (DR-4734-FL), and Hurricane Helene (DR-4828-FL), led to presidential disaster declarations and to the availability of Federal Emergency Management Agency (FEMA) Public Assistance (PA) and Individual Assistance (IA) in the city. As a result of the two storms, the U.S. Department of Housing and Urban Development (HUD) announced that the City will receive a direct allocation of \$159,884,000 in funding to support long-term recovery efforts. This allocation consists entirely of CDBG-DR funding, which is designed to address needs that remain after all other assistance has been exhausted (unmet needs).

St. Petersburg residents, business owners, and communities continue to work toward recovery, with impacts from the 2024 storm season still actively present for the city and surrounding communities. Many residents lost everything as a result of flooding and other storm impacts – thousands of families have faced the daunting task of securing temporary shelter after the storms, replacing lost belongings, navigating assistance resources, and starting the process to restore their homes. Many residents continue to be displaced from their homes as of the writing of this report. Recovery is the first step toward rebuilding a community that is more resilient and better prepared for future storms and environmental challenges.

Following the publication of the allocation in the Federal Register Notice 90 FR 4759 on January 16, 2025, the City immediately turned to developing this Action Plan through consultations with City agencies, the local HUD Continuum of Care (CoC), and extensive public outreach and engagement. This included an in-person event as part of “City Hall on Tour” (CHoT) on March 26, 2025, and the collection of surveys from citizens, small businesses, public housing authorities, the affordable housing development community, non-profit service providers, and tribal entities in March and April 2025. Following the publication of this Action Plan on the City’s website for a 30-day public comment period beginning on May 23, 2025, the City will hold two (2) public hearings in June 2025 to gather additional public feedback.

Shaped by extensive public input and the findings of the Unmet Needs and Mitigation Needs Assessments, this Action Plan outlines how the City of St. Petersburg will deploy CDBG-DR resources to help residents, businesses, and neighborhoods recover from the devastating storm events of 2023 and 2024. Developed in accordance with HUD requirements, the Plan reflects not just a data-driven strategy, but a commitment to rebuilding lives, restoring stability, and strengthening resilience for the future. It captures the storms’ impact on families, homes, and community infrastructure; identifies critical gaps in assistance; and incorporates the voices of those most affected. Guided by this feedback and analysis, the Plan proposes targeted programs and investments designed to address the real, ongoing needs of St. Petersburg’s residents and ensure a more targeted and sustainable recovery.

MOST IMPACTED & DISTRESSED AREAS

The City will spend 100% of its allocation in the HUD-identified Most Impacted and Distressed (MID) area, which includes the entirety of the incorporated City of St. Petersburg. Additionally, HUD requires that no less than 70% of the total allocation be expended to benefit low- and moderate-income persons. Low-



and moderate-income (LMI) households earn up to 80% of the area median income. Currently, an LMI household of four earns less than \$83,450 annually.

All proposed programs may include some disaster recovery-related mitigation initiatives, as well as allow for stand-alone mitigation activities to ensure the City complies with the 15% mitigation expenditure requirement established by HUD for this allocation of CDBG-DR funds. As a point of clarification, Pinellas County received a separate funding allocation, which includes Hurricane Milton, but this does not extend to the city.

UNMET NEEDS & MITIGATION NEEDS SUMMARY

CDBG-DR funds can only be directed to address unmet needs, which are the remaining needs of the community after all available resources have been applied. This includes resources from FEMA, private insurance, and other sources.

Sector	Disaster Impact	Assistance	Unmet Need	% of Unmet Needs
Housing	\$1,564,878,343	\$262,594,596	\$1,302,283,747	73.1%
Economy	\$189,152,325	\$21,447,720	\$167,704,606	9.4%
Infrastructure	\$268,018,387	\$31,950,118	\$236,068,269	13.3%
Public Services	\$129,629,930	\$ 54,965,137	\$74,664,793	4.2%
Total	\$2,151,678,985	\$370,957,571	\$1,780,721,414	100%

Table 1: Unmet Needs and Mitigation Needs Summary

The housing sector faces the most significant disaster impact and unmet need in the city. With an estimated \$1.5 billion in damages, FEMA IA and the Small Business Administration (SBA) have provided approximately \$262 million in assistance, leaving an unmet need of over \$1.3 billion, which accounts for more than 73% of the total remaining unmet need.

The local economy accounts for more than \$167 million in estimated unmet need. Local businesses realized an estimated \$189 million in disaster-related losses to business contents and properties and received an estimated \$21 million in assistance, representing 9% of the total remaining unmet need.

Infrastructure has an unmet need of \$236 million, out of a total estimated impact of \$268 million, with almost \$32 million in estimated assistance projected. This represents approximately 13% of total unmet needs.

Finally, the impact on public services represents approximately 4% of total unmet needs. The City estimates that residents will incur more than \$129 million in disaster-related impacts, resulting in housing instability and employment losses, underscoring the need for support and services. The City also estimates that only approximately \$54 million was available for assistance, leaving more than \$74 million in unmet need.



MITIGATION NEEDS ASSESSMENT

The Mitigation Needs Assessment provides a risk-based overview of the natural threats and hazards facing St. Pete. It is designed to guide the use of the City's 15% minimum CDBG-DR mitigation set-aside and to enhance resilience by incorporating mitigation measures into recovery programs and projects.

Through the St. Pete Agile Resilience (SPAR) planning initiative, the City has identified a set of critical infrastructure mitigation projects aimed at reducing future disaster risks and strengthening community resilience. These projects were vetted for disaster-related needs or long-term vulnerabilities, categorized using FEMA's infrastructure project types, and assigned cost estimates. This initial inventory forms the basis for determining unmet mitigation needs under the CDBG-DR program.

St. Petersburg's mitigation needs are heavily concentrated in water control facilities, where repeated impacts from storm surge, flooding, and power outages have exposed major vulnerabilities. Proposed projects prioritize stormwater management, flood protection barriers, lift station upgrades, and seawall enhancements—reflecting a strategic focus on infrastructure most essential to health, safety, and operational continuity. With nearly \$175 million in total identified mitigation needs and only \$7.5 million currently budgeted or obligated, a significant unmet mitigation need of \$167.45 million remains. This funding gap illustrates the scale of investment required to mitigate growing disaster risks and ensure community recovery from future disasters.

CONNECTION OF PROPOSED PROGRAMS & NEEDS ASSESSMENTS

The City's recovery strategy is rooted in a data-driven approach that aligns funding allocations with the most critical needs identified in the unmet and mitigation needs assessments. With housing accounting for the overwhelming majority of recovery needs, approximately 73% of the total unmet need, the City has dedicated 66% of its CDBG-DR allocation to housing activities. This initiative prioritizes support for homeowners, renters, homebuyers, and local landlords in the MID areas, with an emphasis on low- and moderate-income (LMI) households who face the steepest barriers to recovery.

Recognizing that economic disruption and disaster-related hardship significantly impacted low- and moderate-income populations, the City has allocated funds to targeted public service programs. These efforts focus on supporting disaster-impacted low- and moderate-income households, nonprofits that provide essential services to the community, and providing targeted financial relief to disaster-impacted households.

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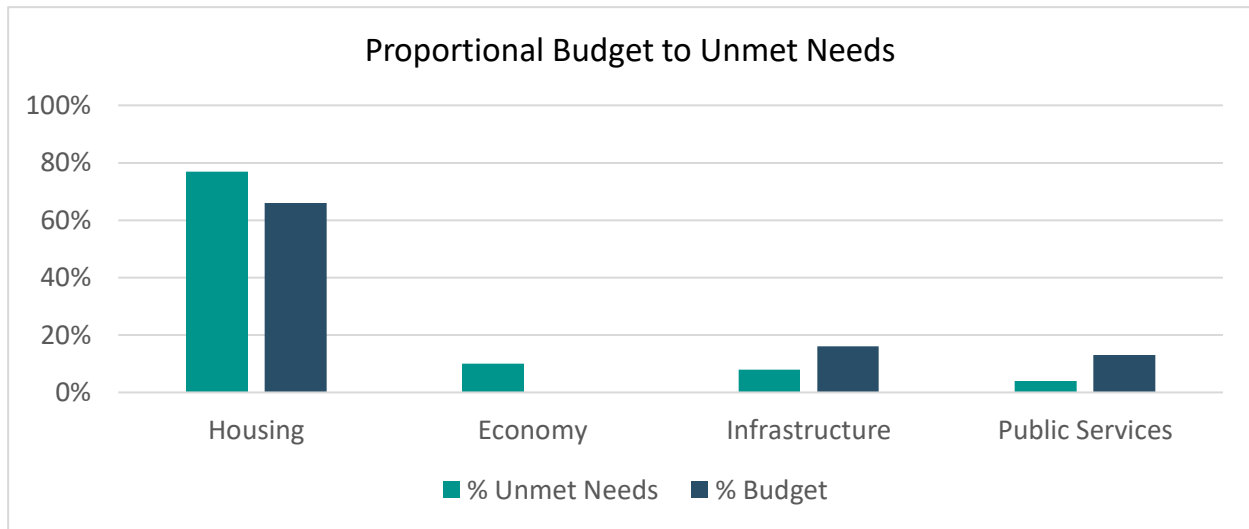


Table 2: Budget to Unmet Needs for this Allocation

Finally, while infrastructure accounts for a smaller portion of the total unmet need, the City intends to address the mitigation needs assessment’s findings by prioritizing strategic investments such as stormwater, wastewater, and other resilience-focused public infrastructure identified as a top recovery priority in public input. These investments aim to reduce future risks in communities that have experienced repetitive loss and structural vulnerabilities, thereby satisfying the mitigation set-aside requirement.

Through development of this Action Plan, the City has also identified significant unmet infrastructure needs that meet the definition of “failure to function”—meaning that during the disaster events, existing infrastructure systems were unable to withstand or accommodate the scale of impact. This resulted in widespread service disruptions, system challenges, and increased vulnerability for residents, particularly in low-lying and underserved areas. Enhancing these infrastructure systems is essential to ensuring continuity of critical services and building long-term resilience against future hazards.

Overall, the City’s funding distribution reflects a proportional and reasonable response to documented unmet needs, centered on housing, supported by community recovery, and reinforced by infrastructure improvements that promote long-term resilience.

ALLOCATION OF CDBG-DR FUNDS

St. Petersburg is the lead agency and responsible entity for administering \$159,884,000 in CDBG-DR funds allocated for recovery efforts following Hurricanes Idalia and Helene. CDBG-DR funds will be allocated to address unmet needs in basic program categories, as outlined in the table below.

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Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation	Estimated % to CDBG-DR Mitigation Set-aside	Estimated % to HUD identified MID Areas	Estimated % to LMI
Housing	\$105,000,000	66%	5%	100%	82%
Infrastructure (CDBG-DR Mitigation Set-aside)	\$25,000,000	16%	60%	100%	50%
Public Services	\$20,000,000	12%	0%	100%	100%
Planning	\$1,889,800	1%	100%		
Administration	\$7,994,200	5%			
Total	\$159,884,000				

Table 3: CDBG-DR Program Allocation and Funding Thresholds

The Housing budget of \$105,000,000 contains several distinct programs, as described below.

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Residential Recovery and Elevation Program	\$47,000,000	80%
<i>Rehab, Reconstruction and Elevation</i>	<i>\$35,000,000</i>	<i>80%</i>
<i>Reimbursement for Rehabilitation</i>	<i>\$12,000,000</i>	<i>80%</i>
Homebuyer Assistance Program	\$5,000,000	80%
Voluntary Buyouts and Acquisitions Program	\$5,000,000	80%
Affordable Rental Housing Program	\$48,000,000	100%
Housing Programs Total	\$105,000,000	

Table 4: Housing Program Budget

The Public Services budget of \$20,000,000 includes two distinct programs, as described below.

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Disaster Relief Reimbursement Program	\$14,000,000	100%
Non-Profit Community Support Services Program	\$6,000,000	100%
Public Services Programs Total	\$20,000,000	

Table 5: Public Services Program Budget



Each of these programs and budget line items is described in greater detail in the Action Plan. As the Action Plan moves through the public comment process and eventual approval from HUD, the City will develop a concise suite of policies and procedures for each program.

CITIZEN PARTICIPATION

The City encouraged robust public participation in the development of the Action Plan. Over the course of the Action Plan's development, the City held several meetings and events to familiarize the community with the CDBG-DR program and the City's recovery efforts. The main objective of Citizen Participation is to create opportunities for residents to engage in the planning process related to the CDBG-DR funds. The plan allows for a minimum of 30 days for citizen comments once the draft Action Plan is published and ensures ongoing access to information about how grant funds are utilized. St. Petersburg values the involvement of its citizens and stakeholders and is committed to supporting residents in their recovery efforts following the devastating impacts of hurricanes Idalia and Helene.

ACTION PLAN OVERVIEW

This Action Plan has been prepared in accordance with the requirements of HUD and is intended to describe the City of St. Petersburg's strategy to recover from the storm events of 2023 and 2024. As a result of those storm events, HUD announced that the City of St. Petersburg, FL will receive a direct allocation of \$159,884,000 in funding to support long-term recovery efforts following Hurricane Idalia and Hurricane Helene (Disaster Declarations DR-4734-FL and DR-4828-FL, respectively). This allocation consists entirely of CDBG-DR funding, which is designed to address needs that remain after all other assistance has been exhausted (unmet needs). This plan details how CDBG-DR funds will be used to address these remaining unmet needs in the city. The funds for this allocation were made available through the American Relief Act of 2025 (Public Law 118-158) with requirements published in a Federal Register Notice (90 FR 4759), accompanied by subsequent revisions.

This Action Plan summarizes the hurricanes' impact on the city, examines damage to private and public property, researches unmet (i.e., unfunded) needs based on publicly available data, provides an overview of the CDBG-DR budget, and describes proposed programs. To meet disaster recovery needs, the statutes governing CDBG-DR funds impose additional requirements, and HUD may modify existing rules to enhance flexibility and facilitate a quicker recovery.

DISASTER-SPECIFIC OVERVIEW

St. Petersburg, Florida, experienced two major disasters in 2023 and 2024 that are eligible under this CDBG-DR allocation: Hurricane Idalia (DR-4734-FL) and Hurricane Helene (DR-4828-FL). These storms led to presidential disaster declarations, making FEMA PA and IA available in the city.

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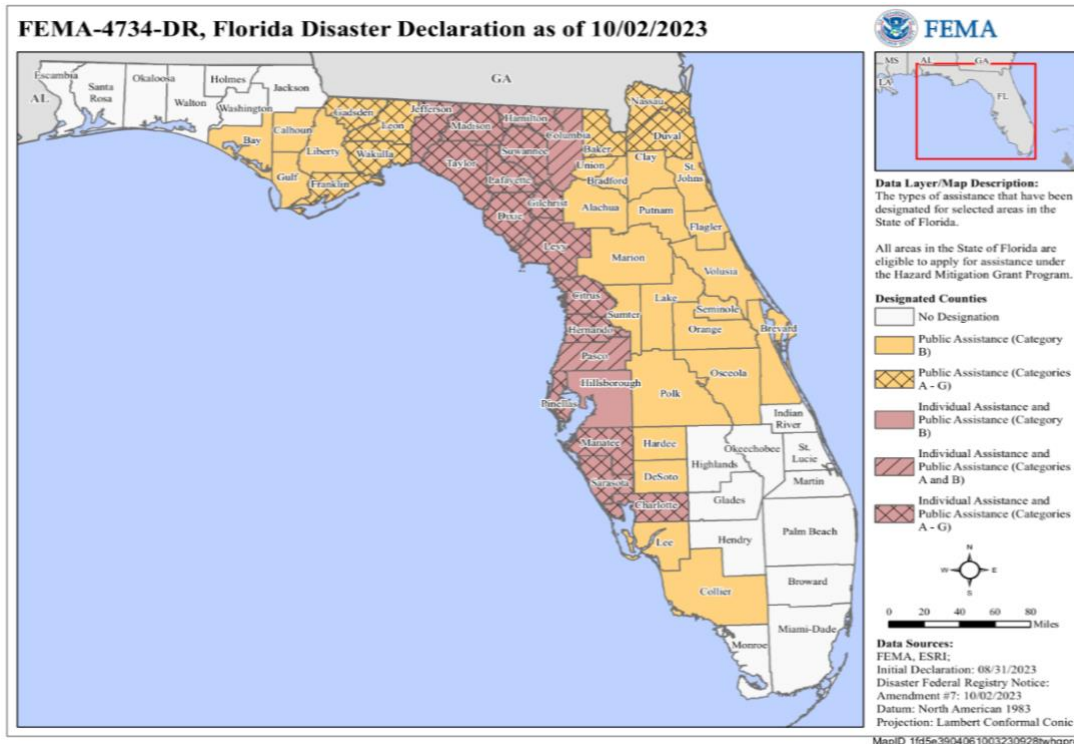


Figure 1: Hurricane Idalia (DR-4734-FL) Disaster Declaration Map

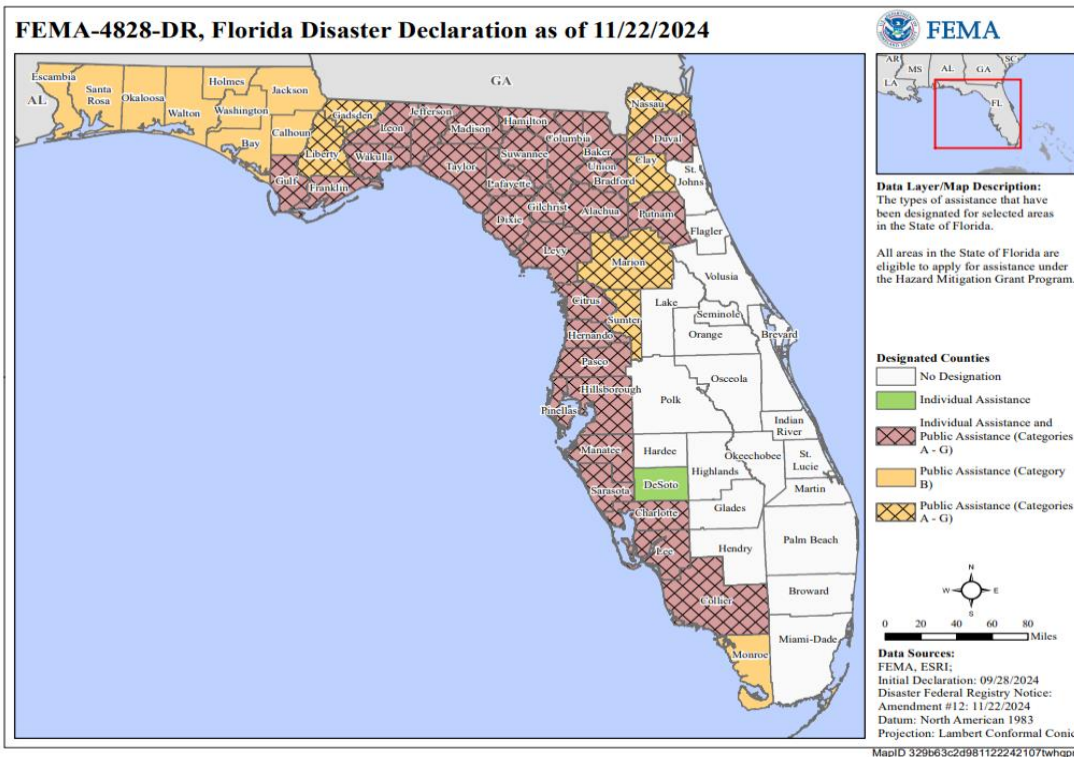


Figure 2: Hurricane Helene (DR-4828-FL) Disaster Declaration Map



Hurricane Idalia (DR-4734-FL) - Hurricane Idalia originated from an area of disturbed weather that developed over the eastern Pacific and Central America around August 23. Over the next two to three days, this area of disturbed weather gradually drifted northeast into the northwestern Caribbean Sea while slowly organizing. On August 26, the National Hurricane Center identified a closed circulation, and a tropical depression formed. From Saturday, August 26, to early Monday morning, August 28, Idalia moved through the northwestern Caribbean Sea, strengthening into a tropical storm on Sunday morning. By early Monday, Idalia began turning northward. After crossing the western tip of Cuba on Monday night, it rapidly intensified from a tropical storm into a major hurricane as it moved into the Gulf of America. Hurricane Idalia made landfall on August 30, 2023, approximately 20 miles south of Perry, Florida, as a Category 3 hurricane. It brought heavy rainfall, powerful storm surges, and maximum sustained winds of 130 miles per hour.

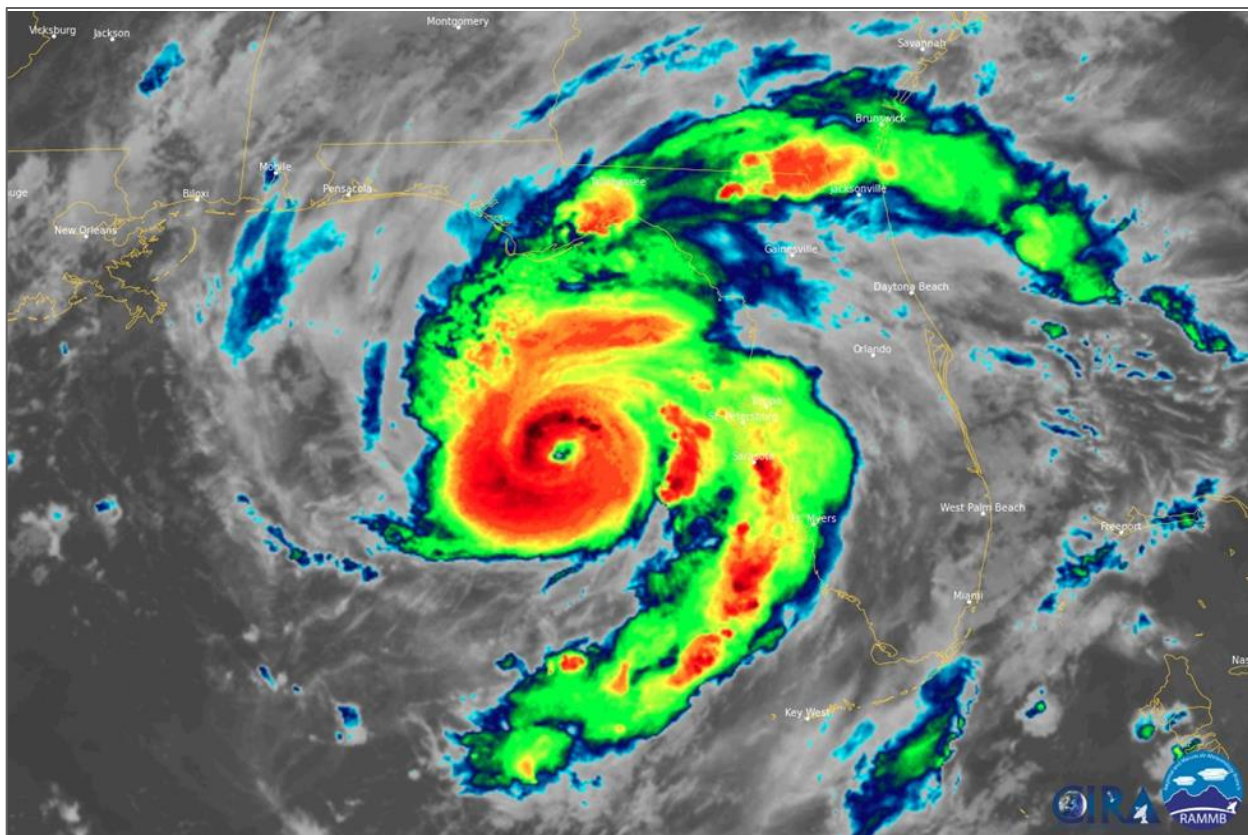


Figure 3: Hurricane Idalia intensifying as it approaches Florida. Source: NOAA.

Hurricane Idalia was a powerful storm that caused significant destruction along Florida's western coast, particularly in the coastal community of St. Petersburg. The storm brought storm surge, heavy rain, and strong winds, with gusts recorded at 60 to 70 miles per hour at St. Petersburg-Clearwater International Airport. This resulted in severe flooding, especially in low-lying neighborhoods such as Shore Acres. In this area alone, more than 1,200 homes suffered varying degrees of flood damage, leaving many residents to deal with waterlogged properties and displaced belongings. The storm surge, combined with high tide, eroded beaches, with some areas losing dunes up to four feet. Many residents in the city faced power outages and disruptions to essential utilities. Emergency services and local authorities worked tirelessly



to assist affected families, conduct rescues, and initiate the recovery process following this devastating natural disaster.

Hurricane Helene (DR-4828-FL) - On September 22, 2024, Helene began to form as a broad low-pressure system in the western Caribbean Sea. By September 24, the disturbance had consolidated enough to be classified as a tropical storm as it approached the Yucatán Peninsula, and it was assigned the name Helene by the National Hurricane Center. Favorable weather conditions contributed to the cyclone's intensification, and it became a hurricane early on September 25. Rapid and pronounced intensification followed as Helene moved through the Gulf of America, reaching Category 4 intensity by the evening of September 26. Later that same day, Helene made landfall at its peak intensity in the Big Bend region of Florida, near the City of Perry, with maximum sustained winds of 140 mph.

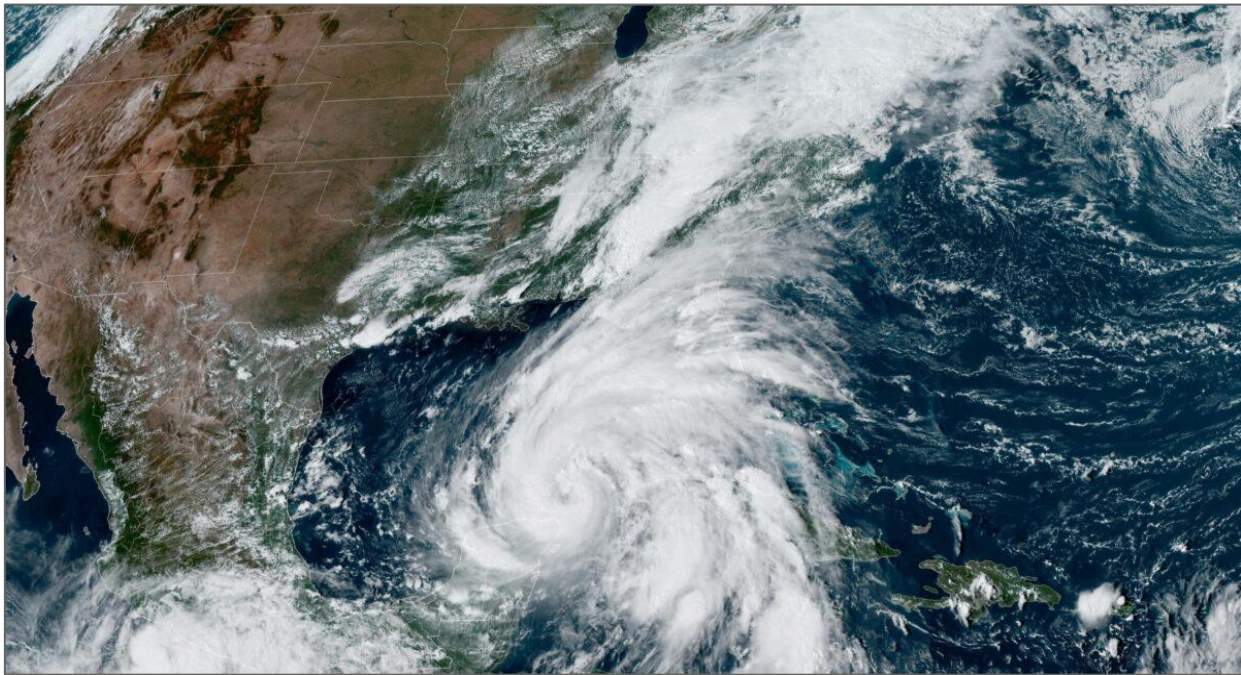


Figure 4: Hurricane Helene in the Gulf of America on September 25. Image Credit: NOAA's GOES-16 satellite.

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Figure 5: Flooding in St. Pete’s Shore Acres Hurricane Helene. Photo Credit: Tony Salazar.

Hurricane Helene was a storm that rapidly intensified, producing strong outer winds that pushed large volumes of water onto the shore and caused catastrophic flooding in the city. St. Petersburg experienced more than six feet of storm surge, with wind gusts reaching up to 75 mph. This severe surge resulted in multiple fatalities in the city, extensive damage to homes and businesses, and significant strain on critical infrastructure. More than 100 miles of roads were affected by flooding and debris, over 85 reports of downed trees were recorded, and access to barrier islands was completely closed. The storm surge inundated areas that had never flooded in living memory, causing extensive damage. Parts of the city remained flooded for days.

OVERVIEW OF THE IMPACTS OF THE QUALIFYING DISASTER

Disaster Summary	Disaster Summary
Qualifying Disaster	Hurricane Helene – DR-4828-FL Hurricane Idalia – DR-4734-FL
HUD-Identified MID Areas	St. Petersburg
Grantee-Identified MID Areas	N/A

Table 6: Disaster Overview



CDBG-DR Allocation Overview	Amount (\$)
CDBG-DR Allocation	\$139,030,000
CDBG-DR Mitigation Set Aside	\$20,854,000
Total Allocation	\$159,884,000

Table 7: CDBG-DR Allocation Overview

MOST IMPACTED & DISTRESSED AREAS

As required by the Federal Register Notice, the City will spend 100% of its allocation in the HUD-identified MID area, which includes the entirety of the incorporated City of St. Petersburg. Additionally, HUD requires no less than 70% of the total allocation be expended to benefit LMI persons. All proposed programs may include some disaster recovery-related mitigation initiatives, as well as allow for stand-alone mitigation activities to ensure the City complies with the 15% mitigation expenditure requirement established by HUD for this allocation of CDBG-DR funds. As a point of clarification, Pinellas County received a separate funding allocation, which includes Hurricane Milton, but this does not extend to the city.

The Action Plan identifies the use of all CDBG-DR funds, including eligibility criteria, and demonstrates how these funds will support long-term recovery needs, restore infrastructure, promote housing, stimulate economic revitalization, and enhance mitigation within the city.

MID LOW- & MODERATE-INCOME POPULATIONS

Area	Total LMI Persons	Total Population for Which LMI is Calculated	Percent LMI
State of Florida	7,582,303	18,094,340	41.9%
Disaster Declaration Counties	2,525,724	6,291,260	40.1%
MID (St. Petersburg)	94,335	228,405	41.3%

Table 8: MID Low- and Moderate-Income Populations

A key focus of the Action Plan is ensuring that recovery resources are directed to LMI households, who often face greater barriers to recovery. Statewide, approximately 41.9% of Florida residents are classified as LMI. In the counties covered by the federal disaster declaration, 40.1% of the population meets the LMI threshold. Within the city, 41.3% of residents, over 94,000 individuals out of a total population of approximately 228,400, fall into the LMI category.

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Low- and Moderate-Income (LMI) Percentages - St Petersburg

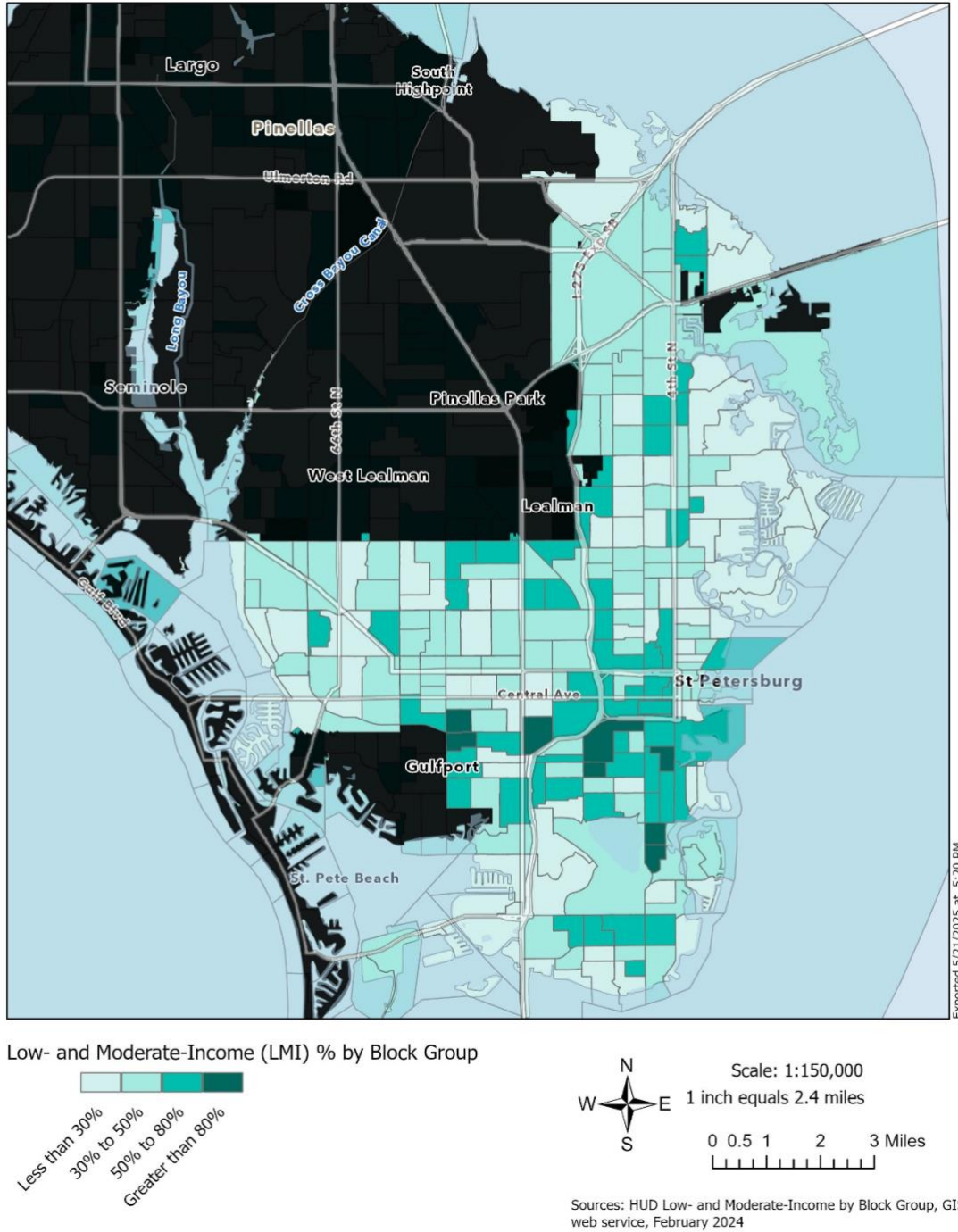


Figure 6: Low- and Moderate-Income Populations, St. Petersburg



The Action Plan is designed to ensure that the requisite share of funding is directed to activities that benefit this population, such as affordable housing construction and rehabilitation, infrastructure restoration, targeted support for local nonprofits, and public services that stabilize families and communities facing compounding post-disaster hardships.

UNMET NEEDS & MITIGATION NEEDS SUMMARY

Sector	Disaster Impact	Assistance	Unmet Need	% of Unmet Needs
Housing	\$1,564,878,343	\$262,594,596	\$1,302,283,747	73.1%
Economy	\$189,152,325	\$21,447,720	\$167,704,606	9.4%
Infrastructure	\$268,018,387	\$31,950,118	\$236,068,269	13.3%
Public Services	\$129,629,930	\$54,965,137	\$74,664,793	4.2%
Total	\$2,151,678,985	\$370,957,571	\$1,780,721,414	100%

Table 9: Unmet Needs and Mitigation Needs Summary

The housing sector faces the most significant disaster impact and unmet need in the city. With an estimated \$1.5+ billion in damages, approximately \$262 million in assistance has been provided by the FEMA IA and the SBA, leaving an unmet need of over \$1.3 billion, which accounts for more than 73% of the total remaining unmet need.

The local economy accounts for more than \$167 million in estimated unmet need. Local businesses realized an estimated \$189 million in disaster-related losses to business contents and properties and received an estimated \$21 million in assistance, representing 9% of the total remaining unmet need.

Infrastructure has an unmet need of \$236 million, out of a total estimated impact of \$268 million, with an estimated \$31 million in assistance projected. This represents approximately 13% of total unmet needs.

Finally, the impact on public services represents approximately 4% of total unmet needs. The City estimates that more than \$129 million in disaster impacts will be incurred by residents, resulting in housing instability and employment losses, indicating the need for support and services. The City estimates that only approximately \$54 million was available for assistance, leaving more than \$74 million in unmet needs.

UNMET NEEDS ASSESSMENT

This Action Plan identifies the use of all CDBG-DR funds, including criteria for eligibility and how the uses address long-term recovery needs, infrastructure and housing restoration, economic revitalization, and mitigation in the MID areas. The purpose of the Unmet Needs Assessment (UNA) is to describe the effects of the qualifying disasters and the most significant remaining recovery needs that have not been addressed by other sources of funding, such as insurance proceeds, other Federal assistance, or any other funding source.



DISASTER IMPACTS ON THE THREE CORE ASPECTS OF RECOVERY

This UNA utilizes data from FEMA, SBA, HUD, and other sources to evaluate the three core aspects of recovery — housing, infrastructure, and the economy (e.g., estimated job losses) and consider the pre-disaster needs (e.g., a lack of affordable housing) that have been exacerbated by the disaster. Individual homeowner insurance claim data is not available at this time; however, the City of St. Petersburg continues to work to obtain private insurance claim data from the Florida Office of Insurance Regulation (FLOIR). The City will update the UNA if and when such data are made available. Federal requirements state that the assessment of housing needs must address: (1) emergency shelters; (2) interim and permanent housing; (3) rental and owner-occupied single family and multifamily housing; (4) public housing (including HUD-assisted housing) and other types of affordable housing, including those who were unhoused prior to the disaster.

HOUSING UNMET NEEDS

Across Florida, there is a critical shortage of affordable and available rental housing for extremely low-income (ELI) households—those earning at or below the federal poverty level, which is 30% of the area median income (AMI). According to the National Low Income Housing Coalition’s Housing Needs by State report¹, ELI households make up 19% of all renters statewide yet face a gap of more than 410,000 rental homes that are suitable for their income level. With an average annual income of just \$30,020 for a four-person ELI household, these families fall far short of the \$73,308 needed to afford a standard two-bedroom apartment at fair market rent. As a result, the majority—82%—are severely cost burdened, spending over half their income on housing alone. This financial strain forces many to cut back on other essentials, such as food, healthcare, and transportation, increasing their risk of housing instability and eviction. The depth of this affordability gap underscores the urgent need for deeply targeted housing investments for Florida’s most economically exposed renters and sets the stage for understanding the impacts of Idalia and Helene on St. Petersburg².

Pre-Disaster Housing Conditions

Using the University of Florida Shimberg Center’s research and data for reference³, the 2023 housing cost burden data for St. Petersburg highlights significant affordability challenges, particularly among lower-income households. For those earning 30% of AMI or less, more than 12,000 households spend over 30% of their income on housing, with nearly 10,000 severely cost-burdened (paying more than 50%). This includes both owners (2,700) and renters (7,100), reflecting widespread housing instability.

Even among households earning 30 to 50% of the AMI, nearly 4,700 are severely burdened. Cost pressures remain for those up to 80% AMI, with over 3,000 households still facing serious housing strain. In contrast, households above 100% AMI experience relatively low rates of severe cost burden. These figures confirm that the most severe housing burdens fall on those below 80% AMI, especially those below 50%. This

¹ Accessed from [Florida | National Low Income Housing Coalition](#)

² Aside from situating impacts to the city, the State of Florida is included as reference which provides context for those localized impacts for housing and populations.

³ Shimberg Center’s housing data here is generated from the American Community Survey.



underscores the need for deeply affordable housing, rental assistance, and preservation efforts to stabilize households and support an efficient recovery.

According to the St. Petersburg Downtown Partnership⁴, rental housing demand in the city is rising, especially among low-income households. Those earning under \$20,000 per year can afford approximately \$500 per month, while households making \$20,000 to \$50,000 should be paying between \$500 and \$1,200 per month, based on the standard affordability guideline of spending no more than 30% of their income on housing.

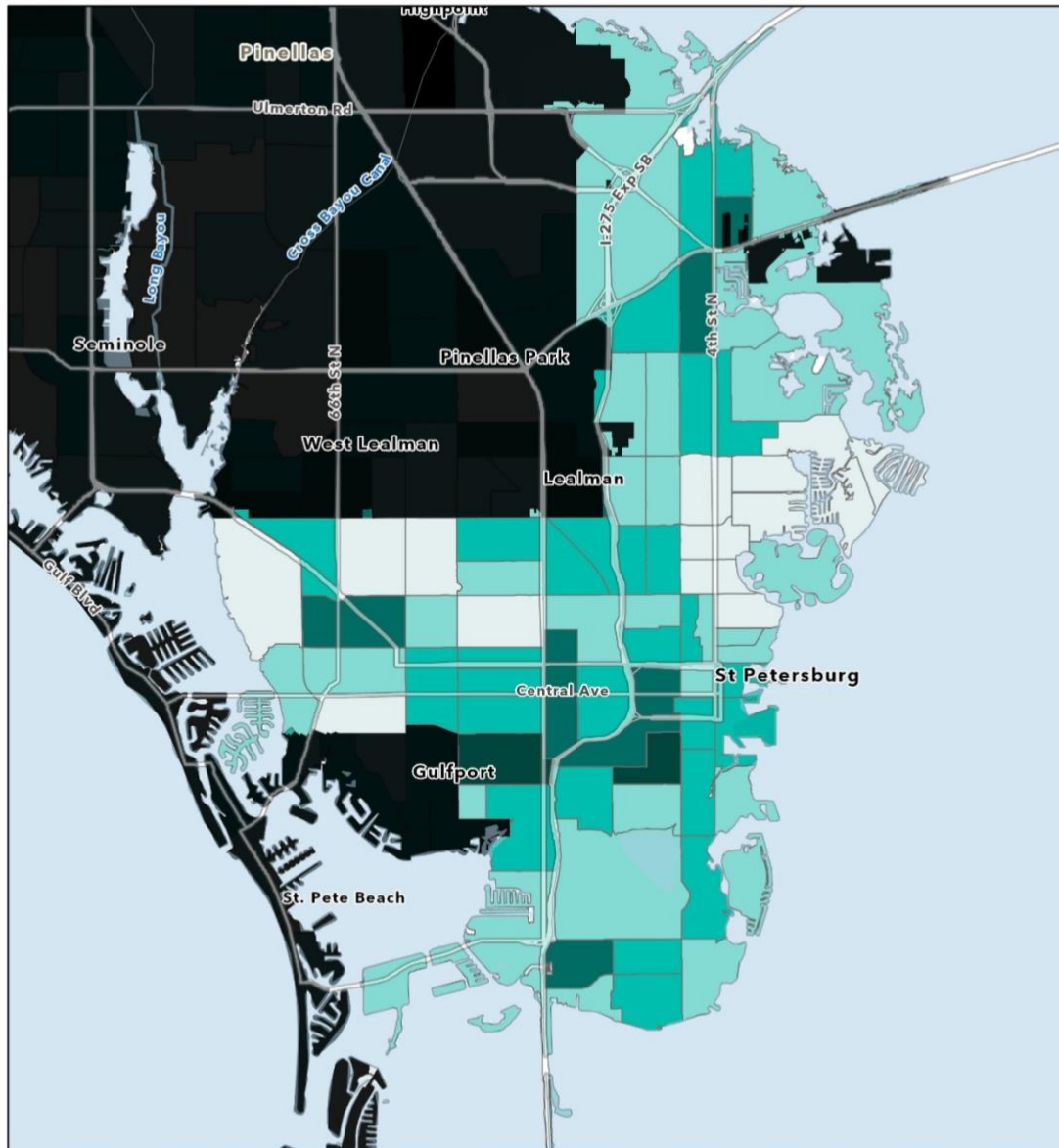
There are around 9,400 renter households in the lowest income group, but fewer than 1,500 units in the city are priced within their range, leaving a gap of nearly 8,000 units. For those earning between \$20,000 and \$50,000, about 15,300 households fall into this group, yet only 6,600 units are available at affordable rents, creating a deficit of approximately 8,700 units. These figures illustrate a growing need for more affordable rental options citywide.

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⁴ Accessed from [Need By Zip Code | Affordable Housing](#)

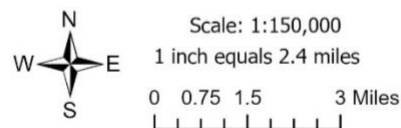
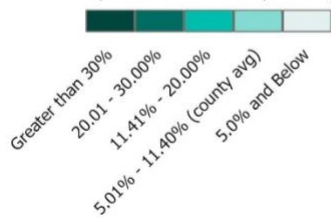


Percent of Population Below Poverty Level - St. Petersburg



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Percent of Population Below Poverty Level by Census Tract



Sources: U.S. Census Bureau's American Community Survey (ACS) 2019-2023 5-year estimates, Table(s) B17020, C17002. US Department of Housing and Urban Development.

Figure 7: Percent of Population Below Poverty, St. Petersburg



The distribution of the population living below the poverty line, as shown in the map above, indicates pockets of lower-income residents who are disproportionately and more acutely affected by the impacts of disasters.

The pre-storm landscape of affordable housing underscores the significant exposure of low-income households served by affordable housing infrastructure. A majority of these developments target families, elderly households, and residents with disabilities, with many also serving formerly homeless individuals and others with special needs. The unit mix is heavily concentrated in one- and two-bedroom units, suggesting a potential shortage of options for both single-person households and larger families. These characteristics indicate a high baseline need for sustained affordability, supportive services, and housing that is resilient to disaster-related risks.

Low-Income Housing Tax Credit (LIHTC) Communities

There are 48 affordable housing developments in the city, totaling 5,263 housing units, of which 3,838 are designated as Low-Income Housing Tax Credit (LIHTC) units. The housing stock offers a mix of unit sizes, with a notable emphasis on two-bedroom units (2,322 units), followed by one-bedroom units (1,396) and three-bedroom units (925). A smaller share of the inventory includes studios (109) and four-bedroom units (57), suggesting limited availability of units suited to either single-person households or large families. Out of the 48 projects:

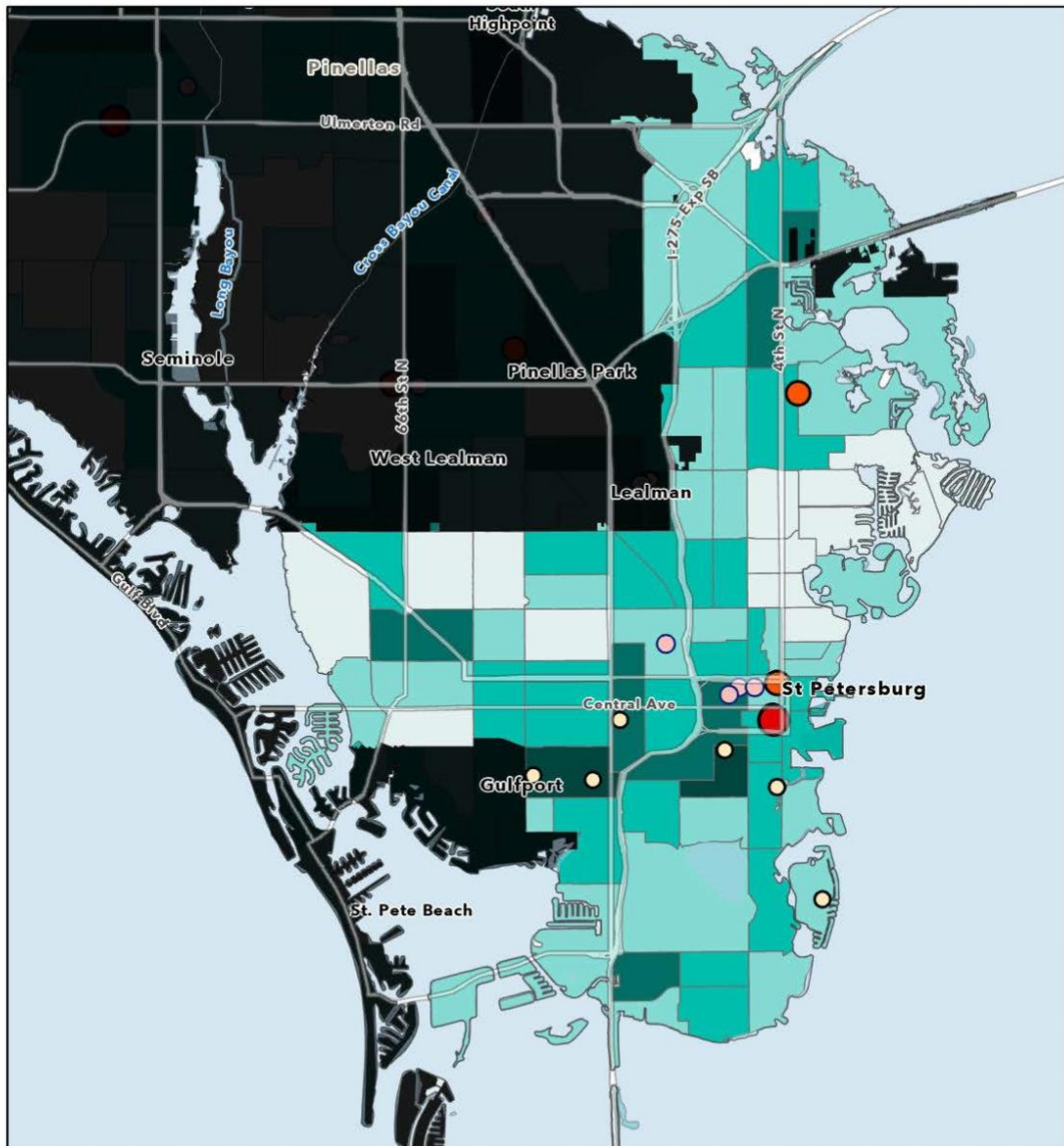
- 40 developments target families
- 35 target elderly households
- 41 serve residents with disabilities
- 40 include units for people experiencing homelessness
- 37 target other special needs populations

Below is a map of low-income populations and LIHTC communities for St. Petersburg. It illustrates the distribution of LIHTC properties across the city in relation to poverty levels by census tract. Each colored tract indicates the percentage of the population living below the federal poverty line, with darker shades representing higher poverty rates. LIHTC properties are shown as circles, scaled by the number of low-income units per property.

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Poverty and Low Income Housing Tax Credit Properties - St. Petersburg



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LIHTC Total Number of Low-Income Units

- 1 - 50
- 51 - 100
- 101 - 150
- 151 - 200

Percent of Population Below Poverty Level by Census Tract (ACS)

- 5.0% and Below
- 5.01% - 11.40% (county avg)
- 11.41% - 20.00%
- 20.01 - 30.00%
- Greater than 30%



Scale: 1:150,000
1 inch equals 2.4 miles



Sources: HUD Low Income Housing Tax Credit Properties GIS web service, February 2025; U.S. Census Bureau's American Community Survey (ACS) 2019-2023 5-year estimates, Table(s) B17020

Figure 8: Poverty and Low-Income Housing Tax Credit Properties, St. Petersburg



The map highlights that many LIHTC developments are located within or adjacent to areas with above-average poverty rates, particularly in central and southern St. Petersburg. This overlap suggests a concentration of subsidized housing in neighborhoods already experiencing significant economic hardship, reinforcing the need for targeted investment in both housing preservation and broader community resilience strategies in these high-need areas.

St. Petersburg’s Aging, High-Flood-Risk Affordable Housing Stock

LIHTC properties are a key component of the city’s affordable housing stock. The co-location of these properties within flood zones further exacerbates the risk of affordable housing loss for the city. Out of 20 LIHTC properties, totaling 1,680 units, only two properties (160 units) are located within flood zones. Notably, all 160 units in flood zones are classified as low-income units. Outside of flood zones, there are 18 properties containing 1,520 units, of which 1,111 units are designated as low-income. Overall, approximately 13% of all LIHTC units are located in flood-prone areas.

LIHTC Property Locations	# of Properties	# of Units	# of Low-income Units
In Flood Zone	2	160	160
Outside Flood Zone	18	1,520	1,111
Totals	20	1,680	1,271

Table 10: St. Petersburg LIHTC Properties in Flood Zones

While the proportion of LIHTC properties in flood-prone areas is lower than that of the broader National Housing Preservation Database (NHPD) portfolio, the fact that 100% of units in flood zones are low-income households signals a critical exposure for vulnerable residents and emphasizes the need for targeted flood resilience investments.

NHPR Property Locations	# of Properties	# of Units
In Flood Zone	20	566
Outside Flood Zone	38	2,605
Totals	58	3,171

Table 11: St. Petersburg - National Housing Preservation Residential Properties

This table reflects the distribution of federally assisted multifamily housing properties in St. Petersburg, drawn from the NHPD. Out of a total of 58 properties, 20 properties (approximately 34%) are located within FEMA-designated flood zones, encompassing 566 units. The remaining 38 properties, comprising 2,605 units, are located outside flood zones.

This means that approximately 18% of all preserved affordable housing units in the city are located in areas at elevated flood risk, highlighting the vulnerability of a significant share of St. Petersburg's federally supported housing portfolio.

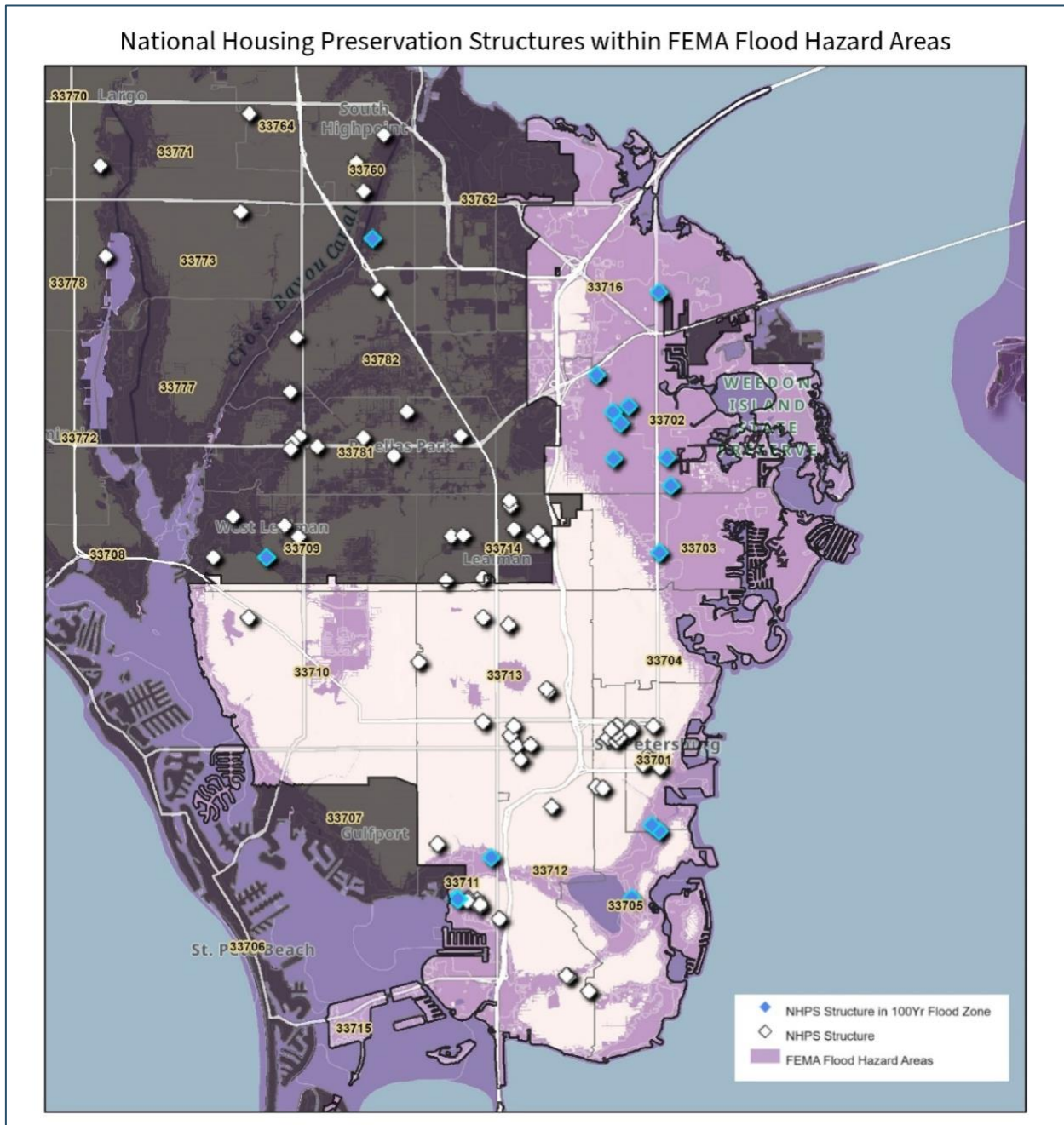


Figure 9: National Housing Preservation Structures within FEMA Flood Hazard Areas

The map illustrates the distribution of NHPS across St. Petersburg, highlighting their location relative to FEMA-designated flood hazard areas. Structures located within the 100-year flood zone are identified in blue, while all other NHPS structures are shown in white. The concentration of NHPS properties is evident across central and southern portions of the city, with a notable share positioned directly within high-risk flood zones, particularly in ZIP codes 33705, 33712, and areas near downtown St. Petersburg (33701).

The map indicates that a significant portion of St. Petersburg’s federally preserved affordable housing stock is located in areas with elevated flood risk. Properties concentrated in southern and coastal neighborhoods—



especially around 33705, 33712, and portions of 33711—are more likely to be located within FEMA-designated flood hazard areas. These places historically preserved affordable residential properties and their predominantly LMI residents at increased risk of damage and displacement during flood or storm events. The eastern coastal areas near Weedon Island and downtown corridors also display vulnerability.

This analysis underscores the crucial need to integrate flood mitigation strategies into preservation efforts for these properties, prioritize resilience upgrades (such as elevation, floodproofing, and backup power), and ensure that future recovery and investment planning specifically addresses these at-risk historic and affordable housing structures. Preserving affordability while enhancing resilience will be essential to protect both the physical structures and the communities they serve.

Post-Disaster Impacts

Rental and Owner-Occupied Single Family and Multifamily Housing

This section describes FEMA IA data and related housing impact metrics to assess disaster-related damages to both owner-occupied and rental units. While it is often challenging to fully capture the impacts on renters, those who are marginally housed, and individuals experiencing homelessness, incorporating insights from community development plans and Continuums of Care (CoC) partners is critical to understanding and addressing unmet needs.

Renter and Owner-Occupied Housing Impacts Analysis: FEMA IA Applicants

The table below presents a comparison of housing tenure across three geographic levels: the state of Florida, federally declared disaster counties, and the MID area. This sets the stage for the following analysis of housing impacts in St. Petersburg.

Location	Total Units	Owner-Occupied Units	Owner-Occupied Units (%)	Renter-Occupied Units	Renter-Occupied Units (%)
State of Florida	10,082,35	5,756,809	57%	2,794,102	28%
Disaster Declaration Counties	3,770,542	2,156,383	57%	986,418	26%
MID (St. Petersburg)	131,061	67,106	51%	42,299	32%

Table 12: St. Petersburg Owner- and Renter-Occupied Housing Comparison

Across all three, the proportion of owner-occupied units remains consistent at around 51 to 57%, while renter-occupied units make up 26 to 32%. Notably, St. Petersburg has a higher share of renters (32%), reflecting a housing base with an increased likelihood of being disaster-impacted and a greater risk of post-disaster displacement and financial instability.

The following table builds on this by examining FEMA IA applicants by housing type and occupancy status, offering a clearer picture of how owners and renters experienced disaster impacts across different types of residential structures.



Housing Type	Total Applications	Total Owner	% Owner	Total Renter	% Renter	% Overall
Apartment	9,521	3	0.01%	9,515	23%	23%
Assisted Living Facility	31	0	0%	31	0.08%	0.08%
Boat	84	69	0.17%	15	0.04%	0.21%
College Dorm	23	0	0%	23	0.06%	0.06%
Condo	2,078	1,395	3%	679	2%	5%
Correctional Facility	2	0	0%	2	0.00%	0.00%
House/Duplex	25,028	15,132	37%	9,861	24%	61%
Military Housing	5	0	0%	5	0.01%	0.01%
Mobile Home	1,432	1,268	3.10%	159	0%	3%
Other	2,050	506	1.24%	1,535	4%	5%
Townhouse	619	305	0.74%	314	1%	2%
Travel Trailer	79	51	0.12%	28	0.07%	0.19%
Total	40,952	18,729	46%	22,167	54%	100%

Table 13: FEMA IA Applicants for St. Petersburg by Housing Type and Tenure

The table above totals FEMA IA applicants by the type of housing they occupied at the time of the disaster. A total of 40,952 applications were submitted, with 54% from renters and 46% from homeowners. The majority of applicants lived in houses or duplexes (61%), followed by apartments (23%), which were overwhelmingly renter-occupied. Mobile homes accounted for 3% of applications, mostly from homeowners. Other housing types, such as condos, townhouses, and assisted living facilities, each made up smaller proportions of the total. This distribution highlights the varied housing landscape in St. Petersburg and underscores the need for flexible recovery programs that can address the distinct needs of different housing types and tenures.

Quantifying Unmet Need: FEMA IA Verified Loss Analysis

FEMA Verified Losses (FVL) serve as a foundational data source for evaluating unmet housing needs in St. Petersburg following federally declared disasters. These losses represent standardized, inspector-confirmed estimates of damage sustained by IA applicants, capturing both structural (real property) and content-related (personal property) impacts. By comparing FVL totals to assistance already received, such as FEMA grants, SBA loans, and insurance payments, the City is able to quantify the remaining gap in resources needed to restore housing to safe and habitable conditions.



In St. Petersburg, FVL data is critical for identifying the neighborhoods and housing types most severely affected, guiding the prioritization of resources, and supporting eligibility determinations for federally funded recovery programs. This approach ensures that the City’s recovery efforts are data-driven and aligned with HUD and FEMA guidelines for long-term housing stabilization and resilience.

Owner/Renter	# of Applicants	# of Inspections	# Inspections w Damage	# Received Assistance	Total FEMA Verified Loss	Average FEMA Verified Loss
Owner-Occupied	18,729	9,720	7,387	3,820	\$93,638,694	\$10,855
Tenant-Occupied	22,167	8,769	2,343	687	\$9,350,432	\$1,844
Total	40,896	18,489	9,730	4,507	\$102,989,126	\$6,349

Table 14: FEMA IA Verified Loss for Owner- and Tenant-Occupied Units

The table above presents data on FEMA-verified losses for owner- and renter-occupied households. Of the 40,896 total applicants, inspections were conducted for 18,489, revealing verified damage in 9,730 cases. Homeowners were far more likely than renters to receive verified loss amounts: homeowners saw an average verified loss of \$10,855, compared to just \$1,844 for renters. Although renters submitted more applications for FEMA assistance than homeowners, they received only \$9.4 million in verified loss support compared to the \$93.6 million awarded to homeowners. This disparity reflects not only the structural limitations of FEMA’s assistance framework—which restricts renters to lower-value award amounts to cover personal property and temporary housing, while allowing owners to receive assistance for higher-value structural damages, appliances, and so on—but also raises concerns about whether current assistance methodologies for FEMA IA adequately account for the true scope of renters’ disaster-related losses.

The maps below show distributions of the FEMA IA Real Property Verified Loss counts and averages data.

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FEMA Individual Assistance, Count of Applicants with Real Property Verified Loss (RPVFL) by Zip Code - St Petersburg

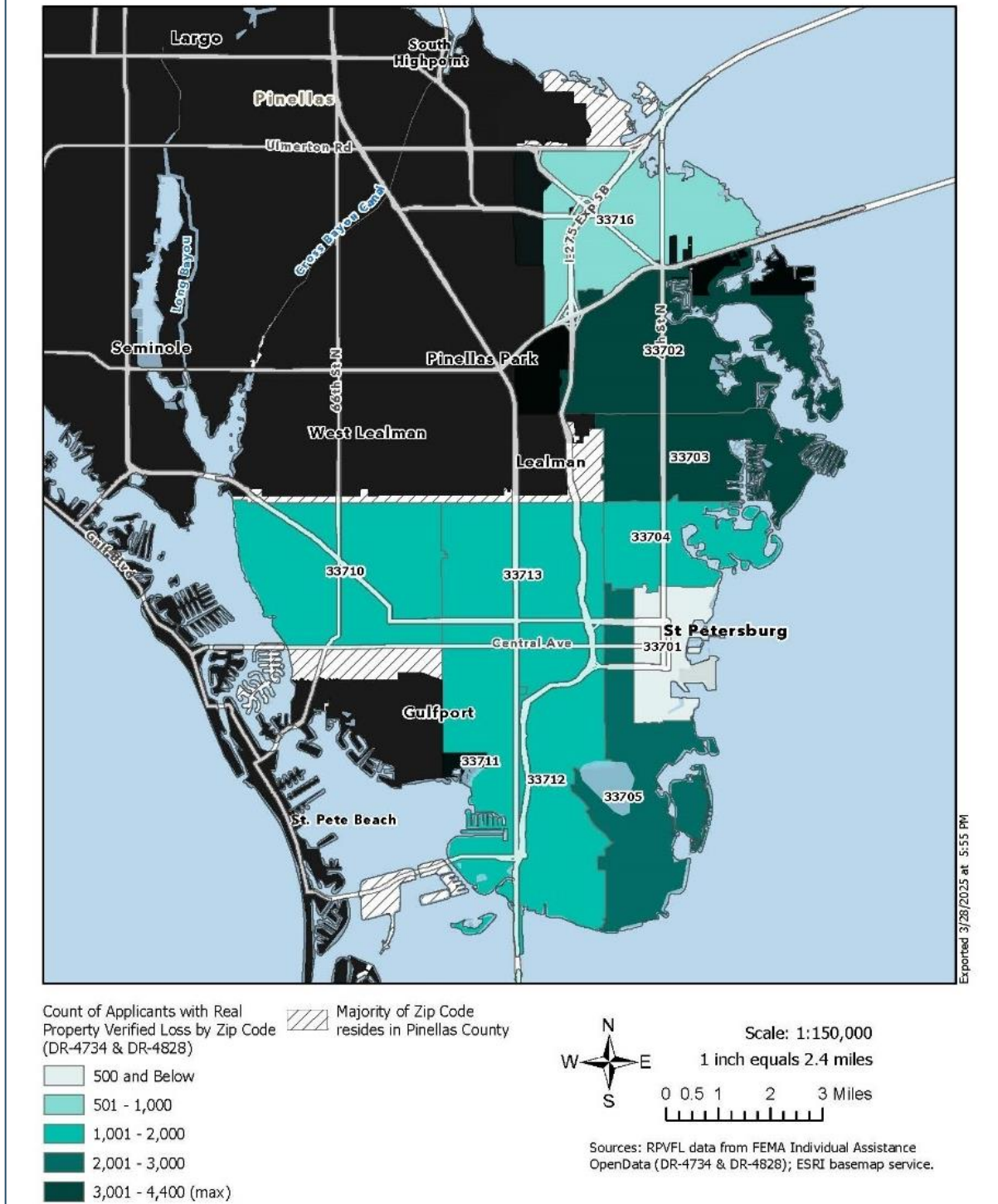


Figure 10: FEMA Individual Assistance Count Real Property Verified Loss



FEMA Individual Assistance, Average Real Property Verified Loss (RPVFL) by Zip Code - St. Petersburg

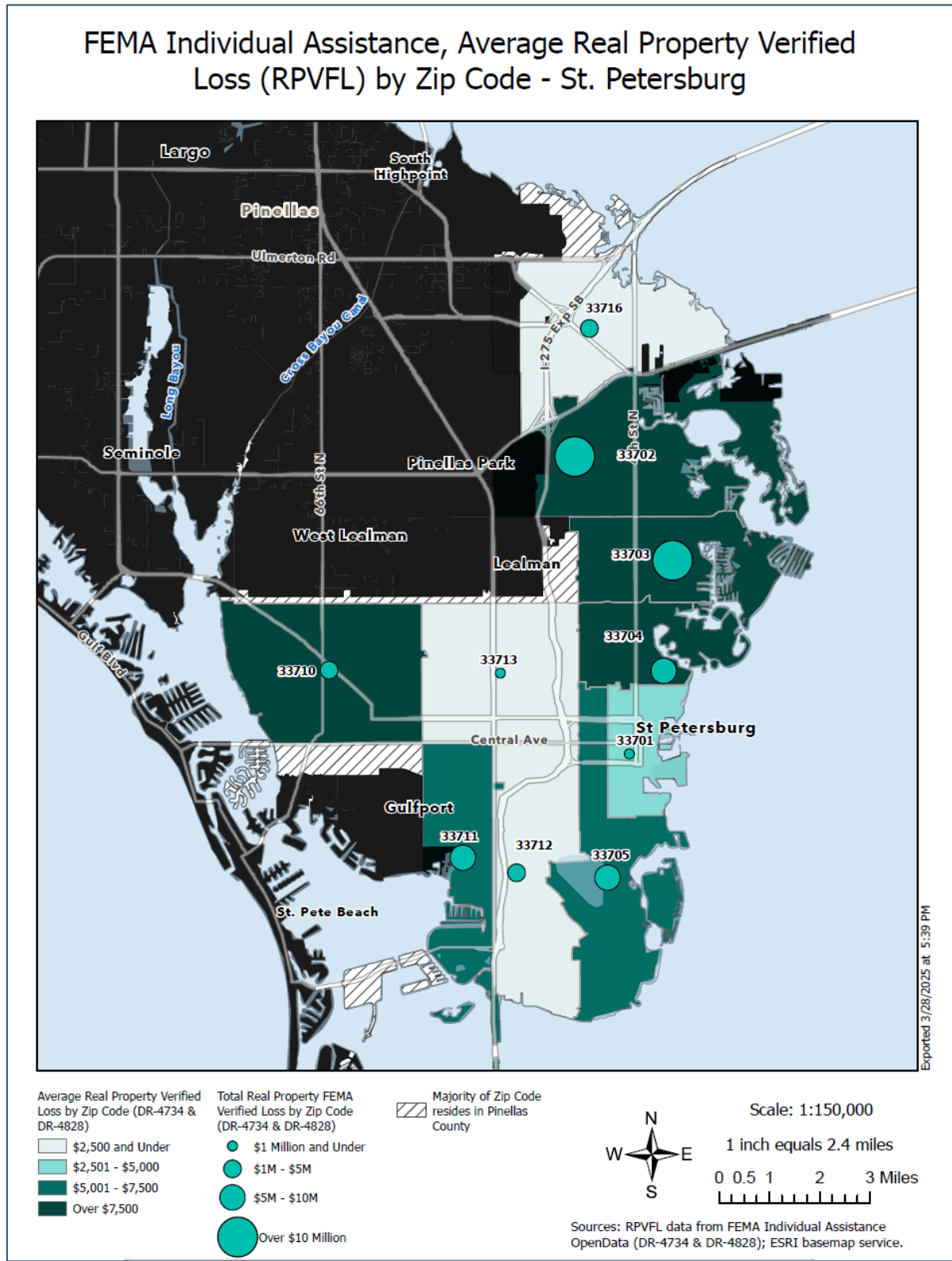


Figure 11: FEMA Individual Assistance Average Real Property Verified Loss



The geographic spread of real property verified loss aligns closely with previously observed patterns of unmet need. Neighborhoods across the city, especially those located in the northeast, southeast and western areas show a high concentration of households experiencing residential damage. These trends affirm that these communities bore the brunt of storm-related impacts, reinforcing their priority for targeted housing recovery interventions.

Owner and Renter Occupied Housing Damage Severity Analysis: FEMA IA Verified Losses

FEMA’s IA program uses a combination of real property verified loss (RPFVL) amounts and observed floodwater depths to categorize the severity of damage to residential structures. FEMA IA damage assessment damage category definitions can be described as the following:

Damage Category	Threshold (RPFVL or Water Depth)	Qualitative Description
No Damage	RPFVL = \$0	No observable impact to the structure or contents.
Minor – Low	RPFVL between \$1 and \$2,999	Cosmetic or non-structural damage; home remains safe and habitable.
Minor – High	RPFVL between \$3,000 and \$7,999	Minor damage requiring moderate repair; basic habitability is retained.
Major – Low	RPFVL between \$8,000 and \$14,999, or water level <48 inches	Structural or system damage affecting livability; multiple systems impacted.
Major – High	RPFVL between \$15,000 and \$28,799, or water level 48–72 inches	Serious structural issues or utility failures; homes may be temporarily uninhabitable.
Severe (Destroyed)	RPFVL ≥ \$28,800, or water level ≥72 inches	Homes are destroyed or damaged beyond economic repair; complete reconstruction is typically required.

Table 15: Estimated Damage Thresholds by Category⁵

The thresholds outlined above align with standard disaster recovery planning practices and provide a consistent method to translate physical impacts into qualitative categories of damage. The FEMA IA Table 11 below breaks down the severity of property damage reported from Helene and Idalia across owner- and renter-occupied units for St. Petersburg.

⁵ https://www.fema.gov/sites/default/files/2020-07/fema_preliminary-disaster-assessment_guide.pdf



Owner/Renter	# of Units - Minor to Low	# of Units - Minor to High	# of Units - Major to Low	# of Units - Major to High	# of Units - Severe	# of units - No Damage
Owner Occupied	657	851	7,022	2,205	145	11,342
Renter-Occupied	2,818	715	2,642	874	138	17,030
Total	3,475	1,566	9,664	3,079	283	28,372

Table 16: FEMA Real Property Damage to Owner- and Renter-Occupied Units

Owner-occupied units experienced significantly more major damage, especially in the “major to low” to “major to high” categories, with over 9,200 homes in these classifications. However, renter-occupied units were more likely to be marked as having no damage (17,030 units). Renters also saw a large number of units in both the “minor to low” and “major to low” categories, suggesting that while damage severity may have been somewhat lower, the scale of renter impact is still substantial. For additional context note that the City received about a third of its normal complaints for a year within one month after the storms. The City also documented several large apartment complexes that had ceiling collapses, which displaced many tenants, and dozens of reports of code non-compliance for unsafe structures after the storms. This reinforces the importance of including renter-specific assistance programs for disaster recovery.

Table 16 below highlights FEMA IA applicants and insurance status. Of the 40,952 total applicants, 9,533 reported verified losses. Notably, insured applicants accounted for a smaller share of total applications but represented the majority of verified losses—over \$81.9 million—compared to \$39.9 million for those without insurance. This disparity underscores the critical role of flood insurance in both damage assessment and potential recovery outcomes, while also indicating substantial unmet needs among uninsured households at high risk of flooding.

FEMA IA Applicants with Flood Damage with or without Flood Insurance

	Total Applicants	Flood Damaged and Sustaining Real or Personal Property Losses	Total Personal and Property Losses
No Insurance	32,662	4,451	\$39,873,404
With Insurance	8,290	5,082	\$81,933,675
Total	40,952	9,533	\$121,807,079

Table 17: FEMA Real Property Damage to Owner- and Renter-Occupied Units

SBA Home Loan Losses and Assistance

Building on the FEMA findings, St. Petersburg examined SBA Home Loan data to further examine patterns of housing recovery, highlighting where additional financial gaps persist and how loan assistance has been distributed across impacted neighborhoods.



The SBA Home Loan program provides critical post-disaster financing to homeowners for repairs and rebuilding. In St. Petersburg, these loans serve as a key resource for housing recovery. The maps that follow show the distribution of verified losses, assistance awarded, and unmet needs, offering insight into where residential impacts were most significant and where recovery funding has fallen short, particularly in areas with overlapping flood risk and storm damage.

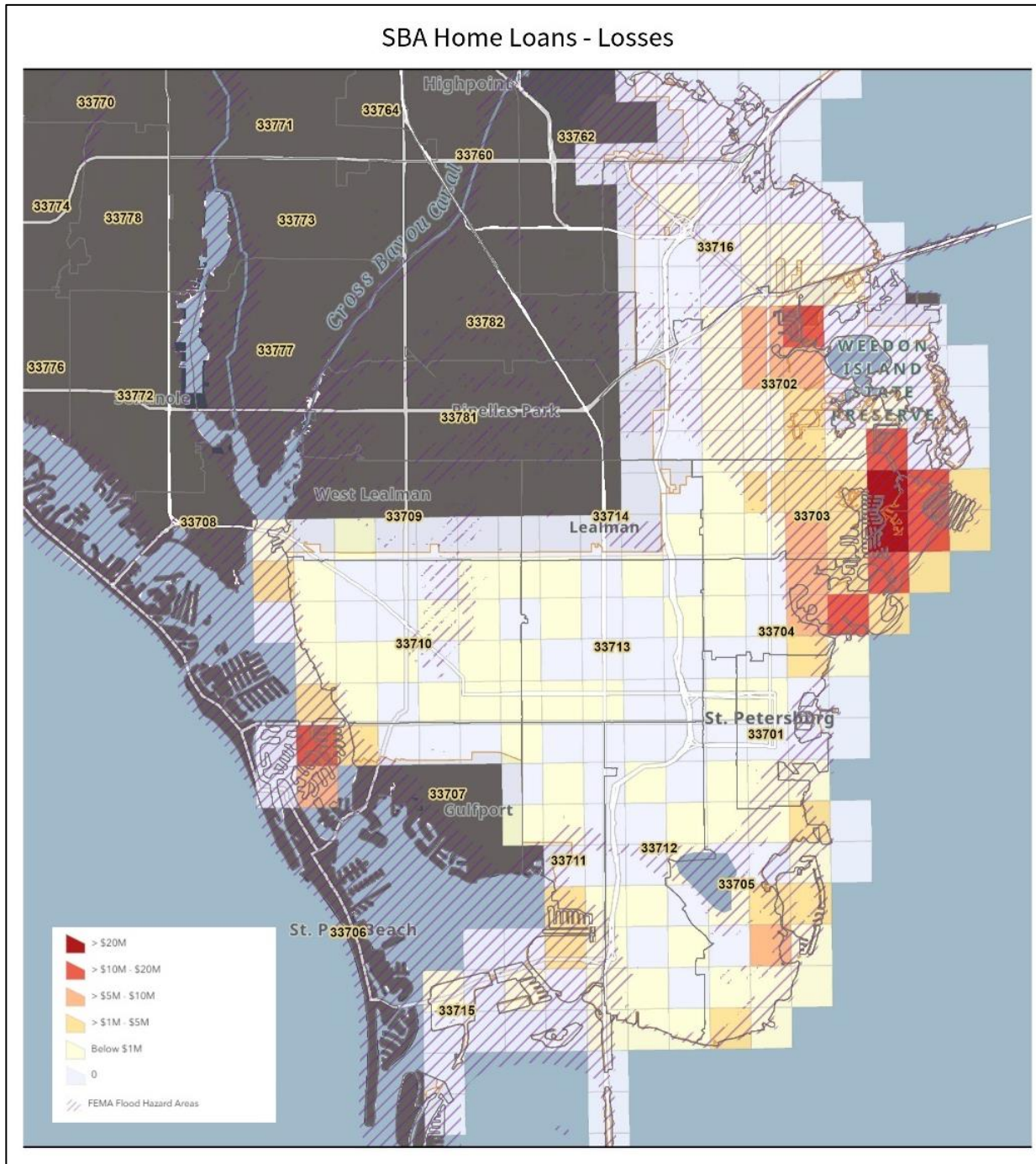


Figure 12: SBA Home Loan Losses in St. Petersburg



This map reveals that the most significant SBA Home Loan losses in St. Petersburg are concentrated in the northeastern coastal areas, particularly within ZIP code 33703, where several grid cells show losses exceeding \$20 million. Additional moderate-loss areas appear in 33702, 33704, and parts of southern ZIP codes, such as 33711 and 33707. Much of the city's interior and western areas show comparatively lower verified losses, with many grid cells falling below \$1 million. The overlay of FEMA flood hazard zones highlights that several high-loss areas also coincide with flood-prone regions, underscoring the intersection of coastal exposure and storm-related financial impacts. These patterns suggest that despite significant residential impacts in these areas, many households were either ineligible for or did not receive sufficient SBA assistance, indicating a critical funding gap in some of the city's neighborhoods.

The map below represents the geographic distribution of verified SBA Home Loan assistance across St. Petersburg.

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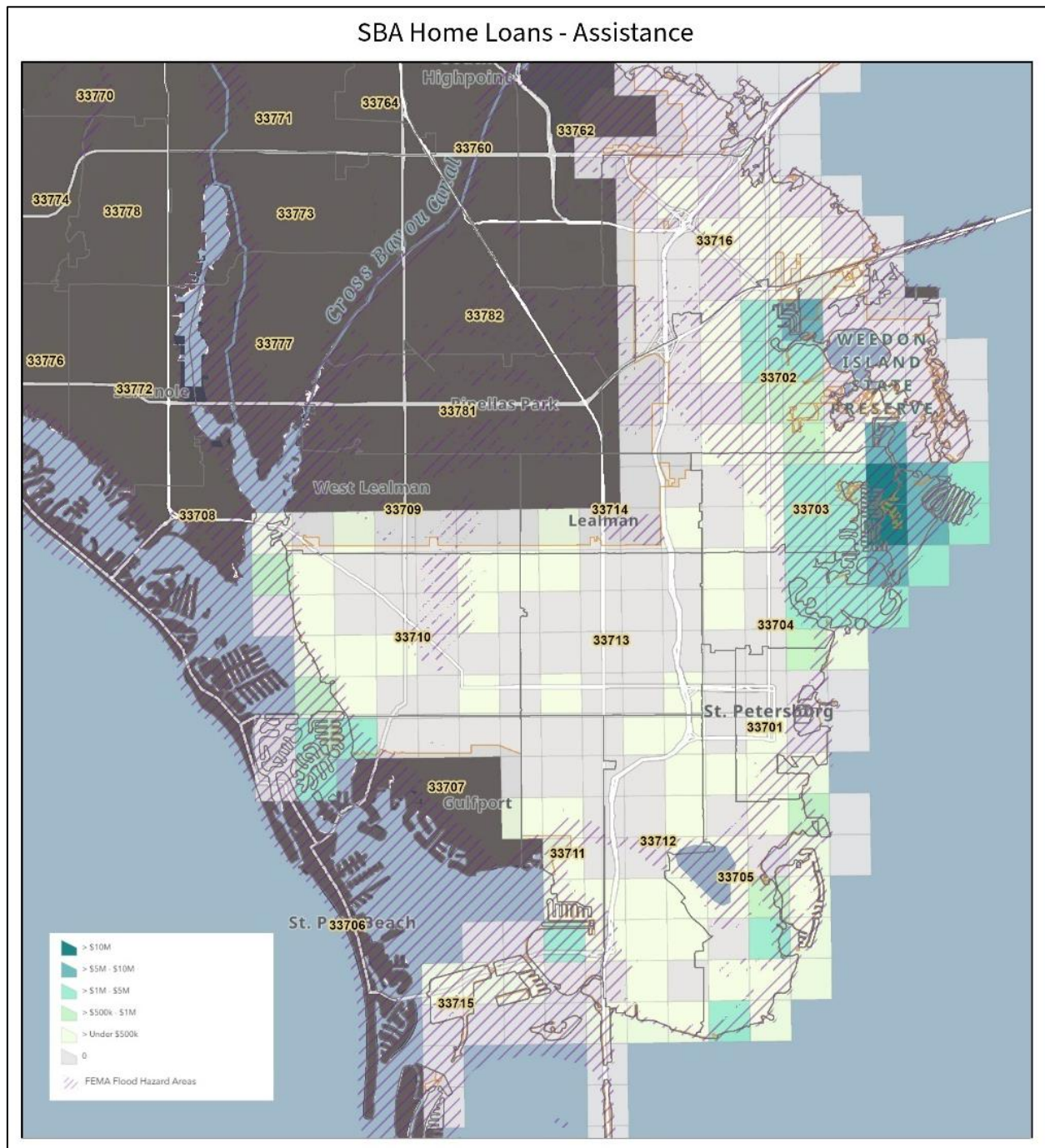


Figure 13: SBA Home Loan Assistance for St. Petersburg

This map shows the distribution of SBA home loan assistance disbursed across St. Petersburg, totaling \$123.2 million. The highest concentrations of assistance are seen in northeastern and southeastern coastal neighborhoods, particularly within ZIP code 33703, where multiple grid cells received over \$10 million in aid. Additional moderate assistance areas include parts of 33701, 33705, and pockets of 33707, reflecting a spatial overlap with areas that also show high verified losses and unmet needs.



Despite the total assistance distributed, the geographic pattern suggests that in many high-loss areas—particularly those along the coast—the level of assistance does not fully match the scale of need, as seen in comparison to prior maps of SBA losses and unmet needs. This disparity underscores ongoing recovery gaps and the need for complementary funding through other federal or local housing programs to bridge shortfalls in rebuilding and mitigation. The map reinforces the importance of aligning future investments with the areas already showing high assistance levels but persistent recovery challenges.

The map below represents the geographic distribution of verified SBA Home Loan unmet need across St. Petersburg.

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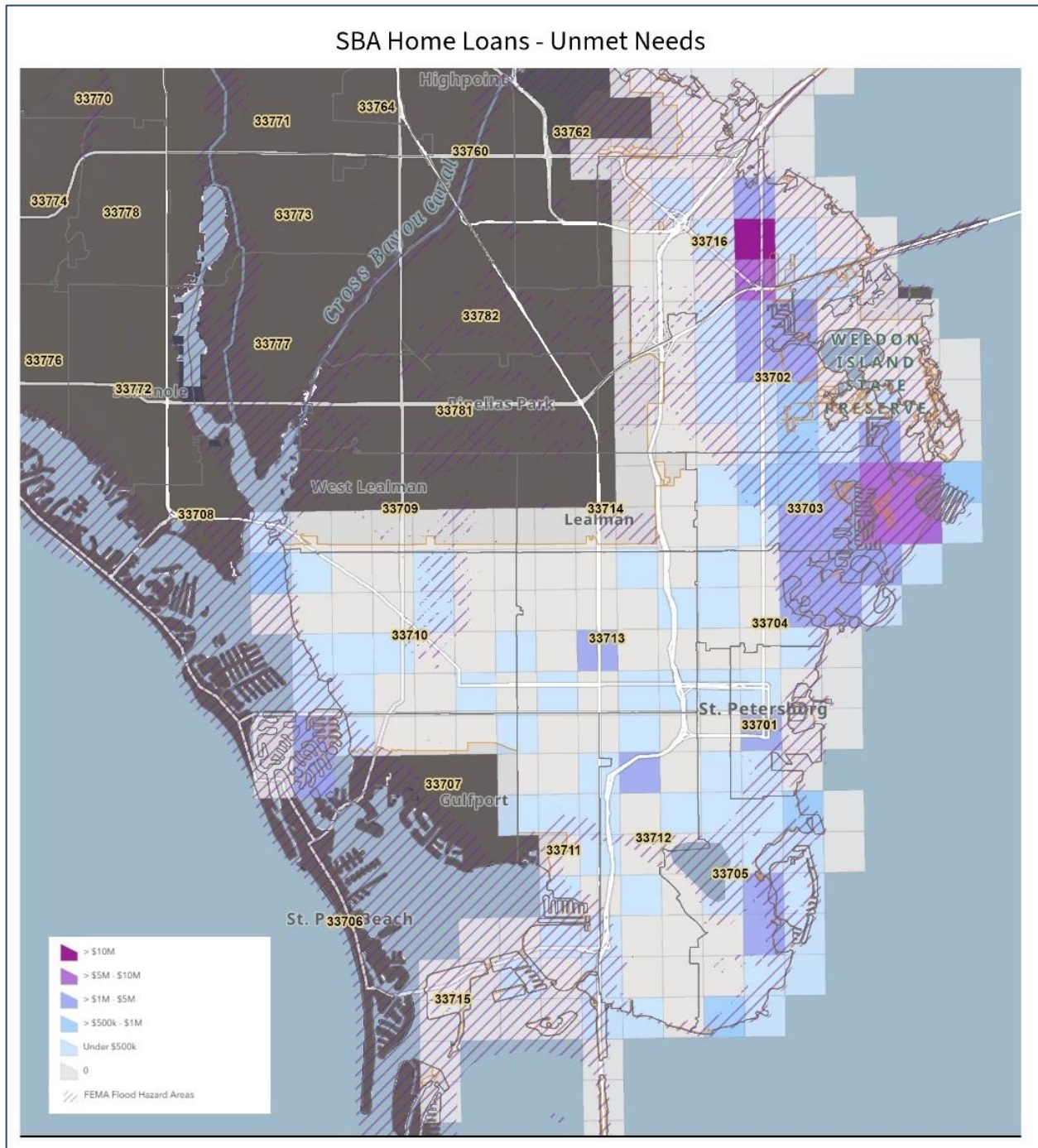


Figure 14: SBA Home Loans - Unmet Needs

This map reveals that unmet needs associated with SBA Home Loans in St. Petersburg are most concentrated in the city’s eastern coastal areas, particularly in ZIP code 33703, where multiple grid cells reflect more than \$10 million in remaining need. Significant unmet needs are also evident in 33704, 33702, and pockets of 33701 and 33705, suggesting that many homeowners in these areas either lacked adequate insurance or faced gaps in their ability to recover after receiving SBA loans. These high-need



areas closely align with coastal exposure and FEMA-designated flood hazard zones, highlighting the compounding effects of storm risk and financial recovery challenges.

While smaller in dollar value, unmet needs are also present across central and southern parts of the city, including 33707, 33711, and 33712, with losses ranging from \$500,000 to \$5 million in multiple cells. Overall, the map indicates that over \$106 million in SBA-related housing recovery needs remain unmet, reinforcing the need for targeted housing assistance, mitigation funding, and long-term resilience investments in neighborhoods with both physical risk and financial vulnerability.

When looking at the SBA Home Loan needs as a whole, these trends continue to reveal a mismatch between damage and recovery resources, particularly in flood-prone and economically vulnerable areas. The overlap between high losses, moderate assistance, and significant unmet needs underscores the need for targeted investments in longer-term housing recovery, flood mitigation, and community resilience.

Compounding Hazards – Storm Damages in Flood Zones

The City believes it is critical to note that single-family and duplex units dominate both the scale of damage and the unmet housing recovery needs, especially with the additional flood risks associated with those properties. Spatial analysis of FEMA IA data reveals the extent of verified damage and unmet needs for properties located within FEMA-designated flood hazard areas in the city. A total of 6,795 applications were identified within these flood zones, with the majority—over 6,000—originating from single-family and duplex homes. The tables below detail the damages in flood-prone areas.

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Residence Type	Record Count	Total FEMA Verified Loss to Personal Property	Total FEMA Verified Loss to Real Property	Assistance Received	Total Unmet Need
Apartment	-	-	-	-	-
Boat	7	\$10,822	\$186,329	\$135,765	\$61,386
Condo	480	\$1,544,276	\$3,396,336	\$3,521,086	\$1,477,153
House Single/Duplex	6,038	\$20,634,608	\$81,271,176	\$19,620,818	\$82,586,832
Mobile Home	204	\$517,885	\$2,679,750	\$2,770,110	\$458,959
Townhouse	59	\$167,772	\$538,959	\$285,729	\$421,461
Travel Trailer	7	\$15,040	\$30,148	\$41,215	\$3,973
Other	-	-	-	-	-
Total	6,795	\$22,890,402	\$88,102,698	\$26,374,723	\$85,009,765

Table 18: St. Petersburg - FEMA IA (FIDA), Owners with Damaged Property within FEMA Flood Hazard Areas

These structures experienced the most severe impacts, with single-family and duplex homes accounting for over \$101.9 million in combined verified losses, including \$20.6 million in personal property and \$81.3 million in real property damage. The unmet need for this group alone now totals \$82.6 million, confirming them as the housing type with the highest need. Condominium and mobile home residents also reported significant damage, with unmet needs of approximately \$1.48 million and \$459,000, respectively, illustrating the exposure of a range of housing types to flood-related hazards.

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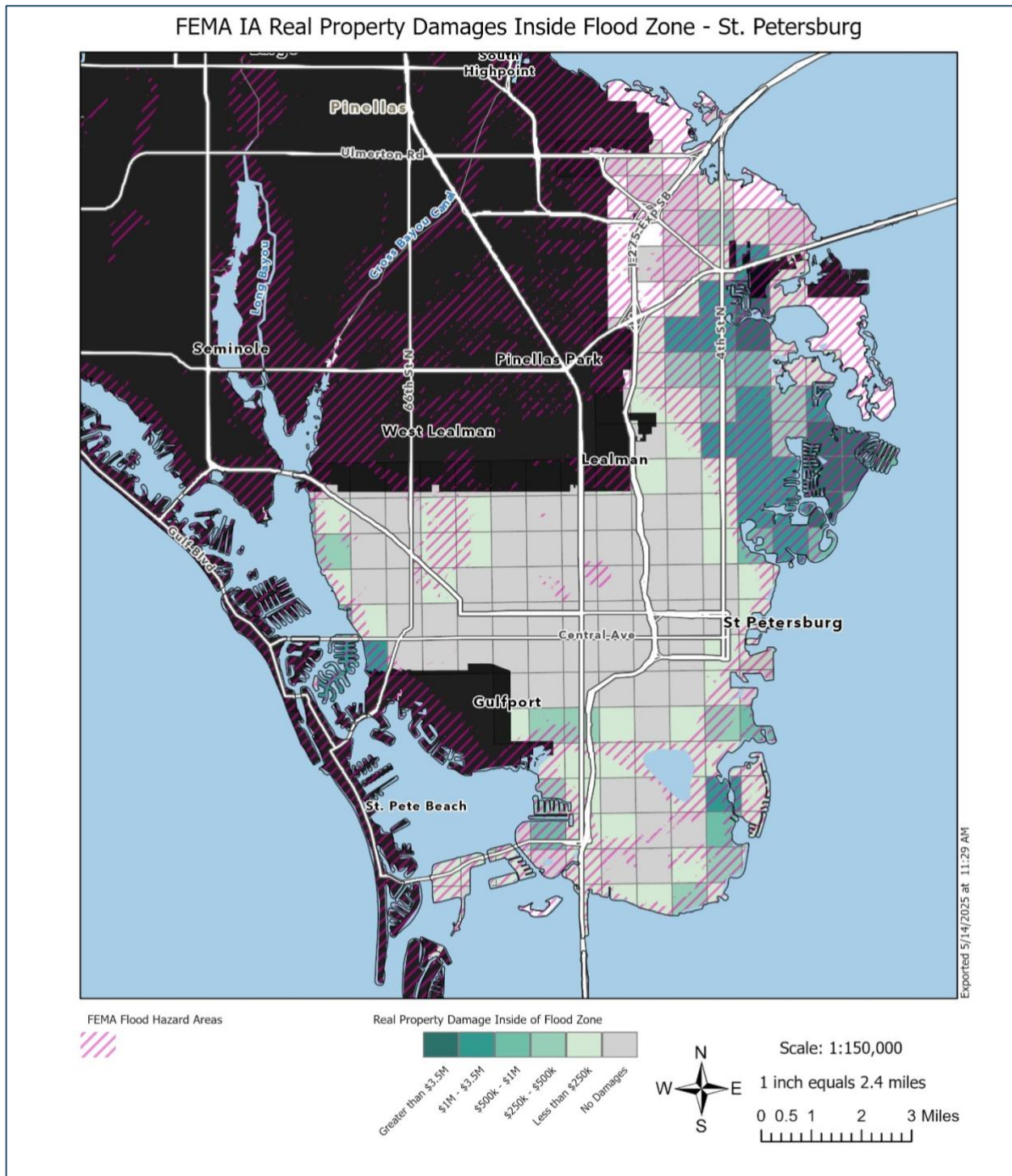


Figure 15: FEMA IA Real Property Damages Inside Flood Zone – St. Petersburg

This map shows total FEMA-verified real property losses within flood hazard areas, with the highest concentrations of damage occurring in coastal tracts near St. Petersburg’s eastern shoreline and Gulfport. The most significant structural losses align with FEMA-designated flood zones, reinforcing the vulnerability of these high-risk areas to repeat storm damage.

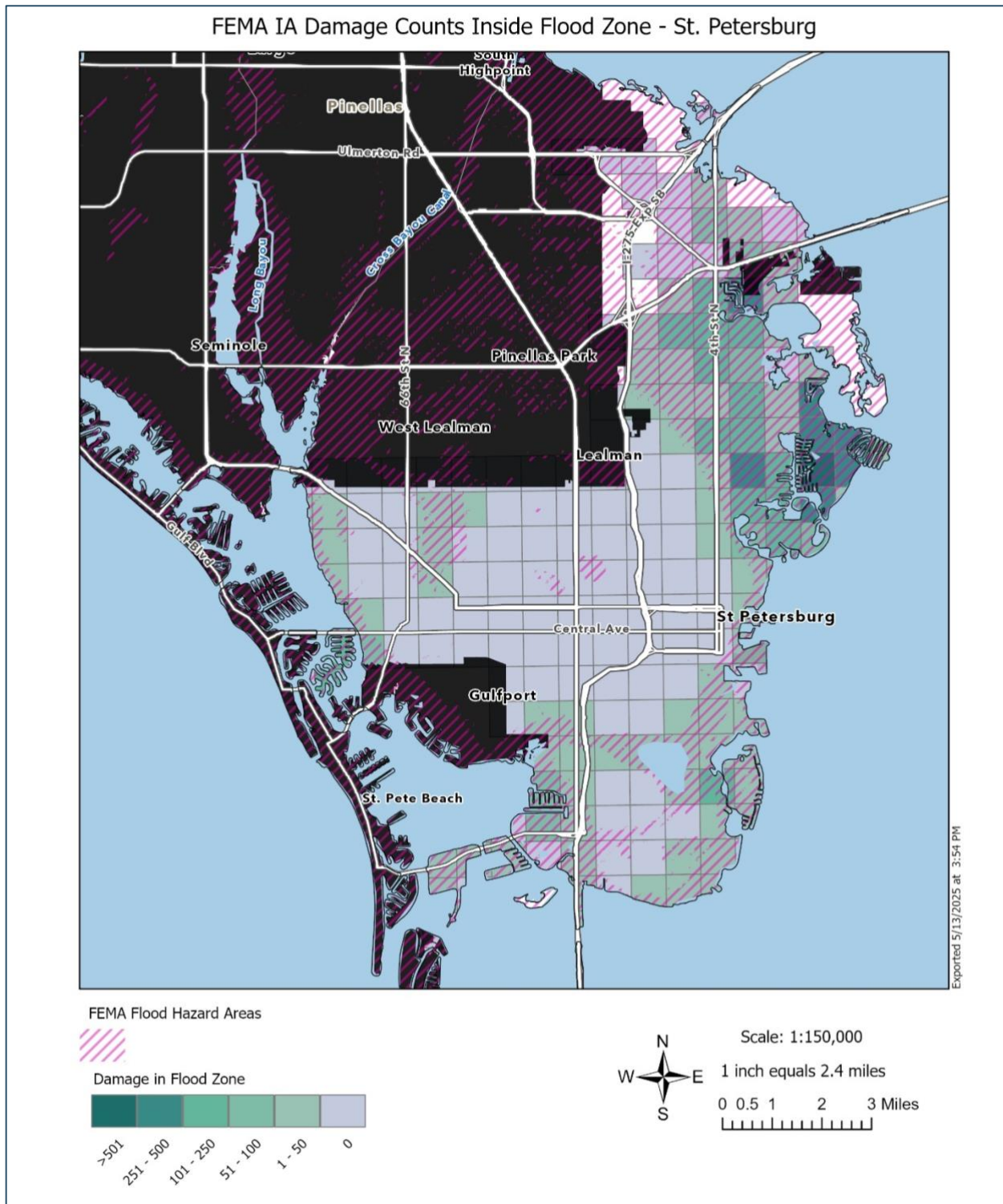


Figure 16: FEMA IA Damage Counts Inside Flood Zone – St. Petersburg

This map visualizes the number of damaged properties within FEMA flood zones, showing the highest counts (over 500) in select census blocks along the southern and eastern coastline.



FEMA data shows that single-family and duplex homes in flood hazard areas experienced the most significant damage and unmet needs from the declared storms. These patterns confirm that flood zones are not only sites of high-dollar losses but also represent areas of high property concentration, driving cumulative housing recovery demand. When combined with applicant data and by insurance status, the findings reveal that insured applicants, though fewer, accounted for the majority of verified losses, reflecting more extensive structural damage. These trends highlight how the compounding effects of storm impacts and flood risk exposure intensify damage, particularly for uninsured households, deepening recovery needs in the most impacted communities.

Across all residence types within FEMA-designated flood hazard areas, FEMA verified a total of \$110.99 million in disaster-related losses—\$22.89 million in personal property and \$88.1 million in real property. Despite receiving over \$26.37 million in assistance, the total remaining unmet need exceeds \$85 million, highlighting the scale of recovery challenges still facing many residents in St. Petersburg’s high-risk flood zones.

Consideration of Damage Outside Flood Hazard Areas

While much of St. Petersburg’s post-disaster housing damage is concentrated within FEMA-designated flood hazard areas, the following table highlights verified losses that occurred outside these zones. This data underscores the broader geographic reach of hurricanes Helene and Idalia and demonstrates that structural damage extended well beyond officially mapped high-risk areas, affecting households across a diverse set of property types.

Residence Type	Record Count	Total FEMA Verified Loss to Real Property
Boat	1	\$42,051
Condo	4	\$12,968
House - Single/Duplex	399	\$2,511,758
Mobile Home	11	\$76,952
Other	1	\$6,372
Townhouse	1	\$4,152
Travel Trailer	8	\$28,776
Total	425	\$2,683,029

Table 19: St. Petersburg - FEMA IA (FIDA), Owners with Damaged Property outside FEMA Flood Hazard Areas

This table summarizes FEMA IA-verified real property losses for owner-occupied housing units located outside FEMA-designated flood hazard areas in St. Petersburg following hurricanes Helene and Idalia. The majority of damage occurred among single-family and duplex homes, which account for 399 of the 425 total records and over \$2.5 million in verified structural losses. Other property types, including mobile homes, condos, and travel trailers, appear in much smaller numbers and with comparatively lower loss values, underscoring that while damages outside flood zones were less concentrated, they remain notable and dispersed across a range of housing types.



The following maps further illustrate the range of damages experienced across different housing types in the city, outside of flood zones.

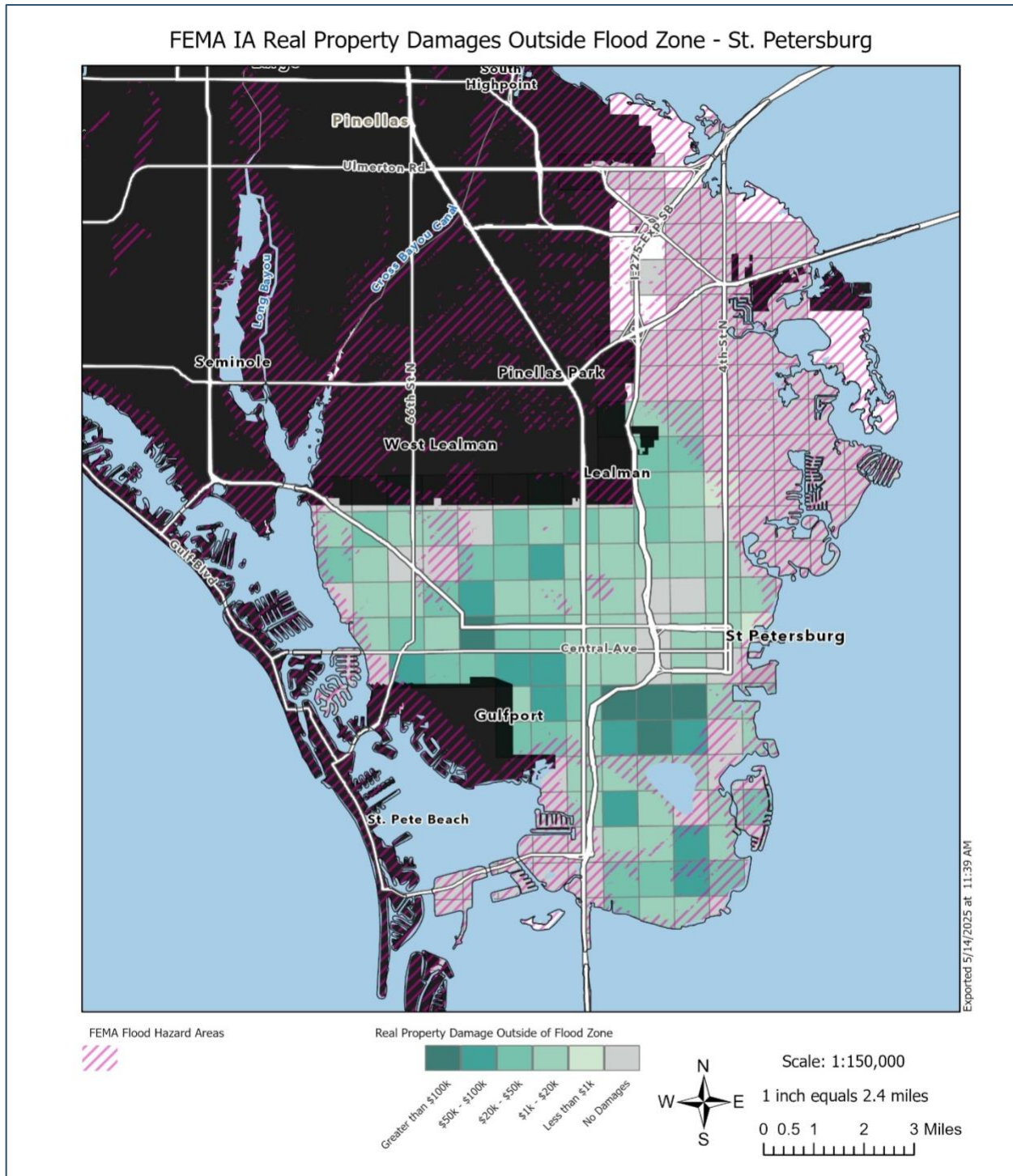


Figure 17: FEMA IA Real Property Damages Outside Flood Zone – St. Petersburg



Verified real property losses outside flood zones are more dispersed, with notable damages in central and southeastern neighborhoods outside the formal FEMA hazard boundaries. This illustrates that substantial structural damage occurred even beyond mapped flood risk areas, highlighting the need for more inclusive hazard mitigation planning.

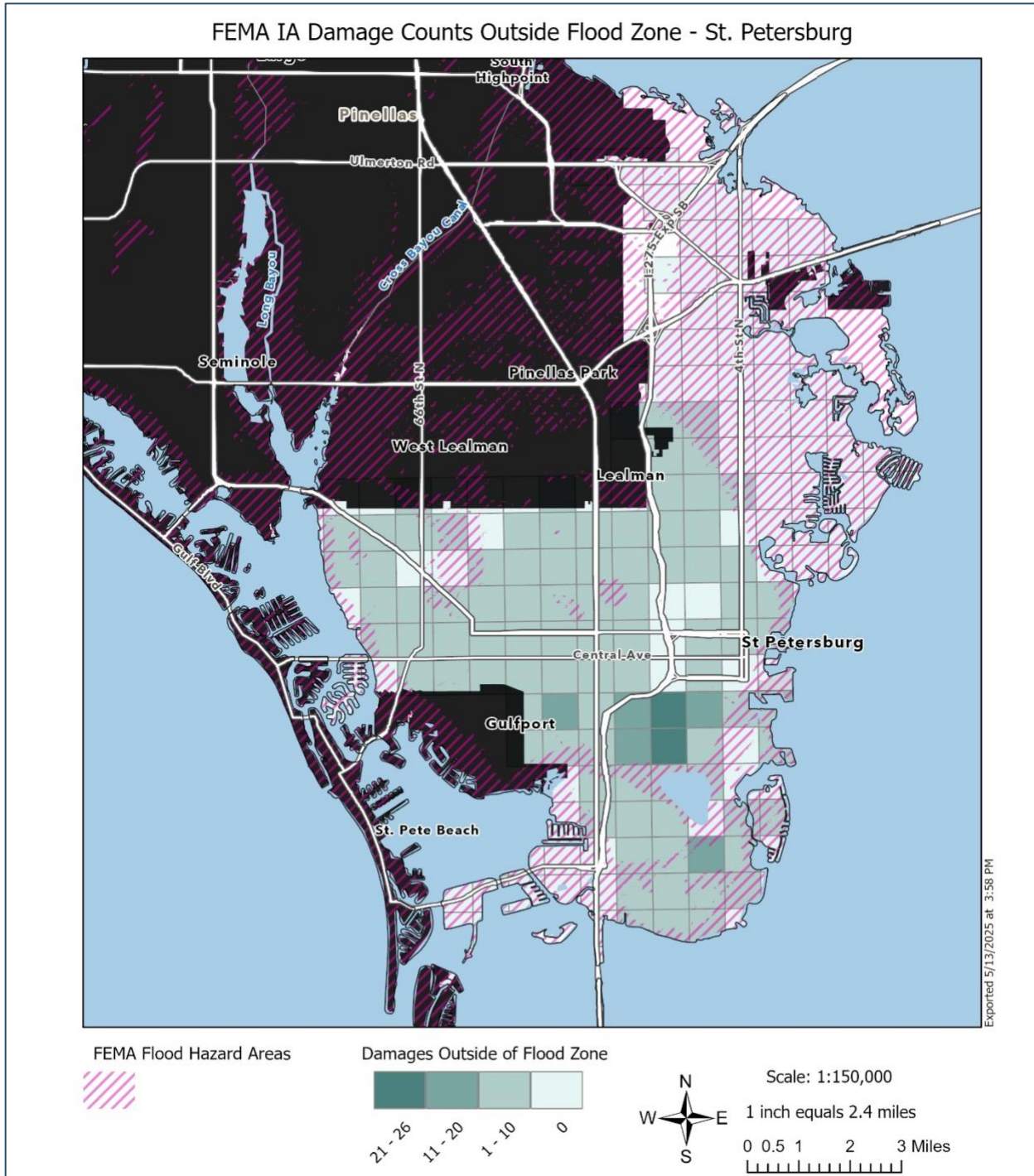


Figure 18: FEMA IA Damage Counts Outside Flood Zone – St. Petersburg



Damage counts outside the flood zone are generally lower, though clusters of 11 to 25 affected properties appear in multiple interior neighborhoods across the city. While less concentrated, these findings show that storm impacts were not confined to flood zones, indicating a broader base of households requiring recovery assistance.

In summary, the data and maps in this section show that disaster impacts in St. Petersburg extend beyond FEMA-designated flood zones. While flood-prone areas experienced the most severe damages, particularly among single-family and duplex homes, verified losses and unmet needs are also present in central and southern neighborhoods outside mapped flood risk areas. These impacts reflect how housing type, infrastructure age, and socioeconomic conditions together shape disaster outcomes, requiring recovery efforts that address a broader area of need.

These findings highlight the importance of considering compounding risks, where storm exposure, aging structures, and community conditions combine to increase the scale and complexity of recovery needs. With nearly \$111 million in damages and over \$85 million in unmet need within flood zones—and an additional \$2.6 million outside—St. Petersburg must pursue recovery strategies that go beyond floodplain boundaries to support long-term housing stability, affordability, and resilience across all affected areas.

Multifamily Damage Assessment Data - Helene

Analysis of multifamily damage data in St. Petersburg, specific to Hurricane Helene, reveals localized flood-related impacts. Damage was primarily concentrated in older duplexes, triplexes, and small multifamily units located in low-lying neighborhoods, particularly near Lake Maggiore. Most properties experienced minor to major damage levels, with flooding being the predominant cause. Roof failures were less common compared to floodwater intrusion.

Multi-Family - Units Impacted	Affected	Major	Minor	None	Total
Apartments (50 units or more)	382	603	7,322	11,204	19,511
Apartments (10 - 49 units)	20	351	135	353	859
Apartments (5-9 units)	-	52	53	26	131
Duplex-Triplex-Fourplex	35	168	149	34	386
Total	437	1,174	7,659	11,617	20,887

Table 20: Helene Damage Assessment for Multifamily Properties in St. Petersburg⁶

Damage patterns indicate that residential structures in historically flood-prone areas, particularly within ZIP code 33705 and adjacent neighborhoods, sustained the most consistent impacts. Water depths of 12 to 18 inches were reported in several properties, leading to interior damage, electrical system failures, and the displacement of residents. Hurricane Helene exposed vulnerabilities in drainage and building resiliency across affected zones.

⁶ Data source: Hurricane Helene and Milton Damage Assessments, City of St. Petersburg.



Housing Impacts - Resident Surveys

Consultations with city residents, conducted through surveys collected from March to April 2025, reflect the impacts described above. Survey respondents stated Idalia and Helene caused widespread property damage across all types of housing, with mobile homes and other non-traditional structures being the most affected. Despite the damage, the majority of residents, both renters and homeowners, were able to remain in their homes. However, mobile homeowners not only faced more severe damage but also indicated that infrastructure needs in the affected mobile home communities were perceived to be a lower recovery priority, indicating potential gaps in visibility or support. In contrast, residents in condominiums and single-family homes prioritized infrastructure improvements such as roads, utilities, and stormwater systems.

Across all the groups that responded to the survey, housing assistance, including support for repairs, reconstruction, and rental or mortgage relief, emerged as the most urgent recovery need. Other high-priority needs included public services such as food assistance, mental health care, and childcare, as well as continued investment in infrastructure resilience. Residents also expressed concern about their financial stability and the need for ongoing improvements, highlighting the importance of holistic, community-centered recovery strategies.

Housing Unmet Needs Methodology

The City developed a methodology to more accurately estimate disaster impacts, assistance received, and unmet needs for single-family housing. Historically, FEMA IA damage inspections and award calculations have underestimated actual damage because awards are based on the cost to bring homes to a minimum habitable standard rather than full restoration. This approach significantly underrepresents the true impact on disaster-affected households and the level of assistance received.

To improve accuracy, the City categorized disaster-damaged single-family and manufactured homes, identified through FEMA IA damage assessments, into three groups: Reconstruction (Recon), Rehabilitation (Rehab), and Replacement.

- Homes classified by FEMA as having severe or major-high damage were assumed to require reconstruction if they were single-family homes or replacement if they were manufactured home units (MHUs).
- Homes classified by FEMA as major-low to minor-low damage were assumed to require rehabilitation.

To estimate damages for severe/major-high damage units, the City analyzed SBA verified losses, finding that damaged single-family homes averaged approximately \$300,000 in verified losses across Florida. For manufactured homes, the City used local Florida market data to determine MHU replacement costs, estimating an average replacement cost of \$184,000 per unit. This figure is based on:

- A \$141,000⁷ replacement cost for a 1,440 SF, three-bedroom, two-bath manufactured home.
- An additional 30% to account for ancillary costs associated with MHU replacement, including demolition of the storm-damaged unit, site preparation, haul and installation of the new unit, and activity delivery costs, rounded up to the nearest thousand.

⁷ <https://floridavaluehomes.com/blog/cost-breakdown-of-manufactured-homes-in-florida>



For major-low to minor-low units, the City estimated rehabilitation costs using a proxy calculation:

- The percentage of major-low to minor-low average FEMA-verified loss (\$7,469) relative to the severe/major-high average verified loss (\$21,773) was determined to be approximately 34% of the \$300,000 reconstruction cost.
- An additional 30%⁸ was added to account for inflation, market volatility, and activity delivery costs, resulting in a final estimated rehabilitation cost of \$133,787 per unit.

Using this methodology, the City has estimated a total disaster impact of approximately \$1.5 billion. Assistance provided includes \$262 million from FEMA IA and SBA, excluding private insurance data. This leaves an estimated \$1.3 billion in remaining single-family owner/renter housing unmet needs.

FEMA IA Damage Category	Damage Estimate Per Unit	# of Units	Disaster Impact	Estimated Total Assistance	Estimated Single Family Housing Unmet Needs
Severe/Major-High - SF	\$300,000	1,991	\$597,300,000		
Major-Low to Minor-Low	\$133,787	6,843	\$915,506,343	\$262,594,596	\$1,302,283,747
Severe/Major-High - MHU	\$184,000	283	\$52,072,000		
Total			\$1,564,878,343	\$262,594,596	\$1,302,283,747

Table 21: Housing Unmet Needs

Emergency Shelters, Interim, and Permanent Housing

The Point-in-Time (PIT) Count provides a one-night snapshot of individuals experiencing homelessness, both sheltered and unsheltered, and serves as a key measure of housing instability in a community. People facing homelessness, especially those in unsheltered settings or emergency shelters, are disproportionately impacted by disasters due to limited access to safe shelter, healthcare, and recovery support.

Location	Total Individuals Experiencing Homelessness	Unsheltered Individuals	Sheltered Individuals	Chronically Homeless Individuals	Veterans	Families with Children (Households)
Florida Statewide	10,229	4,155	16,868	31,352	10,229	4,155
St. Petersburg, Clearwater, Largo/Pinellas County CoC – FL 502	2,110	721	1,389	274	192	107

Table 22: 2024 Point-In-Time Count (PITC) Comparison

⁸ Estimating 20% increase to account for inflation, supply chain, market volatility and an additional 10% activity delivery, for a total of 30%.



The 2024 PIT count for the St. Petersburg, Clearwater, Largo/Pinellas County CoC (CoC – FL 502) reports a total of 2,110 individuals experiencing homelessness within the region. The City of St. Petersburg represents 49.61% of the homeless individuals in the PIT Count survey, while only representing 23% of the total square miles of Pinellas County. Of these, 721 individuals were unsheltered, and 1,389 individuals were sheltered at the time of the count. The CoC also recorded 274 chronically homeless individuals, indicating significant impediments to stable housing among those with prolonged or repeated episodes of homelessness. Additionally, 192 veterans and 107 family households with children were identified among the homeless population.

In comparison, statewide 2024 PIT data for Florida shows 10,229 individuals experiencing homelessness, underscoring that the St. Petersburg, Clearwater, Largo/Pinellas County CoC region represents a substantial share of the state’s overall need. These findings highlight the critical need for targeted strategies to address homelessness locally, particularly among chronically homeless individuals, veterans, and families with children.

Public Housing (including HUD-assisted Housing) and Other Affordable Housing Impacts

Post-storm, the Affordable Housing Developer Disaster Recovery Survey conducted from March to April 2025 provides critical insight into how recent disasters have disrupted this already strained housing ecosystem. Developers reported impacts ranging from resident displacement and power outages to gaps in funding needed for repairs and mitigation. One for-profit developer estimated a funding shortfall of \$100,000 to \$200,000, while the Housing Authority of the City of St. Petersburg reported a gap exceeding \$200,000.

Affordable Housing Developers

While affordable housing developers reported that displaced residents have since returned, displacement still affected as many as 71 households in one case, highlighting housing instability even among publicly supported housing. Both organizations cited significant recovery funding gaps, estimating unmet needs ranging from \$100,000 to over \$200,000, primarily for property repairs and mitigation upgrades. One respondent reported temporary staff displacement and generator failure, which affected resident safety and operations during power outages at an elderly property.

St. Petersburg Housing Authority (SPHA)

The agency estimates a recovery and mitigation funding gap exceeding \$200,000, indicating unmet needs for completing disaster-related repairs and resilience measures. While general operations were not severely impacted, the agency did report extended utility outages, specifically noting that power was out for more than a day in some locations, which affected resident safety and livability. The table below summarizes impacts, needs, and potential activities to support SPHA’s recovery efforts and programs.

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Key Need Category	Need	Impact	Possible Rehab and Mitigation Activities
1. Flood Mitigation for Critical Infrastructure	Elevation of critical electrical systems above flood-prone areas.	Severe basement flooding disabled the electrical grid for an extended period.	Move electrical systems to upper floors and floodproof the building.
2. Backup Power Systems	Installation of backup generators at all new developments.	Extended power outages at Disston properties impacted livability and safety.	Install backup generators and solar panels as alternative sources of energy for blue sky and black sky emergency power resilience in new developments.
3. Roof and Window Resilience Improvements	Replacement and hardening of roofs and windows across affordable housing properties.	Significant storm damage to roofs and windows, especially at Jordan Park.	Reconstruct roofs and windows with resilient materials and waterproofing upgrades.
4. Stormwater Management and Sump Pump Repairs	Repair and upgrade of stormwater management systems and sump pumps.	Flooding overwhelmed drainage systems, requiring repairs and upgrades to sump pumps.	Rehabilitate sump pump systems and improve stormwater management infrastructure.

Table 23: St. Petersburg Housing Authority Needs and Impacts⁹

The agency emphasized that the severity of recent storms has disrupted ongoing development efforts, including planned public-private partnerships, and reinforced the need for external funding to sustain progress.

Another consideration for housing needs is that of subsidized renters. The map below shows the distribution of Housing Choice Vouchers (HCVs) across St. Petersburg and surrounding areas, measured by the percent of occupied units by census tract.

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⁹ Drawn from SPHA Storm Impacts and Needs Survey summary.

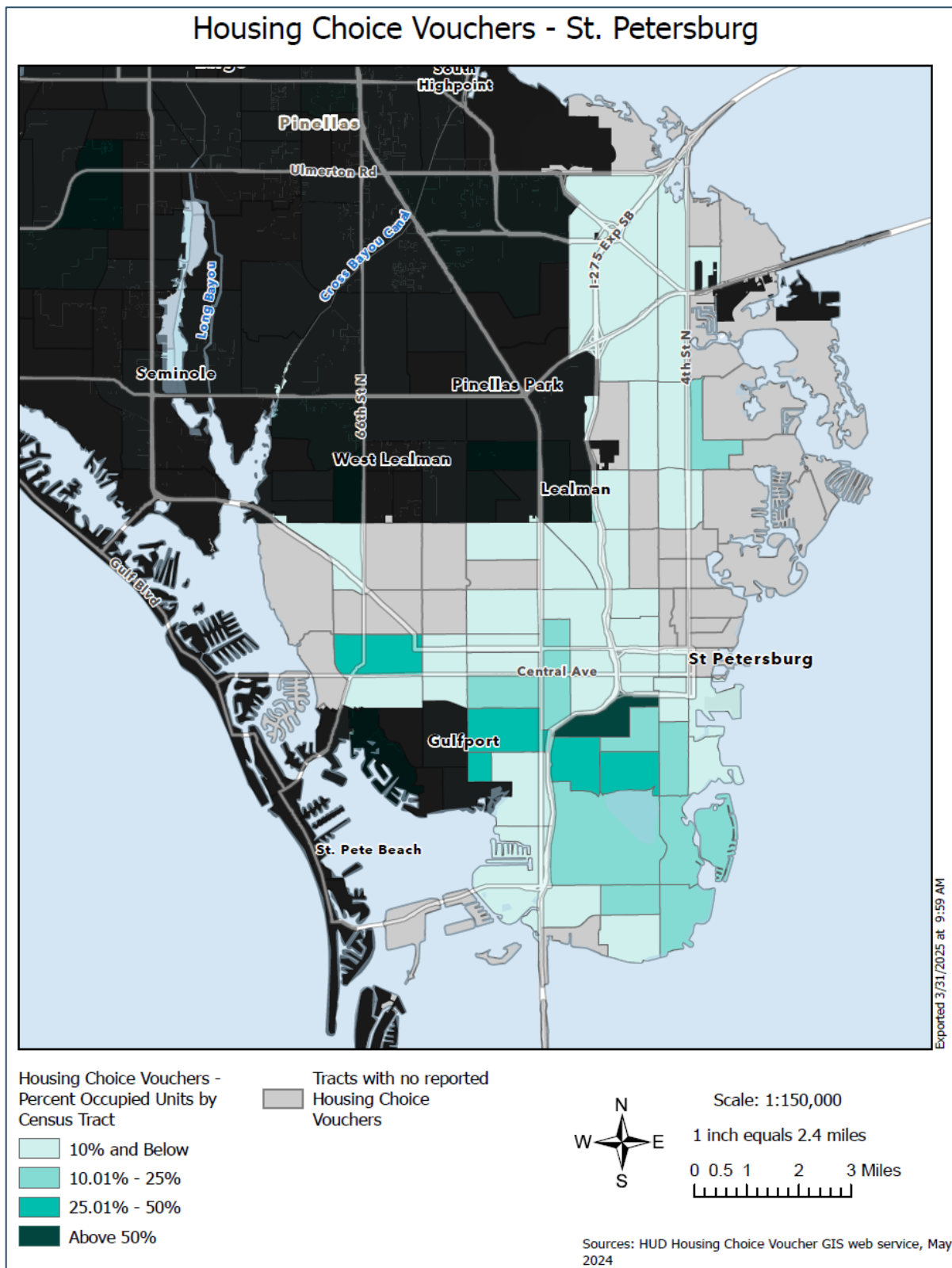


Figure 19: Housing Choice Vouchers within St. Petersburg



This map of HCV concentrations shows where subsidized renters are clustered within St. Petersburg, particularly in the south and central neighborhoods. Areas with higher voucher densities, where 25% or more of occupied housing units rely on vouchers, indicate communities with a strong reliance on affordable rental housing and fewer available private market options. These areas are more likely to experience longer recovery times after disasters, as subsidized housing often includes older structures and landlords may have limited capacity to complete timely repairs, increasing the risk of displacement for lower-income households. Understanding the distribution of voucher households helps identify priority areas for targeted housing recovery and mitigation efforts.

In summary, these findings from the housing damage and unmet needs analysis closely align with the City's broader mitigation priorities. The same neighborhoods experiencing the greatest concentrations of structural damage, particularly in flood-prone and coastal areas, also face repeated infrastructure capacity limitations due to overwhelmed stormwater systems, lift-station vulnerabilities, and aging flood protection measures.

INFRASTRUCTURE UNMET NEEDS

To assess infrastructure recovery needs, the City analyzed data from FEMA's Public Assistance (PA) Program to quantify the scope and estimated costs of disaster-related damages. Additionally, the City reviewed local Capital Improvement Plans to identify infrastructure systems whose normal operations were disrupted by the event(s), ensuring that recovery efforts align with near-term restoration of function and long-term resilience priorities that will advance the City's recovery objectives. The infrastructure table below reflects both categories, outlining costs with resilience and contingency adjustments and identifying gaps between eligible federal funding and local unmet needs.

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Category	#	Best Available Cost	30% Resilience	26.9% Cost Increase	Adjusted Best Available Cost	Federal Share (75%)	Local Share (Unmet Need)
A - Debris Removal	4	\$7,861,176	\$ -	\$ -	\$ -	\$ -	\$ -
B - Emergency Protective Measures	15	\$1,334,915	\$ -	\$ -	\$ -	\$ -	\$ -
C - Roads and Bridges	2	\$2,061,916	\$618,575	\$554,655	\$3,235,146	\$2,426,360	\$808,787
D - Water Control Facilities	1	\$7,096,000	\$2,128,800	\$1,908,824	\$11,133,624	\$8,350,218	\$2,783,406
E - Buildings and Equipment	15	\$5,440,591	\$1,632,177	\$1,463,519	\$8,536,288	\$6,402,216	\$2,134,072
F - Utilities	4	\$388,235	\$116,471	\$104,435	\$609,141	\$456,856	\$152,285
G - Parks, Recreational Facilities, and Other	34	\$12,164,409	\$3,649,323	\$3,272,226	\$19,085,958	\$14,314,469	\$4,771,490
Additional Infrastructure Projects	7	\$143,670,000	\$43,101,000	\$38,647,230	\$225,418,230	\$ -	\$225,418,230
Total	82	\$180,017,243	\$51,246,345	\$45,950,890	\$268,018,387	\$31,950,118	\$236,068,269

Table 24: Infrastructure Impacts and Needs Analysis for St. Petersburg

The infrastructure project table outlines a comprehensive assessment of post-disaster recovery needs across 82 projects, spanning categories such as roads and bridges, water control facilities, utilities, public buildings, recreational infrastructure and other infrastructure projects. The base cost of all projects totals approximately \$180 million, with an additional \$51.2 million adjusted for 30% resilience enhancements and \$45.9 million to account for 26.9% contingency cost increases, bringing the adjusted total cost to \$268 million.

Most of the unmet needs are concentrated in categories where resilience and repair costs are significant, such as parks and recreational facilities (\$4.8 million), water control facilities (\$2.8 million), and buildings and equipment (\$2.1 million). Notably, a major portion of the total comes from additional infrastructure projects, which contribute \$225.4 million in adjusted cost, over \$225.4 million of which remains unmet. These totals reflect the enhanced scope and complexity of projects requiring long-term mitigation investments beyond routine disaster recovery. This includes projects advanced through the St. Pete Agile Resiliency (SPAR) initiative, which was launched to reprioritize capital investments and address the unprecedented impacts of recent storms by accelerating infrastructure improvements that enhance long-term resiliency and mitigate future disaster risks.



Under the 75/25 federal-to-local cost-share model, as applicable, the federal share covers \$31.9 million, leaving a local share, or unmet need, of \$236 million. This local gap represents critical funding required to fully implement infrastructure recovery and resilience upgrades across the community. The inclusion of 30% resilience factors and a 26.9% contingency reflects a forward-looking commitment to hazard mitigation and cost realism in the face of inflation, procurement delays, and evolving project scopes.

Cost of Infrastructure Limitations

During recent disaster events, the City of St. Petersburg's stormwater and wastewater management systems were overwhelmed by the unprecedented volume and intensity of rainfall and storm surge. As a result, widespread flooding occurred across many neighborhoods, significantly impacting both residential and commercial properties. These impacts underscore the vulnerability of critical infrastructure during extreme weather events and the cascading effects on housing stability and economic activity.

Infrastructure systems play a vital role in supporting resilient communities. When they exceed their capacity, the consequences extend beyond public works—affecting homes, businesses, and overall quality of life. The limitations experienced during the disaster events reveal key areas where additional investment is needed to strengthen system performance and mitigate future risk. These impacts represent not only infrastructure challenges, but also economic and housing unmet needs that must be addressed to ensure long-term recovery and resilience.

To that end, the City has identified five (5) mitigation infrastructure projects that, if implemented, would significantly enhance system capacity and performance during future events. These include the construction of wet-weather water storage to handle peak stormwater flows; installation of valves, pumps, and sewer mains to allow for the redistribution of flow between Water Resource Facilities; and backup power systems to ensure continued operations during outages.

Together, these five projects represent an unmet need of \$167,450,000¹⁰. At present, limited resources are available to fully fund these critical improvements. Investment in these systems is essential to protecting residents, minimizing future disruptions, and supporting the City's ongoing recovery and resilience efforts.

Additional Projects

Infrastructure projects proposed by the City are reviewed to confirm a direct tie-back to the declared disaster event. Each project must include a clear scope, cost estimate, and evidence of storm-related impacts or vulnerabilities, such as damage assessments or insurance claims. Projects are prioritized based on the strength of their disaster connection, whether from new impacts or the worsening of prior damages, alignment with recovery goals, and readiness for implementation, including identified local match funding and the ability to meet FEMA or HUD timelines.

ECONOMIC UNMET NEEDS

The economic toll of the recent disaster on the city's business community has been substantial, with verified losses across commercial real estate and business contents totaling over \$189 million. Specifically,

¹⁰ Mitigation unmet needs calculation can be found in the Mitigation Needs Assessment, Table 30: CDBG-DR Mitigation Set-Aside Needs Assessment.



the breakdown includes \$94.8 million in verified real estate damage and an additional \$94.3 million in losses to business contents.

To date, disaster recovery programs have provided a combined \$21.4 million in business assistance, which includes \$8 million for real estate, \$2.2 million for contents, and \$11.2 million in insurance payouts. While these funds have supported initial recovery efforts, they address only a small fraction of the total need.

Out of 1,337 verified business applications (excluding those declined or withdrawn), the remaining unmet need amounts to \$167 million. This analysis provides a picture of the scale of economic disruption and underscores the need for targeted recovery investments, including grants, technical assistance, and gap financing strategies to support long-term business stabilization, recovery and resilience. The City has been and continues to be actively engaged in developing and providing programs to meet these needs.

Disaster Impact

Total Verified Real Estate Loss	Total Verified Business Content Loss	Total Verified Business Loss
\$94,826,161	\$94,326,164	\$189,152,325

Disaster Assistance

Total Current Real Estate Assistance	Total Current Contents Assistance	Total Insurance	Total Business Assistance
\$8,042,841	\$2,211,000	\$11,193,879	\$21,447,720

Remaining Unmet Need

Total Applications	Total Verified Loss	Total Assistance	Total Remaining Unmet Need
1,334	\$189,152,325	\$21,447,720	\$167,704,606

Table 25: Economic and Business Needs Analysis ¹¹

Business Impacts & Verified Losses

The map below illustrates SBA-verified losses for businesses across St. Petersburg following disaster events. The distribution shows that business losses are spread broadly across the city, but several notable clusters of higher verified losses are evident:

- A dense concentration is visible south and southwest of Central Avenue, including areas near Gulfport and around 33711 and 33712 zip codes.
- Another prominent cluster appears in the southeastern parts of the city near ZIP code 33705, aligning with areas of older commercial corridors and coastal exposure.
- Smaller but noticeable pockets of losses occur throughout central and northeast St. Petersburg, with lighter, but more dispersed, losses elsewhere across the city.

¹¹ Excluded Declined or Withdrawn Applications



Areas in the northernmost part of St. Petersburg show significantly less SBA-verified loss activity, as indicated by the absence or minimal density of teal shading. These clusters represent a dense concentration of small, locally owned businesses, community-serving nonprofits, and service providers that operate out of aging, often less resilient structures. Storm impacts such as flooding, roof and structural damage, and prolonged power outages led to substantial verified business losses in these areas.

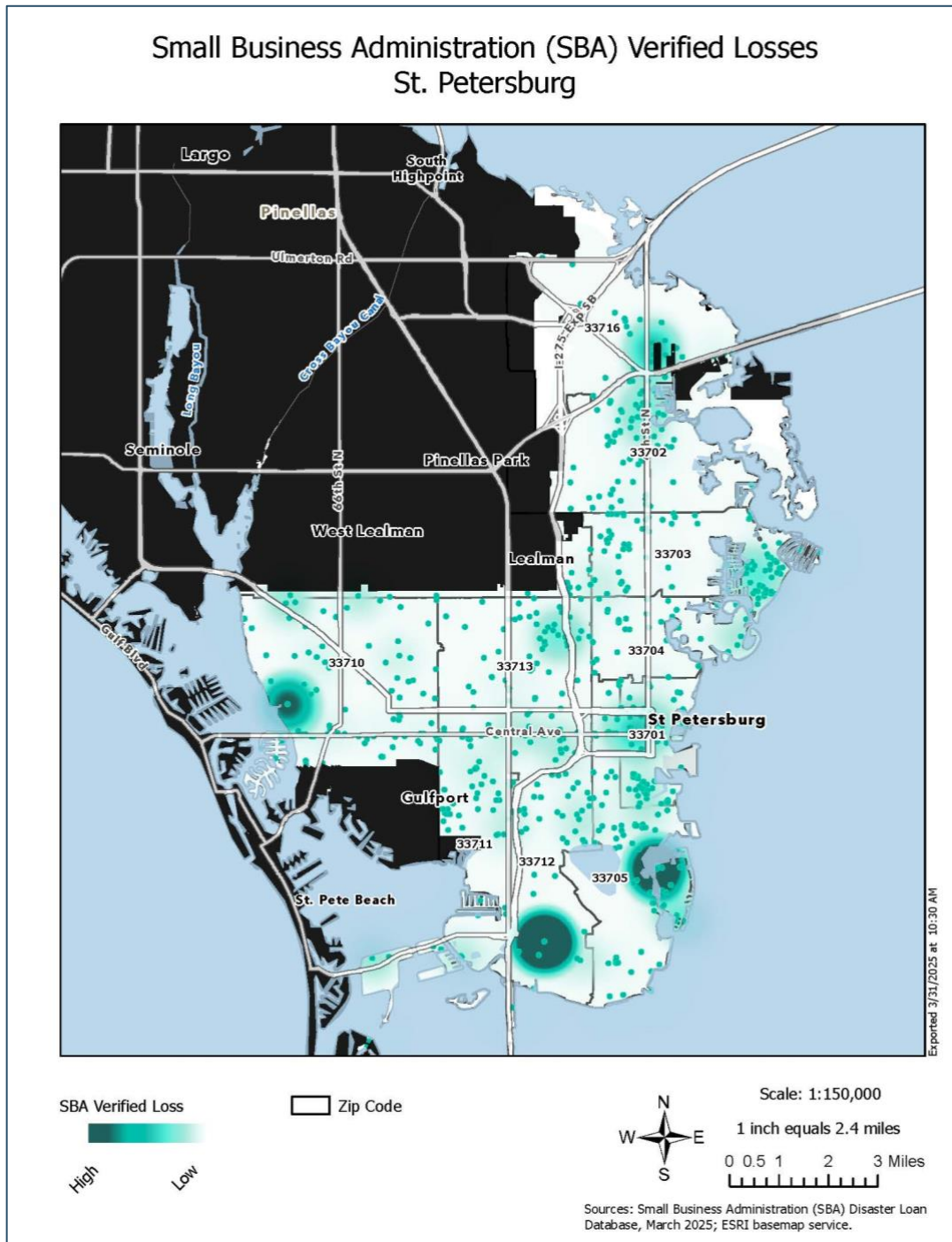


Figure 19: SBA Verified Losses for St. Petersburg



Overall, the map shows that commercial corridors south of Central Avenue and coastal business areas experienced some of the heaviest business losses, as verified by the SBA, aligning with regions that may have faced higher flood impacts, structural damages, or prolonged business interruptions.

Consultations with the business community conducted via surveys collected from March to April 2025 reflect the impact described above. Following the disasters, many businesses in the city reported significant disruptions, with loss of revenue emerging as the most common challenge. In addition to financial losses, businesses experienced damaged inventory, employee displacement, and physical damage to facilities. Infrastructure issues, such as power outages and internet disruptions, delayed reopening for many, further compounding recovery difficulties. Despite these impacts, a relatively small number of businesses reported receiving SBA loans, insurance payouts, or local recovery support, suggesting impediments related to access, awareness, or eligibility. Even after reopening, many businesses struggled with reduced customer demand.

Immediate financial relief remains the top recovery need, with grant funding identified as the most critical form of support. Key unmet needs include funding for wages and workforce retention, replacing lost inventory and equipment, and repairing or rebuilding damaged structures. Many businesses indicated that they require between \$50,000 and \$250,000, or more, to fully recover.

The City of St. Petersburg is actively providing support to its business community through targeted programs that address both immediate and long-term resilience needs. Among the City’s Helene and Milton community recovery activities and programs, of note is the *We Are St. Pete Fund*, which offers critical disaster relief and recovery assistance. In addition, there is sustained interest and demand for technical assistance in areas such as online sales adaptation, business continuity planning, and navigating recovery resources—needs that the City is already addressing through existing initiatives. Together, these comprehensive efforts underscore St. Petersburg’s commitment to fostering long-term resilience and aiding its small business community’s recovery.

Nonprofit Disaster Impact

Total Current Verified Loss	Total Verified Business Content Loss	Total Verified Nonprofit Business Loss
\$15,151,703	\$16,540,718	\$31,692,421

Nonprofit Disaster Assistance

Total Current Real Estate	Total Current Contents	Total Insurance	Total Nonprofit Business Assistance
\$ -	\$ -	\$8,685,391	\$8,685,391

Nonprofit Remaining Unmet Need

Total Number of Applications	Total Verified Business Loss	Total Nonprofit Assistance	Total Remaining Unmet Need
83	\$31,692,421	\$8,685,391	\$23,007,030

Table 26: Nonprofit Verified Loss, Assistance, and Unmet Need Analysis



Nonprofit Impacts & Verified Losses

Following the disasters, over 80 nonprofit organizations in the city sought assistance from the SBA, representing approximately 800 employees whose livelihoods were directly impacted. Despite their critical role in supporting the community, these nonprofits received no financial assistance from the SBA. Out of more than \$167 million in total business unmet needs, the nonprofit sector alone accounts for \$23 million, approximately 14% of the overall unmet need.

The nonprofit sector in the city suffered over \$31 million in disaster-related damages, including losses to real estate and business contents. However, they have only been able to recover approximately \$8 million through private insurance, leaving a significant funding gap. This shortfall severely threatens the operational capacity of many organizations that provide essential services such as housing support, food assistance, healthcare, education, and other community-based services.

Nonprofits are vital to both immediate disaster recovery efforts and long-term community stability. They often serve as first responders for impacted populations, fill gaps in government services, and contribute to the economic fabric of the community. Without targeted support, the loss or reduction of nonprofit services could create a cascading effect, exacerbating unmet recovery needs for residents and businesses alike and slowing the city's overall recovery.

Given the disproportionate impact on the nonprofit sector, their lack of access to SBA recovery resources, and their critical role in disaster response and community resilience, it is essential to prioritize financial assistance to nonprofits as part of the City's broader recovery strategy. Supporting the nonprofit sector will not only help restore their operations but will also amplify recovery efforts across the entire community.

PUBLIC SERVICES UNMET NEEDS

The U.S. Census Bureau, in coordination with several federal partners, has developed the Household Pulse Survey (HPS) to quickly gather and share real-time data on the social and economic challenges facing U.S. households. The goal of this survey is to provide actionable insights to support federal, state, and local policy-making.

In the absence of localized U.S. Census HPS data specific to St. Petersburg, the City utilized available statewide data for the state of Florida as a proxy to estimate local trends. These state-level trends were validated using county-level eviction and foreclosure data from the Florida Housing Data Clearinghouse¹². Notably, the timelines for evictions and foreclosures differ. According to the 2005 Florida Code – Chapter 83, a landlord may initiate eviction proceedings 10 to 15 days after providing the first notice of rent delinquency. In contrast, under Florida law (12 CFR 1024.41), a homeowner is not considered delinquent on a mortgage until 120 days (or four months) have passed without payment.

Data from the Florida Housing Data Clearinghouse shows a modest decline in eviction proceedings immediately following Hurricane Idalia (August 2023). However, eviction filings began to rise in December 2023 and January 2024, and increased again after Hurricane Helene (November 2024), continuing to rise through January 2025. This trend suggests that renters likely experienced financial instability following the disasters.

¹² <http://flhousingdata.shimberg.ufl.edu/eviction-foreclosure>



Foreclosure data tells a similar story, though with a delayed timeline. While foreclosure filings declined in the months immediately after Hurricane Idalia, they spiked 120 days later, increasing by 741%, from 12 filings in December 2023 to 101 filings in January 2024. A similar upward trend in foreclosure filings is observed following Hurricane Helene. These findings strongly suggest the financial hardships faced by mortgage-holding homeowners as a result of the disasters.

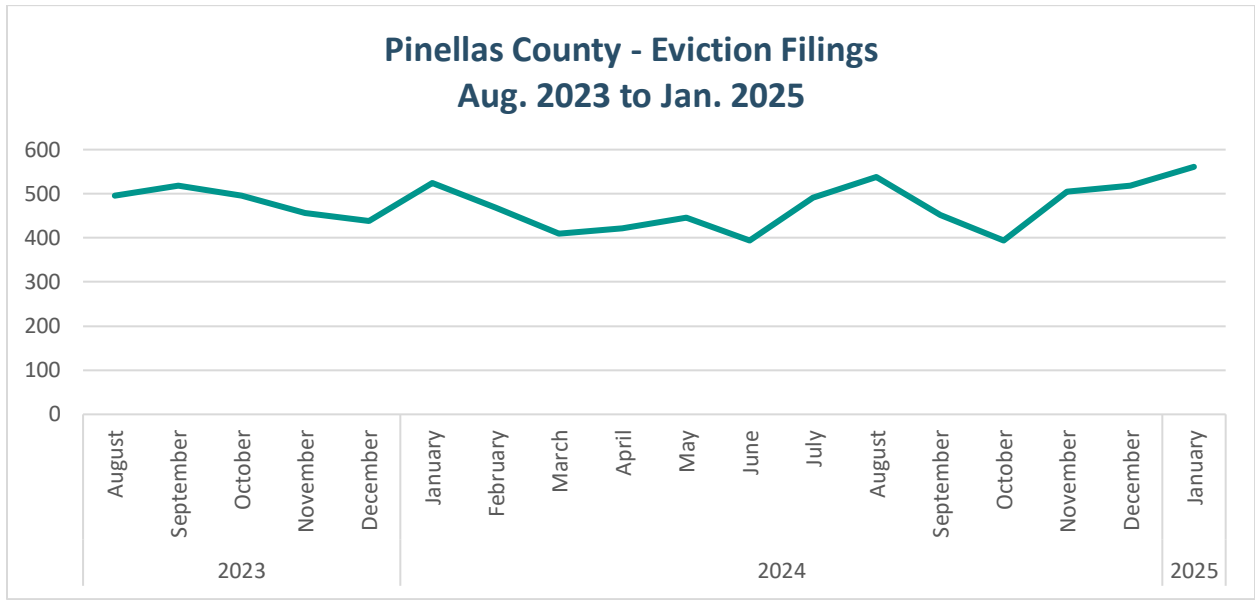


Figure 20: Pinellas County Eviction Filings 2023-2025

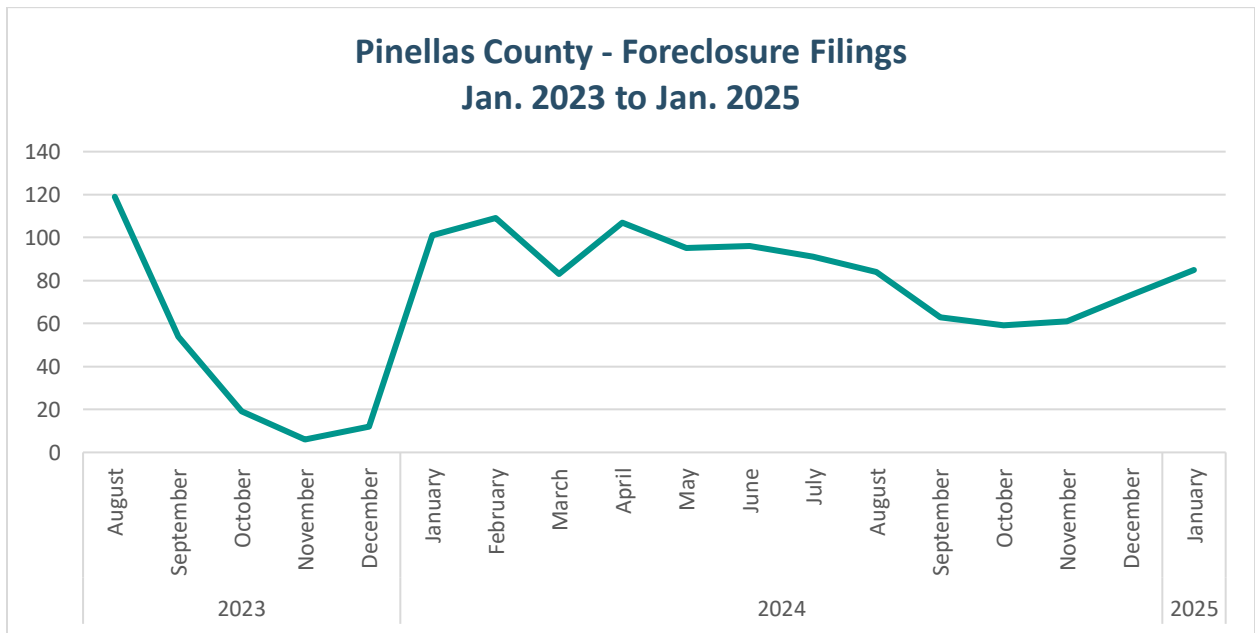


Figure 21: Pinellas County Foreclosure Filings 2023-2025



This method helps ensure that recovery planning is informed by the best available and verifiable data, reflecting the conditions affecting city residents, particularly those impacted by recent disasters.

Findings from the most recent HPS data collection (August–September 2024) point to substantial financial hardship, reinforcing the urgent need for CDBG-DR support for LMI households:

- **Household Financial Strain:** 41.1% of adults reported that it was somewhat or very difficult to cover their usual household expenses in the past week, underscoring the widespread need for financial relief.
- **Housing Instability:** Among households behind on rent or mortgage, 14.6% reported they were somewhat or very likely to face eviction or foreclosure within the next two months, highlighting the ongoing risk of housing displacement.
- **Utility Insecurity:** 20.3% of adults reported being unable to pay a full energy bill within the past year, pointing to the need for utility payment support.
- **Inflation Pressure:** 82.1% of adults observed rising prices in their area over the past two months, suggesting that cost-of-living increases are compounding the financial burden on disaster-affected households.

This data highlights the importance of flexible, targeted recovery investments in stabilizing housing, ensuring access to essential services, and mitigating financial hardship for impacted residents.

After Idalia and Helene, St. Petersburg has experienced economic disruption, particularly in terms of employment stability and household financial strain. Prior to the disasters, the city's unemployment rate stood at 3.4% (August 2023). By November 2024, that figure had risen modestly to 3.7%, representing a 0.3 percentage point increase that signals localized job losses and growing economic vulnerability among impacted residents.

To estimate the unmet hardship following the disasters, the City started with the total number of FEMA IA inspections conducted for both owners and renters, which was 18,489. Of those inspections, 41% were assumed to involve LMI households, based on the UNA LMI rate. This translates to approximately 7,636 LMI households affected.

Next, applying the U.S. Census hardship rate of 39%, the City estimated that approximately 2,978 of these LMI households are likely facing significant ongoing hardship related to housing costs, such as rent, mortgage, and utilities.

The City then assumed an average monthly housing cost of \$2,300 per household. Since it has been 18 months since the first disasters, each impacted household would have incurred approximately \$41,400 in housing-related expenses (calculated as $\$2,300 \times 18$ months).

Multiplying the number of households in hardship (2,978) by the estimated cumulative housing cost (\$41,400), the City calculated a total hardship impact of about \$123,295,043. The City then subtracted the amount of hardship assistance already provided through FEMA IA – other needs assistance (ONA), which totaled \$53,290,047.

The difference between the hardship impact and the assistance already provided results in an estimated hardship unmet need of \$70,004,996.



Data	Figures	Calculation
Total Number of FEMA IA Inspections (Owner/Renter)	18,489	
UNA - LMI Rate	41%	7,636
U.S. Census Hardship Average Rate	39%	2,978
Assumed Monthly Expenses (Rent/Mortgage/Utilities)	\$2,300	
Months since first disasters	18	\$41,400
Hardship Impact		\$123,295,043
Hardship Assistance (FEMA IA ONA)		\$53,290,047
Hardship Unmet Need		\$70,004,996

Table 27: Public Services Needs Analysis: Hardship Unmet Need

For those experiencing disaster-related job loss, an assumed estimate of 508 individuals have been rendered unemployed due to the increase in the unemployment rate. Using an assumed wage baseline of \$13 per hour or \$520 per week, these individuals could expect a monthly wage of \$2,080, totaling \$12,480 over six months. This amounts to a total disaster-related wage loss of \$6,334,886 across this population.

When factoring in the \$3,300 maximum state unemployment benefit per eligible worker, it is estimated that only \$1,675,090 in state aid is available to this group. This leaves an unmet wage need of approximately \$4,659,796, pointing to a significant gap in income recovery.

Data	Figure
Pre-Disaster Unemployment Rate ¹³	3.4%
Post-Disaster Unemployment Rate ¹⁴	3.7%
Increase Unemployment Rate	0.3%
Labor Force ¹⁵	169,201
Estimated Unemployment	508
Weekly Wages	\$520
Monthly Wages	\$2,080
6-Month Wages	\$12,480
Disaster Wage Impact	\$6,334,886
Florida Unemployment Cap	\$3,300
Est. Unemployment Assistance	\$1,675,090
Unmet Need (Wages)	\$4,659,796

Table 28: Public Services Needs Analysis: Unmet Need for Wages

¹³ Unemployment Rate Pre-Disasters (August 2023), accessed from: <https://fred.stlouisfed.org/series/TAMP312URN>

¹⁵ US Census - ACS 2019-2023



These figures underscore the importance of targeted CDBG-DR investments to bridge the gap between available aid and actual recovery needs, especially for St. Petersburg's lowest-income residents who face both housing instability and employment disruption in the aftermath of disaster events.

Key Assumptions

- Any FEMA IA applicant with an inspection experienced significant disaster-related hardship.
- LMI and hardship household estimates are based on census and FEMA IA data.
- The average monthly housing and utility expenses are \$2,300, based on Zillow data.
- Potential displacement periods are averaged from major disasters, including hurricanes Idalia and Helene.

The financial impact of the disasters has placed thousands of households at financial risk, with many struggling to recover from job losses and increased living expenses. While federal and state assistance has helped, a significant unmet need remains, requiring additional targeted support for LMI individuals and households.

MITIGATION NEEDS ASSESSMENT

The mitigation needs assessment provides a risk-based overview of the natural threats and hazards facing St. Pete. It is designed to guide the use of the 15% minimum CDBG-DR mitigation set-aside and to enhance resilience by incorporating mitigation measures into recovery programs and projects.

This assessment goes beyond just flood risk; it also addresses a variety of natural hazards that may pose a threat to St. Petersburg. These hazards include tropical cyclones, severe thunderstorms, wildfires, erosion, extreme heat, drought, geological events, winter storms, seismic events, tsunamis, and red tides. All of these hazards have been identified in the 2025 Pinellas County Multi-jurisdictional Local Mitigation Strategy (LMS) and the state of Florida's 2023 State Hazard Mitigation Plan (SHMP-FL). As the City progresses with disaster recovery and mitigation efforts, developing a long-term community recovery plan is a key goal.

In addition to existing hazards, the mitigation needs assessment considers future threats, especially as severe weather events become more frequent and intense. This approach allows the City to ensure that its recovery and mitigation projects effectively reduce vulnerabilities to the impacts of future extreme events.

The assessment serves as a foundation for proposing programs and projects aimed at mitigating current and future hazards. It also informs CDBG-DR projects to ensure they do not exacerbate natural hazard threats while maximizing the efficient use of limited recovery and mitigation resources.

Furthermore, as part of this assessment, the City sought to identify and address risks to essential services. These services are vital for the ongoing operation of critical business and government functions and are crucial for human health, safety, and economic security. The City estimates a total of \$167,450,000 in unmet recovery needs resulting from the presidential disaster declarations for Hurricane Idalia and Hurricane Helene.

State of Florida's State Hazard Mitigation Plan

The Florida Enhanced State Hazard Mitigation Plan (SHMP) is designed to reduce death, injuries, and property losses caused by natural hazards in Florida. The plan identifies hazards based on the history of



disasters within the state and lists goals, objectives, strategies, and actions for reducing future losses. Implementation of planned, pre-identified, and cost-effective mitigation measures not only helps reduce loss to life, property, and the environment, but also streamlines the disaster recovery process. Hazard mitigation is most effective when based on a comprehensive, long-term plan that is developed before a disaster occurs.

The 12 identified major natural hazards in the SHMP are:

- Flood
- Tropical Cyclone
- Severe Storm
- Wildfire
- Erosion
- Drought
- Extreme Heat
- Geological
- Red Tide
- Winter Storm
- Seismic Events
- Tsunami

The relative ranks of various risk analysis factors, including county area, population distribution, special needs population distribution, built environment, critical infrastructure, state operations and facilities, first responder facilities, economic consequences, and environmental impact, are combined to create a cumulative hazard risk index for each county.

Pinellas County Multi-Jurisdictional LMS

The recently adopted 2025 Pinellas County Multi-jurisdictional LMS (which includes the City of St. Petersburg) identifies 12 of the natural hazards that are of significant risk in the county, and specifically hazardous to the coastal communities of Pinellas County. These are categorized as risk values, as high, moderate, and low in the table below.

High Risk	Moderate Risk	Low Risk
Floods	Wildfires	Winter Storms
Tropical Cyclones	Erosion	Seismic Events
Severe Storms	Extreme Heat	Tsunami
	Drought	Red Tide
	Geological Events	

Table 29: Mitigation Risks

HIGH RISK

Pinellas County, which includes the City of St. Petersburg, categorizes the following three types of events as high risk. These high natural risks have the potential for a severe impact.

Flood

A flood or flooding event refers to the general or temporary conditions of partial or complete inundation of normally dry land areas resulting from the overflow of inland or tidal water, as well as surface water runoff from any source.



Types of flooding

In Florida, various forms of flooding occur due to severe thunderstorms, tropical cyclones, seasonal rainfall, and other weather-related conditions. This hazard profile will focus on two broad categories of flooding, inland flooding and coastal flooding.

- Inland Flooding
 - Riverine Reach
 - Upper Tidal Reach
 - Lower Tidal Reach
 - Flash Floodings
- Coastal Flooding

Riverine Reach - The influence of tides and storm surges on the river stage gradually increases the flood levels in bodies of water. Tides affect river stages at low and medium flows in the upper tidal reach and at all flows in the lower tidal reach. In the lower part of the lower tidal reach, stages during storm surges are higher than river flood stages. Soil is present in all riverine wetland forests, but the most nutrient-rich swamps are dry during low-flow periods. Most surface soils in the deepest riverine swamps, upper and lower tidal swamps, and lower tidal mixed forests are continuously saturated mucks.

Upper Tidal Reach - Upper tidal mixed forests are found on low levees or in transitional areas between swamps and higher forest types. Upper tidal swamps are present at elevations below the median monthly high stage and usually have surface soils that are permanently saturated mucks.

Lower Tidal Reach - The lower tidal reach in a floodplain is characterized by elevations that do not experience regular tidal inundation or frequent river flooding, but have a high-water table and are briefly inundated by storm surges several times a decade. Lower tidal mixed forests include swamps with numerous small reaches and are found on deep muck soils that are below the elevation of the median daily or monthly high stage.

Flash Flooding - As Florida's population has rapidly increased since 1960, so has the profile of the state's landscape. Rapid urbanization has manifested itself in the form of increased impervious surface areas such as asphalt roads, concrete areas, sidewalks, and structures. This increase has led to a much higher level of flash flooding during heavy rainstorms and flooding events. The design of urban drainage systems in the past has concentrated on disposing of stormwater as rapidly and efficiently as possible in a concentrated area. However, stormwater is often collected and transported elsewhere without a comprehensive strategy for dealing with it as a system. As a result, drainage in many of Florida's urbanized areas is often "piecemeal" and lacking comprehensive design.

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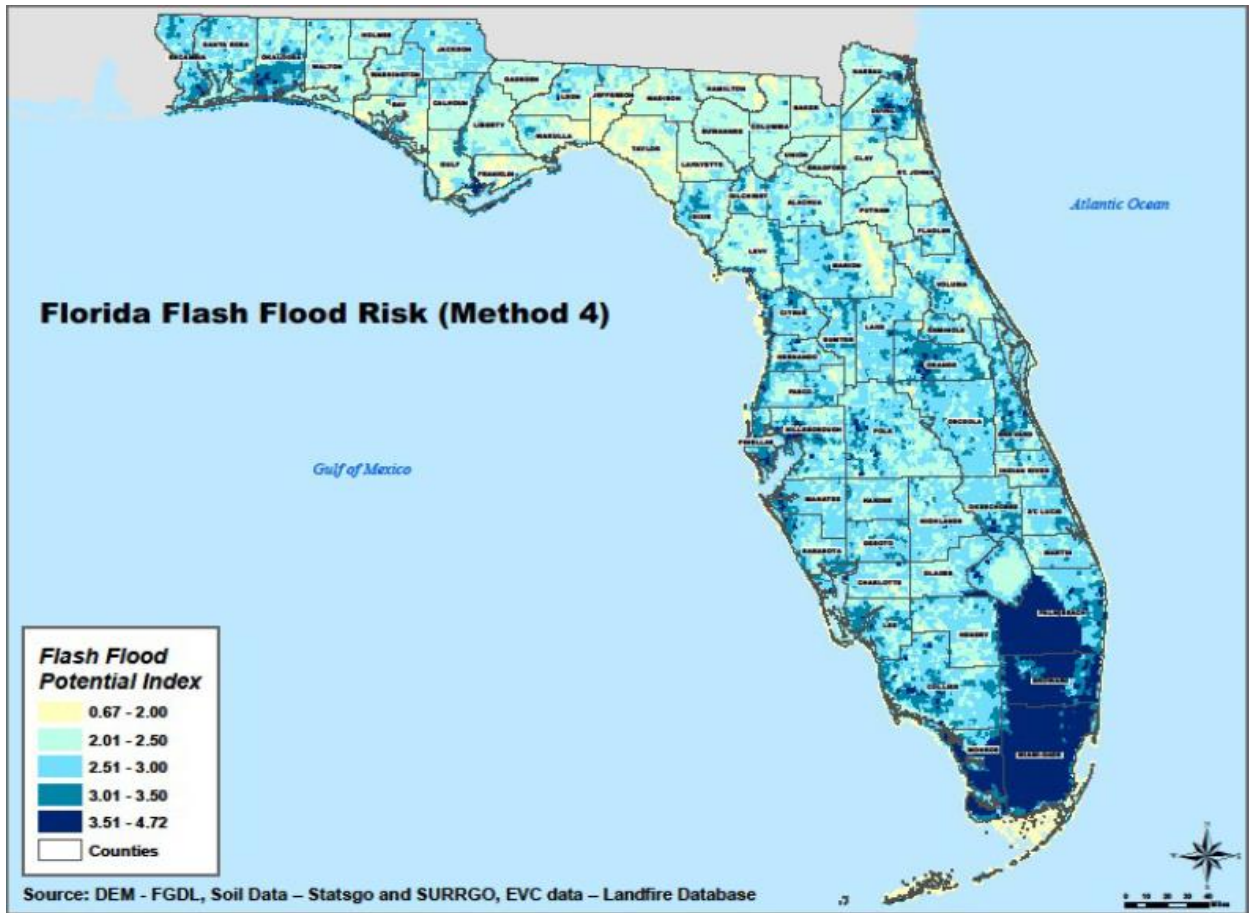


Figure 22: Flash Flood Risk for Florida

This map shows the areas of the state that are exposed to flash flooding based on various ground measures such as land use, soil type, vegetation cover, and the slope of the area. It indicates that most areas in Pinellas County, including the City of St. Petersburg, have a flash flood potential that ranges between 2.01 and 4.72.

Coastal Flooding - Coastal flooding is typically the result of a severe weather system, such as a severe thunderstorm, hurricane, or tropical storm, characterized by high winds. Water driven ashore by the wind, known as a storm surge, is the main cause of coastal flooding for St. Petersburg.

Previous Flood Occurrences - St. Petersburg has experienced a number of damaging flood events in recent history. These include flooding caused by significant rainfall, tropical cyclones, and storm surges that have impacted the city.

Additionally, there have been several major disaster declarations by FEMA in Pinellas County, which included St. Petersburg, related to flooding events.

Probability of Future Flood Events - Based on historical knowledge and an understanding of floodplains, it is likely that Pinellas County, which includes the City of St. Petersburg, will continue to experience flooding events on an annual basis. Although a specific probability is difficult to determine, 100-year and 500-year estimates help provide a baseline understanding.



Flood Impacts - The city could receive the following impacts due to flooding. More frequent and higher-volume precipitation events are likely to worsen exposure.

- **Public:** Injury/Death – Drowning; Vehicle accidents; Extended wait for emergency response; Becoming stranded on rooftops or trapped in a flooded building or car; Exposure to hazardous material or water.
- **Traffic:** Panic to evacuation; Accidents from driving through flooded roads, car washed away, water deeper than expected.
- **Damage to Property:** Mold infestation; Need to replace property damaged, furniture, clothes, etc.; Repairing damaged property; Issues with damage to uninsured property.
- **Responders:** Injury/Death - Responding to calls during flooding, traversing flooded roads; Drowning; Dangerous rescue missions; Exposure to hazardous materials; Power outage dangers.
- **Continuity of Operations:** Floodwaters may hinder access to buildings (roads sidewalks); Damage to buildings, electrical systems, records, etc.
- **Property, Facilities, Infrastructure:** Floodwaters can damage property or carry heavy debris that could cause damage; If water overwhelms the drainage systems, it can backup and cause damage to drains or result in wastewater release.
- **Environment:** Release of wastewater could damage the environment; Damage to habitat for plants and animals; Inundation of agricultural areas could destroy crops; Event-generated debris impacting waterway navigation and submerged wetland habitats.
- **Economic Condition:** Closure or delay of businesses because of flooded roads or water damage, leads to loss in revenue.
- **Public Confidence:** Closures of government offices and facilities; Decreased public trust in emergency management capabilities.

Mitigation Strategies - The City will continue to take steps to reduce the high risks of flooding by implementing several strategies. These strategies include continued outreach to residents and businesses through workshops and public websites. Other methods involve promoting floodproofing measures for individual properties and public service buildings, enforcing land-use planning to prevent construction in floodplains, and enhancing stormwater management systems. All these efforts aim to minimize the impact of flooding on the community.

Tropical Cyclone

A tropical cyclone is a rotating, organized system of clouds and thunderstorms that originates over tropical or subtropical waters and has a closed low-level circulation. Tropical cyclones rotate counterclockwise in the Northern Hemisphere and clockwise in the Southern Hemisphere and have an average diameter of 200 to 400 miles across. These storms form when a developing center of low-pressure moves over warm water, and pressure drops (measured in millibars or inches of Mercury) in the center of the storm.

As the pressure drops, the system becomes better organized and the wind begins to rotate around the low pressure, pulling in the warm and moist ocean air. This is what causes the wind and rain associated with a tropical cyclone. If all the conditions are favorable (warm ocean water and favorable high-altitude winds), the system could build to a point where it has sustained winds of 150 mph with gusts of up to 20 mph and could become catastrophic if it makes landfall in populated areas.



Tropical cyclones act as a safety valve that limits the build-up of heat and energy in tropical regions by maintaining the atmospheric heat and moisture balance between the tropics and the poleward latitudes. As the storm system rotates faster, an eye forms in the center. Higher-pressure air from above flows down into the eye. Tropical cyclones occasionally strengthen to become tropical storms or hurricanes. The following are descriptions of the four general levels of development for tropical cyclones:

- **Tropical depression** - The formative stages of a tropical cyclone in which the maximum sustained (one-min mean) surface wind is < 38 mph.
- **Tropical storm** - A warm-core tropical cyclone in which the maximum sustained surface wind (one-min mean) ranges from 39 to 73 mph.
- **Hurricane** - A warm-core tropical cyclone in which the maximum sustained surface wind (one-min mean) is at least 74 mph.
- **Major Hurricane** - A warm-core tropical cyclone in which the maximum sustained surface wind (one- min mean) is at least 111 mph.

Hurricanes are further ranked by wind speed, ranging from Category 1 to 5, with Category 5 being the most catastrophic.

Tropical Storm - Tropical Storm Watch: issued when sustained winds of 39 to 73 mph are possible in the specified area within 48 hours in association with a tropical cyclone. These watches are issued 48 hours in advance of the anticipated onset of tropical storm-force winds because preparedness activities become difficult and unsafe once winds reach tropical storm force.

Hurricane - Hurricane Watch: issued when 74 mph winds or higher are possible in the specified area within 48 hours in association with a tropical cyclone. Because preparedness activities become difficult once winds reach tropical storm force, the hurricane watch is issued 48 hours in advance of the anticipated onset of tropical storm force winds. Hurricane Warning: issued when 74 mph winds or higher are expected in the specified area within 36 hours in association with a tropical cyclone. Because preparedness activities become difficult once winds reach tropical storm force, the hurricane warning is issued 36 hours in advance of the anticipated onset of tropical storm force winds.

Storm Surge - Storm Surge Watch: Issued when there is the possibility of life-threatening inundation from rising water moving inland from the shoreline in the specified area, generally within 48 hours, in association with an ongoing or potential tropical cyclone. Storm Surge Warning: Issued when the danger of life-threatening inundation from rising water moving inland from the shoreline in the specified area, generally within 36 hours, in association with an ongoing or potential tropical cyclone. Storm surge watches and warnings may be issued earlier based on timing forecasts and may be issued for locations adjacent to expected life-threatening inundation areas.

Geographic Areas Affected by Tropical Cyclones - The city is subject to the effects of tropical cyclones due to its coastal location on the Gulf of America. Coastal areas such as St. Petersburg are more exposed to the impact that a tropical cyclone can produce due to their urban development, location, and storm surge.

Historical Occurrences of Tropical Cyclones - According to the National Centers for Environment Information (NCEI) Storm Events Database, there were 27 reports of tropical cyclones in Pinellas County, which includes the City of St. Petersburg, from 1996 to 2023. Notably, three major hurricanes impacted



St. Petersburg recently: Hurricane Idalia in 2023 and hurricane Helene and Milton in 2024. Additionally, there were 14 reports of storm surges from 1998 to 2024.

Previous Impacts - According to the NCEI Storm Events Database, there were 27 reports of tropical cyclones in Pinellas County, which includes the City of St. Petersburg, from 1996 to 2023. These tropical cyclone events are limited to those reported by NCEI from 1996 through 2023, and are only reported at the county level. It is likely that additional events have affected the county and St. Petersburg.

Storm Surge Impacts - According to the NCEI Storm Events Database, there were 14 reports of storm surge in Pinellas County, which includes the City of St. Petersburg, from 1998 to 2023. These storm surge events are limited to those reported by NCEI from 1996 through 2023, and are only reported at the county level. It is likely that additional events have affected Pinellas County and the city. As additional local data becomes available, this hazard profile will be amended.

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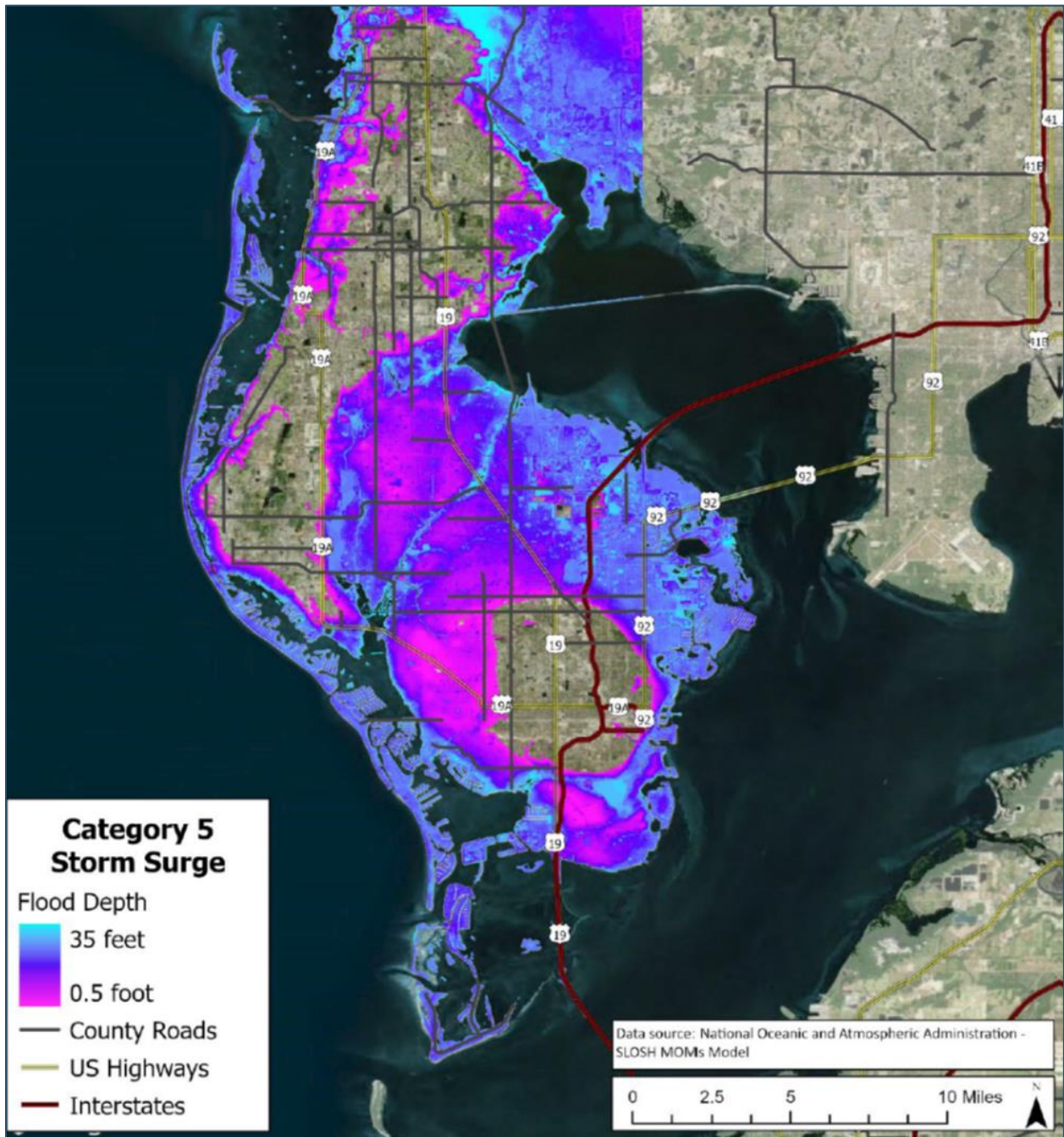


Figure 23: Storm Surge Zones-Category 5 Depth. Data Source: NOAA

Future Occurrences - Since tropical cyclones are randomly distributed, it is impossible to forecast whether St. Petersburg will experience a tropical cyclone. However, because of the high frequency of tropical cyclones that have affected Florida in the past, it is reasonable to assume that Florida, and the City of St. Petersburg, will experience tropical cyclones again in the future. An analysis of tropical cyclone reports from 1996 to 2018 in Pinellas County from the NCEI Storm Events Database indicates that there will be less than one tropical storm, less than one hurricane, and less than one storm surge event each year in Pinellas County.



Tropical Cyclones Impacts Analysis - Tropical cyclones can impact all of St. Petersburg. Situated along intercoastal waterways, St. Petersburg is exposed to storm surge conditions, flooding, heavy rainfall, and high winds.

- **Public- Injury/Death** - Car accidents because of flood waters, high winds, panic, traffic jams because of evacuations, no power after storm; not receiving emergency response during storm, like ambulance; delayed emergency response because of blocked roads, etc.; drowning in flood waters; hit or crushed by debris; stranded on roof because of flooding; exposure to hazardous materials; illness from contaminated water; pet and other animal deaths from all the above; carbon monoxide poisoning from improper generator use; chainsaw accidents and heart attacks from debris clean up.
- **Damage to Home and Property** - Power loss or damage to power connections on home; mold damage causing the need for expensive mold remediation actions cost to replace damaged and destroyed items, such as furniture, flooring, etc.; cost and labor to repair damaged homes and other structures to make the house inhabitable; if the property was uninsured, the repair cost upon the property owner; hotel room fees or having to live in a shelter until damage is repaired or home is replaced; damaged or washed-away vehicles; electrical vehicles and tool fires due to exposure of lithium-ion batteries to salt water; lost wages because there was no way to get to work if roads were blocked, if car was damaged in storm, or if employer experienced damage; cost of travel; cost to stay at hotel; loss of wages if out of town.
- **Power Outage** - Cost of generators and gas to run the generators; loss of food in the refrigerator and freezer; difficulties traveling anywhere because of outages at traffic lights; cost of purchasing disaster supplies such as flashlights; hotel room fees or having to live in a shelter until power is restored; lost wages because employers are experiencing power outage.
- **Emotional or Psychological Toll of Surviving** - If a friend or family member dies in a storm, an individual may feel a great sense of guilt or stress; if major damage occurs for an individual, they will likely experience stress and anxiety dealing with evacuating, staying in shelters, working to get insurance payments, working to get government assistance, etc.; being forced to leave or forfeit a pet in an unsafe area during or after a tropical cyclone.
- **Responders: Injury/death** - Responding to tropical storms is unsafe; responding immediately after tropical storms is unsafe because of debris, unstable transportation infrastructure, unstable structures; rescuing people from unstable buildings or by boat; exposure to hazardous materials; stress is caused by the severity of tasks such as rescuing people; feelings of guilt for not being able to save people; witnessing gruesome scenes of injured or dead.
- **Continuity of Operations** - Loss of revenue if businesses cannot operate during or after the event; loss of wages if your employer's organization is damaged or destroyed and you cannot work; utility failures such as electricity or gas may prevent businesses from opening even if there is no damage; utility failures may impede or prevent government offices from continuing daily services; severe damage and interruption to transportation systems and infrastructure such as roads and bridges, communication systems, power, water, wastewater, etc.
- **Property, Facilities, Infrastructure** - Damaged or destroyed property, such as homes and other buildings; roofing is particularly susceptible to damage from high winds; the first floor of many buildings, plus all the items on that floor, are susceptible to severe damage from flooding; cost of



repairing damage to property such as buildings; cost of replacing damaged items such as furniture on the first floor of a flooded home; crop damage or loss; damage to transportation infrastructure, like a road being washed out or a bridge collapsing, and/or closure of major transportation networks; inability to get clean water; impacted ability to control wastewater; release of hazardous materials.

- **Environment** - Beach and dune erosion; downed trees; eroded riverbanks; release of hazardous materials can contaminate or damage the environment; loss or damage to habitat for animals because of flooding or high winds; crop damage or loss; event-generated marine debris impacting waterway navigation and submerging wetland habitats.

Mitigation Strategies - St. Petersburg is dedicated to enhancing its preparedness efforts through a comprehensive set of mitigation strategies. These strategies include the strict enforcement of building codes designed to ensure that structures are resilient against various environmental challenges. Additionally, the City may implement thoughtful land-use planning to steer development away from high-risk areas, thereby protecting communities from potential hazards.

To further enhance community safety, St. Petersburg will actively work to prevent coastal erosion, preserving the natural barriers that protect against storm surges and flooding. Collaboration is essential; the City will work closely with local communities to create effective evacuation plans, ensuring that residents are aware of the best actions to take in emergencies. Regular updates on weather conditions will be provided to keep the community well-informed and prepared.

Severe Storms

Severe Storms refers to thunderstorms having one or more of these effects: lightning, flash floods, hail, straight-line winds, and tornadoes. Thunderstorms are very prevalent in the state of Florida and Pinellas County. A thunderstorm forms when moist, unstable air is lifted vertically into the atmosphere. The lifting of this air results in condensation and the release of latent heat. The process to initiate vertical lifting can be caused by:

- Unequal warming of the surface of the Earth.
- Orographic lifting due to topographic obstruction of airflow.
- Dynamic lifting because of the presence of a frontal zone.

A typical thunderstorm is 15 miles in diameter and lasts an average of 30 minutes. Despite their relatively small size, all thunderstorms pose a significant danger. Of the estimated 100,000 thunderstorms that occur each year in the United States, about 10% are classified as severe. The three key elements of a thunderstorm are wind, water, and lightning. The National Oceanic and Atmospheric Administration (NOAA) considers a thunderstorm severe if it produces hail at least one inch in diameter, winds of 57.5 mph or stronger, or a tornado. Thunderstorms also vary in type, depending on size and organization.

Lightning - Lightning develops during the violent circulation of air within the cumulonimbus cloud. The friction causes positive and negative charges within the storm to separate. Positively charged particles will rise, while negatively charged particles descend from the bottom of the storm cloud to the ground. Positive charges on the ground connect with the negative charge from the cloud, resulting in an electrical transfer or lightning. Lightning is the most lethal component of a thunderstorm. Vaisala's Total Lightning



Statistics 2023 Report shows that, although Texas had the most lightning events, Florida ranks number one in lightning density at 112.6 events per km in 2023. This is mostly due to Florida's geography and the combination of warm temperatures, humidity, and sea breezes.

Heavy Rain and Flash Floods - Heavy rains are defined as intense, large amounts of rainfall in a short period. Because of this, flash floods often occur during slow-moving thunderstorms. Other factors, such as the topography of the area, the soil conditions, and the ground cover can also affect flash flooding resulting from heavy rain. For example, if the ground is already waterlogged, new rainfall cannot filter into the ground, causing a flood. As stated in the Flood Hazard Profile, flash flooding is a significant concern due to its rapid onset, high-water velocity, debris load, and potential for channel scour. In addition, more than one flood crest may result from a series of fast-moving storms with heavy rainfall. Sudden destruction of structures and the washout of access routes may lead to loss of life. Furthermore, the rapid urbanization within the state of Florida has manifested itself in the form of increased impervious surface areas, leading to less natural drainage and more flash flooding resulting from heavy rains.

Hail - Hail is frozen precipitation that can occur during a thunderstorm. Hail forms when raindrops freeze into balls of ice and usually ranges in size from a quarter of an inch in diameter to four and a half inches in diameter. Damage from hail increases with the size of the hailstones and can cause significant damage to vehicles, aircraft, and homes, as well as be fatal to people and livestock. However, Florida thunderstorms do not often include hail because the hailstones usually melt before they reach the ground in generally warm temperatures.

Straight-Line Winds - Severe Storms often include strong winds called "straight-line" winds, which differ from the winds in tornadoes. These damaging winds exceed 50–60 mph and can reach up to 100 mph. Damage from these winds is more common than damage from tornadoes in the continental U.S. Straight-line winds form because of outflow from a thunderstorm downdraft.

- **Microbursts** - These are small, concentrated downbursts, typically affecting an area of one to three kilometers (half a mile to two miles) in diameter.
- **Macrobursts** - These are larger downbursts, with horizontal dimensions larger than four kilometers (two and a half miles) in diameter.

Tornadoes - The NWS defines a tornado as a violently rotating column of air touching the ground, usually spawned from a thunderstorm. Wind speeds of a tornado can reach up to 300 mph and be more than one mile wide. In Florida, tornadoes typically form along a squall line ahead of an advancing spring cold front from the north, along the squall lines in areas where masses of warm air converge, from isolated local summer thunderstorms, and/or within a hurricane. Tornadoes are measured by their intensity or their wind speed and their area, using the Enhanced Fujita (EF) scale. The scale ranges from EF 0, with minor damage from winds ranging 65–85 mph, to EF 5 with severe damage from winds more than 200 mph.

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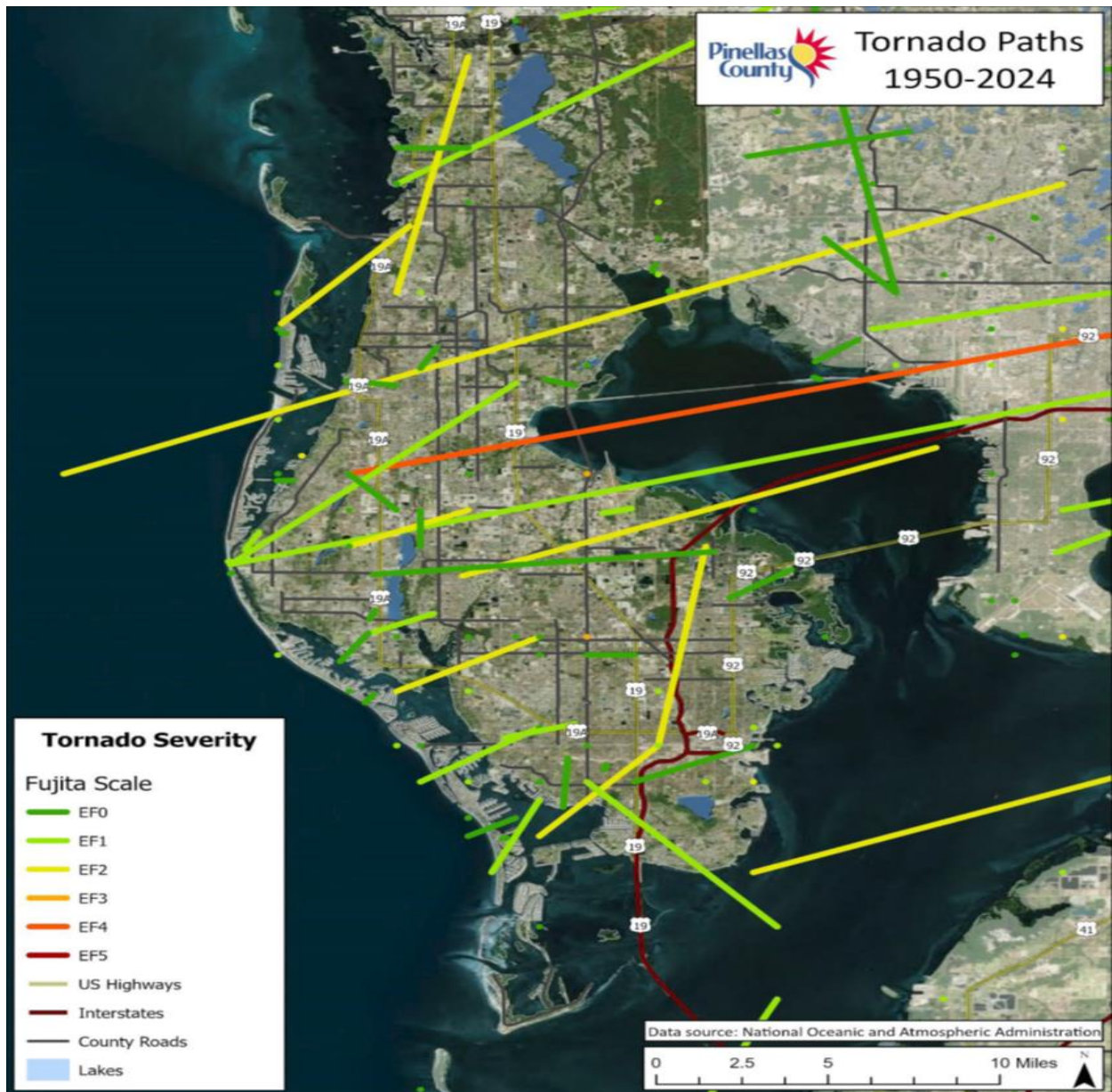


Figure 24: Tornado Severity Pinellas County. Source: NOAA

Geographic Areas Affected by Severe Storms - Severe thunderstorms and tornadoes can occur anywhere in Florida. As the number of structures and the population increase, the probability that a severe storm or tornado will cause property damage or human casualties also increases. Florida experiences more thunderstorms per km each year than any other state in the U.S.

Based on available data, Pinellas County, which includes St. Petersburg, can anticipate experiencing between two and eight severe storm warnings annually, with the majority of these warnings occurring in the southern central region of the county.

Historical Occurrences of Severe Storms - There have been over 35 severe storms in Pinellas County dating from 1993 to 2024.



Probability of Future Occurrences of Severe Storms - Based on historical analysis, severe storms and tornadoes will continue to affect Pinellas County, which includes the City of St. Petersburg. Not all storms are severe, and any storm that contains thunder, regardless of frequency, is classified as a thunderstorm. Given this, it can be impossible to count the number of actual thunderstorms, so the number of days with thunderstorms is counted instead. Pinellas County experiences 80 to 90 days of thunderstorms throughout the year, and the state of Florida has been first in the U.S. for lightning strike density. Due to these annual occurrences, lightning is one of the prevalent hazards in the county. Pinellas County is also likely to experience at least one tornado warning each year. Furthermore, most tornadoes in Florida are likely to be of smaller strength, usually between an EF-0 and an EF-2. The probability is high that all jurisdictions could be impacted by severe storms. Variances in how much damage these storms generate within each community would be due to the severity of storms, maintenance of vegetation and infrastructure, and strength of residential and commercial structures.

An analysis of severe storm reports from 2019 to 2024 in Pinellas County, based on the NCEI Storm Events Database, indicates that there will be approximately three lightning events, one heavy rain event, one hail event, six wind events, and two tornado events each year in Pinellas County.

- **Severe Storm Impact Analysis** - The city could receive the following impacts from severe storms. The severity of storms, the maintenance of vegetation and infrastructure, and strength of residential and commercial structures determine the amount of damage generated within each community.
- **Public- Injury/Death** - Injury or death from being struck by lightning. Injury or death from hail. Injury or death from flying debris. Injury or death from tornadoes without adequate shelter. Car accident. Indirect death. Survivors feel guilty if a severe storm or tornado does not damage their house, and many neighbors die.
- **Responding** - During a severe storm, it can be hazardous due to heavy rains, strong winds, hail, lightning, and tornadoes.
- **Continuity of Operations** - Thunderstorms often cause power outages, which are caused by wind damage to power lines or lightning damage to power stations or other electrical infrastructure.
- **Property, Facilities, Infrastructure** - Damage to property, including homes and businesses, can occur from strong winds, flooding, or tornadoes; the damage can range from minor roof damage to total structure loss. Damage to critical facilities from fallen trees and limbs causing a power outage.
- **Environment** - Damage to the environment from strong winds, flooding, and tornadoes. In localized areas, severe damage to vegetation may result from a tornado.
- **Public Confidence in Jurisdiction's Governance** - Power outages for extended periods give the appearance that the jurisdiction is incapable of restoring power.

Mitigations Strategies - The City is dedicated to collaborating with local municipalities and the community to address the challenges posed by severe storms. Proactive mitigation strategies focus on improving the maintenance of public buildings, green spaces, and infrastructure. Additionally, the City prioritizes cooperation in planning and preparedness efforts to create a more resilient future for all residents. These measures aim to minimize the impacts of tornadoes, thunderstorms, and hail on communities and infrastructure.



MODERATE RISK

Pinellas County, which includes the City of St. Petersburg, categorizes the following five types of events as **moderate risk**. These moderate natural risks have a possibility with limited impact.

Wildfire

Wildfire, or wildland fire, is an unplanned and uncontrolled fire in a natural area, such as a forest, grassland, or prairie. These fires can be caused by natural sources, such as lightning, or by human activity, both intentional and accidental. Wildfires occur in Florida every year and at all times of the year and are part of the natural cycle of Florida's fire-adapted ecosystems. Wildfires can cause major environmental, social, and economic damage due to the potential loss of life, property, wildlife habitats, and timber. Fortunately, many of these fires are quickly suppressed before they can damage or destroy property, homes, and lives.

Erosion

Coastal erosion is the wearing away of land or the removal of beach or dune sediments by wave action, tidal currents, wave currents, or drainage. Waves generated by storms cause coastal erosion, which may take the form of long-term losses of sediment and rocks or merely in the temporary redistribution of coastal sediments. The study of erosion and sediment redistribution is called "coastal morpho dynamics," which can also be described as the dynamic interaction between the shoreline, seabed, and water.

Drought

Drought is a deficiency in precipitation over an extended period, usually a season or more, resulting in a water shortage. While droughts are a normal and recurring feature of the climate, sometimes they can endanger vegetation, animals, and even people. There are several types of droughts, which will be discussed below.

- Meteorological droughts are based on the degree of dryness compared to the normal level for that region.
- Agricultural drought refers to agricultural concerns, such as precipitation shortages and reduced groundwater.
- Hydrological drought refers to the hydrological effects of extended periods with precipitation deficits. These droughts typically occur more slowly than meteorological and agricultural droughts.
- Socioeconomic droughts occur when the demand for an economic good that relies on water, such as fish or hydroelectric power, exceeds the supply due to a weather-related water shortfall.

Extreme Heat

Extreme heat is defined as an extended period during which the temperature and relative humidity combine to create a dangerous heat index. Extreme heat events occur across the state each year. This hazard is focused on the effects on the human population, while drought focuses more on environmental interests.

Geological

Landslides are rock, earth, or debris flows down slopes due to gravity. They can occur on any terrain given the right conditions of soil, moisture, and the angle of slope. Integral to the natural process of the Earth's



surface geology, landslides serve to redistribute soil and sediments in a process that can be in abrupt collapses or in slow, gradual slides. Also known as mud flows, debris flows, earth failures, and slope failures, landslides can be triggered by rains, floods, earthquakes, and other natural causes as well as human-made causes, including grading, terrain cutting and filling, and excessive development. Because the factors affecting landslides can be geophysical or human-made, they can occur in developed areas, undeveloped areas, or any area where the terrain has been altered for roads, houses, utilities, or buildings. The state of Florida has very low topographic relief, meaning that the state is flat. Because of this, landslides are not a significant natural hazard in Florida. Any risk or vulnerability to people, property, the environment, or operations would be low.

Florida is underlain by several thousand feet of carbonate rock, including limestone and dolostone, with a variably thick mixture of sands, clays, shells, and another near-surface carbonate rock unit, known as overburden. Sinkholes are landforms created when overburden subsides or collapses into fissures or cavities underlying carbonate rocks. Those several thousand feet of carbonate rocks are host to one of the world's most productive aquifers, the Floridian aquifer system. Erosional processes, physical and chemical, have created fissures and cavities within the rock. This has created Florida's karst topography, characterized by the presence of sinkholes, swallets, caves, submerged conduits, springs, and disappearing and reappearing streams. Sinkholes are unpredictable, as they can form rapidly, within minutes to hours, or slowly, within months to years.

Red Tide

Red tide is a harmful algal bloom (HAB), which occurs when a large concentration of microscopic algae rapidly multiply in the ocean, sometimes causing the water to appear discolored, often reddish, and can be toxic to marine life and potentially humans due to the toxins they produce. The native species *Karenia brevis* is a microscopic alga that blooms almost annually off the west coast of Florida and is the organism responsible for Florida red tide. *K. brevis* does produce toxins, called brevetoxins, that can be mixed with airborne sea spray and have harmful effects on people, fish, marine mammals, and birds. People may experience varying degrees of eye, nose, and throat irritation. When a person leaves an area with a red tide, symptoms usually go away. Beach cleanups, tourism-related losses, medical expenses, and lost workdays during red tide events can average over a million dollars lost annually.

LOW RISK

Pinellas County, which includes the City of St. Petersburg, categorizes the following four types of events as low risk. These low-risk, natural events have a possibility of a minor impact.

Winter Storm

Severe winter weather encompasses extreme cold, snowfall, ice storms, winter storms, and/or strong winds, affecting every state in the continental U.S. Areas where such weather is uncommon, such as Florida, may experience a greater impact on transportation, agriculture, and people from relatively small events compared to other states that experience winter weather more frequently. Winter storm formation requires below-freezing temperatures, moisture, and lift to raise the moist air and form clouds, causing precipitation. Lift is commonly provided by warm air colliding with cold air along a weather front. These storms move easterly or northeasterly and use both the southward plunge of cold air from Canada and the northward flow of moisture from the Gulf of America to produce ice, snow, and sometimes



blizzard conditions. These fronts may push deep into the interior regions, sometimes as far south as Florida. The National Weather Service will issue frost advisories, wind chill advisories, watches or warnings, along with freeze and hard freeze watches and warnings when cold weather threatens an area.

Seismic Events

A seismic event, or an earthquake, is a sudden, rapid shaking of the earth caused by the breaking and shifting of rock beneath the earth's surface that creates seismic waves. This shaking can cause buildings and bridges to collapse, disrupt gas, electricity, and phone service, and sometimes trigger landslides and tsunamis or indirectly cause flash floods or fires.

Tsunami

Tsunamis are among the most devastating geological disasters. Tsunamis are powerful waves created because of another non-meteorological hazard that is geological in nature, such as earthquakes, underwater landslides, volcanic eruptions, or other displacements of large amounts of water under the sea. As the waves travel towards land, they build up to higher heights as the depth of the ocean decreases and appear as walls of water or turbulent waves that resemble hurricane storm surge. The speed at which a tsunami travels depends on the ocean depth rather than the distance from the source of the wave. Deeper water generates greater speed, and the waves slow down when reaching shallow waters. Where the ocean is deep, tsunamis can travel at speeds up to 500 miles an hour. Tsunamis arrive on land with enormous force and recede with nearly equal force. A tsunami is not a single wave but rather a series of waves often referred to as a "wave train." There can be as many as 60 miles between peaks of each wave series, and waves can be as far as one hour apart. Tsunamis have a much smaller amplitude (wave height) offshore and a very long wavelength (often hundreds of kilometers long), which is why they generally pass unnoticed at sea, forming only a passing "hump" in the ocean. The number of arrivals and the amplitudes of each wave will vary depending on the coastal properties, the exact travel direction, and other specifics of how the tsunami was generated. They will vary from place to place and event to event. In the largest tsunamis, the surge can continue for many hours and more than a day.

Mitigation Overall Conclusion

This mitigation needs assessment highlights that the city faces significant risks from at least 12 natural hazards and sub-hazards. Among these, flooding, particularly from storm surges, tropical cyclones, and severe storms, is the most frequent and poses the highest risks. By analyzing these hazards based on their frequency and vulnerability, the City and its recovery partners can use this assessment to identify current and future risks within their communities. This will enable them to target CDBG-DR funds toward cost-effective solutions for long-term mitigation in an efficient manner.

Additionally, this assessment will guide all CDBG-DR programs and activities associated with this funding allocation, ensuring that they not only avoid existing hazards but also actively work to lessen their future impact. This analysis informs local policy decisions, aligns with hazard mitigation planning, and provides a data-driven foundation for seeking additional state and federal resources. At least 15% of the CDBG-DR funds will be dedicated to mitigation efforts, which currently target high-impact infrastructure projects.

The City recognizes that while mitigation needs to evolve, the core hazards facing St. Petersburg have remained relatively consistent. Persistent risks such as storm surges, flooding, high winds, and severe storms



continue to threaten the community's infrastructure, housing, and overall resilience. As recovery progresses and new data becomes available, the City remains committed to updating both the mitigation needs assessment and the Action Plan to reflect emerging conditions and resource availability.

To ensure that mitigation strategies remain grounded in local realities, the City will work closely with key partners, including emergency management agencies, Pinellas County, City departments, and local residents. These stakeholders provide valuable, on-the-ground insight into the ongoing hazards and resilience priorities of the city's communities. Their expertise is instrumental in shaping mitigation investments that are both responsive and locally informed.

The mitigation needs assessment is a critical tool in guiding mitigation strategies across proposed recovery programs. By identifying consistent and emerging risks, the assessment ensures that recovery investments are strategically targeted to reduce future disaster impacts, safeguard people and property, and strengthen the city's long-term resilience.

CDBG-DR Mitigation Set-Aside Needs Assessment

Following damage assessments from hurricanes Helene and Idalia, St. Petersburg identified a list of critical infrastructure mitigation projects necessary to reduce future disaster impacts and strengthen community resilience. Each project was reviewed to confirm its disaster-related need or long-term physical vulnerability, categorized according to FEMA infrastructure project types, and assigned an estimated project cost. These projects were then used to establish an initial mitigation needs inventory, summarized in the table below, which serves as the foundation for calculating the City's unmet infrastructure needs for mitigation under the CDBG-DR program.

Mitigation Category	Project Count	Project Costs	Financial Assistance Budgeted and Obligated	Unmet Need
A - Debris Removal	0	\$ -	\$ -	\$ -
B - Emergency Protective Measures	0	\$ -	\$ -	\$ -
C - Roads and Bridges	0	\$ -	\$ -	\$ -
D - Water Control Facilities	4	\$156,950,000	\$5,500,000	\$151,450,000
E - Buildings and Equipment	0	\$ -	\$ -	\$ -
F - Utilities	0	\$ -	\$ -	\$ -
G - Parks, Recreational Facilities, and Other	0	\$ -	\$ -	\$ -
Additional Infrastructure Projects	1	\$18,000,000	\$2,000,000	\$16,000,000
Total	5	\$174,950,000	\$7,500,000	\$ 167,450,000

Table 30: CDBG-DR Mitigation Set-Aside Needs Assessment



Mitigation needs in St. Petersburg are heavily concentrated on protecting water control facilities and critical public infrastructure, which suffered repeated impacts from storm surge, flooding, and power loss during hurricanes Helene and Idalia. The projects identified emphasize stormwater management, wet weather storage, flood protection barriers, lift station resiliency upgrades, and seawall fortification, demonstrating a targeted approach to addressing the City's vulnerabilities. This focus reflects an understanding that failure to strengthen these systems not only increases immediate storm impacts but also exacerbates long-term operational and public safety risks.

Out of nearly \$175 million in total mitigation project needs, only \$7.5 million has been budgeted or obligated, leaving \$167.45 million in unmet needs. This shortfall underscores the scale of investment required to meaningfully protect the City's infrastructure from future disasters. Moreover, it highlights the limitations of current funding mechanisms to fully address storm-exacerbated vulnerabilities, particularly as the intensity and frequency of coastal storms increase.

The findings from the damage and unmet needs analysis closely align with the City's broader mitigation priorities. Given the unprecedented impacts of these disasters, the same neighborhoods experiencing the greatest concentrations of structural damage, particularly in flood-prone and coastal areas, also faced challenges from overwhelmed stormwater systems, lift station vulnerabilities, and aging flood protection measures. The City's proposed CDBG-DR mitigation set-aside projects directly target these weaknesses, with a \$175 million investment need identified and only \$7.5 million currently budgeted. Given the concentration of unmet needs in flood-prone and economically sensitive areas, advancing these mitigation projects will be critical not only to protect essential services and public assets but also to safeguard the long-term recovery, safety, and livability of the city's most at-risk neighborhoods.

Hazard Mitigation Grant Program (HMGP)

The City's HMGP project priority list for the hurricanes Debby, Helene, and Milton emphasizes the critical need to strengthen stormwater, wastewater, and flood mitigation infrastructure, with top-priority projects aimed at enhancing wet weather capacity and protecting water reclamation facilities from future storm impacts. Public safety and emergency operations facilities, including fire stations and the police headquarters, are also targeted for resilience improvements to maintain essential services during disasters.

Total Estimated HMGP

Jurisdiction	Estimated # of Projects	Estimated Total Cost	Federal Share 75%	Local Share 25%
St. Petersburg	11	\$177,849,525	\$133,649,644	\$44,199,881

Table 31: HMGP Needs Assessment Project Totals

While several projects, particularly utility-focused ones, have secured the required 25% local match funding through sources like the Stormwater Drainage Capital Improvement Projects Fund and Water Resources Capital Improvement Projects Fund, multiple public facility projects have not yet identified matching funds. Despite these funding gaps, most projects confirm they can meet FEMA's 48-month project completion requirement, supporting their eligibility for immediate hazard mitigation funding. Most projects are listed in the Local Mitigation Strategy (LMS) plan, further reinforcing their priority alignment; those not listed have expressed willingness to proceed under Tier 2 funding, if necessary.



CONNECTION OF PROPOSED PROGRAMS & NEEDS ASSESSMENTS

The City’s recovery strategy is rooted in a data-driven approach that aligns funding allocations with the most critical needs identified in the City’s unmet and mitigation needs assessments. With housing accounting for the overwhelming majority of recovery needs, approximately 77% of the City’s total unmet need, the City has dedicated 66% of its CDBG-DR allocation to housing activities. This initiative prioritizes support for homeowners, renters, homebuyers, and local landlords in the MID area, with an emphasis on LMI households that face the steepest barriers to recovery.

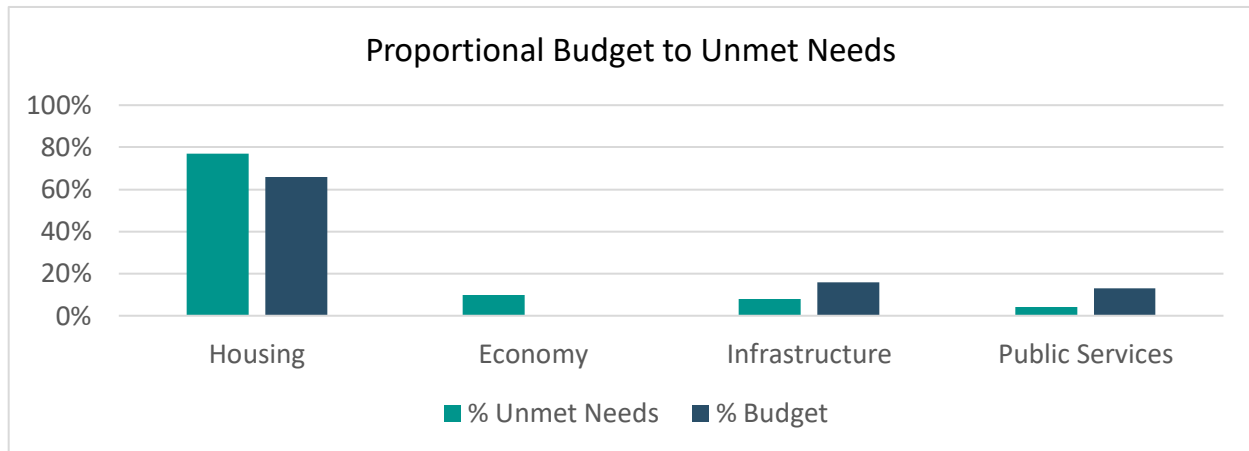


Figure 28: Budget compared to Unmet Needs

Recognizing that economic disruption and disaster-related hardship significantly impacted LMI populations and small businesses, the City has allocated funds to targeted public service programs. These efforts are focused on supporting disaster-impacted LMI households, nonprofits that provide essential services to the community, and offering targeted financial relief to disaster-impacted households.

Finally, while infrastructure accounts for a smaller portion of the total unmet need, the City intends to address mitigation needs identified in the mitigation needs assessment by prioritizing strategic infrastructure investments such as stormwater, drainage, and other resilience-focused public infrastructure. These investments aim to reduce future risks in communities that have experienced repetitive loss and structural vulnerabilities and will therefore satisfy the mitigation set-aside requirement.

Throughout these recovery activities, the City will incorporate mitigation measures, such as elevation of impacted homes and improvement of overwhelmed stormwater infrastructure, using its CDBG-DR Unmet Need allocation where activities have a tie back to the storms. For mitigation activities involving enhancement of existing structures that do not have a tie back, the City will use its mitigation set-aside to strategically fund projects that provide the greatest mitigative benefits within the MID and maximize the availability of these limited mitigation funds.

Overall, the City’s funding distribution reflects a proportional and reasonable response to documented unmet needs, centered on housing, supported by community recovery, and reinforced by infrastructure improvements that promote long-term resilience.



Compliance Statement

The City will ensure all programs comply with the following:

- Section 109 of the HCDA, 42 U.S.C. 5309
- Title VI of the Civil Rights Act of 1964, 42 U.S.C. 2000d et seq.
- Title VII of the Civil Rights Act of 1964, 42 U.S.C. 2000d et seq.
- Title VIII of the Civil Rights Act of 1968 (The Fair Housing Act), 42 U.S.C. 3601 – 19
- Section 504 and 508 of the Rehabilitation Act of 1973, 29 U.S.C. 794
- The Americans with Disabilities Act of 1990, 42 U.S.C. 12131 et seq.
- Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Public Law 104-193) (PRWORA)

MINIMIZING DISPLACEMENT

To minimize the displacement of persons and other entities that may be affected by the activities outlined in this Action Plan, the City will coordinate with federal, state, and local organizations, homeowners, and tenants to minimize displacement. When implementing activities using CDBG-DR funds, the City and its partners and subrecipients will follow the State's Residential Anti-displacement and Relocation Assistance Plan (RARAP). This CDBG-DR specific RARAP has been developed and adopted to describe the steps the City and its partners and subrecipients will take to avoid or minimize displacement in the implementation of CDBG-DR activities and, where displacement cannot be avoided, to ensure that the following requirements and regulations are met: Uniform Relocation Assistance and Real Property Acquisition Act of 1970 (URA), as amended; Section 104(d) of the Housing and Community Development Act of 1974, as amended; and implementing regulations at 24 CFR Part 570.496(a).

These regulations and requirements apply to both property owners and tenants when proposed projects are expected to cause the displacement of LMI persons or other entities. The City will include detailed policies and procedures for when proposed programs or projects could cause the displacement of LMI people or other entities. It is not anticipated that the proposed activities will result in permanent displacement.

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ALLOCATION & AWARD CAPS

St. Petersburg is the lead agency and responsible entity for administering \$159,884,000 in CDBG-DR funds allocated for recovery efforts following hurricanes Idalia and Helene. CDBG-DR funds available to address unmet needs will be allocated to basic program categories pursuant to the table below.

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation	Estimated % to CDBG-DR Mitigation Set-aside	Estimated % to HUD identified MID Areas	Estimated % to LMI
Administration	\$7,994,200	5%			
Planning	\$1,889,800	1%	100%		
Housing	\$105,000,000	66%	5%	100%	82%
Infrastructure (CDBG-DR Mitigation Set-aside)	\$25,000,000	16%	60%	100%	50%
Public Services	\$20,000,000	12%	0%	100%	100%
Total	\$159,884,000				

Table 32: CDBG-DR Program Allocation and Funding Thresholds

FUNDING CRITERIA

GENERAL EXCEPTION CRITERIA

The City of St. Petersburg will make exceptions to the maximum award amounts when necessary to comply with federal accessibility standards, to reasonably accommodate individuals with disabilities, and to further advance an impactful and efficient recovery, in accordance with 2 CFR 200 – Cost Principles. St. Petersburg may make exceptions to program policy at its discretion. Specific guidance regarding policy exceptions will be outlined in program policies and procedures, as applicable.

GENERAL OBLIGATION & EXPENDITURE OF FUNDS

In accordance with the March 31, 2025 HUD Memorandum 25-03 that revises additional sections of the Universal Notice (90 FR 1754), pursuant to 2 CFR Part 200 and Executive Order 14218 (90 FR 10581), and subject to the exceptions provided by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (as amended), St. Petersburg ensures that no federal public benefit is provided to any individual who is an ineligible alien, defined as someone who has entered the U.S. illegally or is otherwise unlawfully present.

COST-EFFECTIVENESS

As a recipient of federal funds, St. Petersburg is responsible for ensuring that the costs of its disaster recovery activities are allowable, reasonable, necessary, and cost-effective. The City will establish policies



and procedures to assess the cost-effectiveness of each proposed project undertaken to assist a household under any residential rehabilitation, reconstruction, or new construction program, as well as for other activities funded by CDBG-DR funds. Housing program-specific policies and procedures will address criteria for determining when the cost of rehabilitation, reconstruction, or new construction is not cost-effective (for example, reconstruction and elevation if the cost of repair exceeds a specified threshold) and address possible alternatives if found not to be cost-effective. Similar policies and procedures will be established for any recovery program, such as public services and infrastructure programs funded by the CDBG-DR allocation.

Any exceptions to maximum award limitations are subject to grant fund availability. The limited instances of providing exceptions to maximum award amounts will be based on criteria specified in the policy, such as:

- The process used to analyze the circumstances under which an exception was necessary.
- How the amount of assistance is necessary and reasonable, per 2 CFR part 200, subpart Cost Principles.
- Justifying the reasonable accommodation requests under Section 504 or measures to address program-recognized environmental conditions, which can be addressed through construction measures necessary to mitigate the consequences of those conditions.

All projects are evaluated on a case-by-case basis based on the individual circumstances, maximum award allowed, and additional considerations such as the level of demonstrable hardship, to grant an exception. For the purpose of the CDBG-DR program, a demonstrable hardship is defined as “the significant, adverse, and demonstrable impact on the housing and economic stability of an individual as a result of Hurricane Idalia and Helene.” Examples of a demonstrable hardship may include substantial loss of income or ability to earn an income, loss of a business, loss of an individual’s primary housing due to hurricanes Idalia and Helene, severe illness or disability, injury, death of a spouse, or amount of debt incurred due to damages caused by hurricanes Idalia and Helene. The hardship cannot be a self-created hardship and must be attributable to hurricanes Idalia and Helene. An internal committee will evaluate the need to establish exceptions to the maximum assistance allowed if it is determined to be necessary and reasonable. The policies and procedures will include a specific process to request an exception when an individual meets the demonstrable hardship criteria.

NATIONAL OBJECTIVES

Each activity proposed with CDBG-DR funding must meet one of three national objectives (as defined by 24 CFR Part 570):

1. Benefit to LMI residents
2. Urgent need
3. Elimination of slum and blight

Of these national objectives, LMI benefit is the most widely used, and 70% of all program funds must fall under this category of eligibility. Urgent needs can also be utilized in circumstances where specific needs have a particular urgency impacting the health and welfare of the city. Finally, elimination of slum and blight is a rarely-used national objective in the CDBG-DR program that addresses urban decay within defined geographic areas (this national objective is unlikely to be used in St. Petersburg program).



ENVIRONMENTAL REQUIREMENTS

To evaluate environmental factors for CDBG-DR-funded projects and activities, the City, as a responsible entity (RE), will ensure compliance with the environmental requirements listed under 24 CFR 58.

HOUSING PROGRAMS OVERVIEW

The City of St. Petersburg will implement a coordinated suite of housing programs to address storm-related damage, support long-term resilience, and expand access to affordable housing, aligning with the UNA and stakeholder input. These programs are specifically targeted to predominantly meet the needs of LMI households and promote resilient recovery across the city's most impacted and distressed areas.

Residential Recovery & Elevation Program

The Residential Recovery and Elevation Program provides financial assistance to eligible single-family owner-occupied and affordable rental properties that sustained storm-related damage. Assistance may include rehabilitation, reconstruction, elevation, or reimbursement of previously completed eligible repairs necessary to restore properties to safe, sanitary, and resilient conditions. Program design will ensure compliance with federal resilience standards and local building codes.

Voluntary Buyouts & Acquisitions Program

The Voluntary Buyouts and Acquisitions Program enhances long-term community resilience by strategically acquiring properties located in flood-prone or high-risk areas. Voluntary buyouts will reduce future risk exposure and enable land use for flood mitigation, open space, or stormwater management improvements. Acquisitions will comply with URA requirements and ensure that any properties acquired will meet an eligible CDBG-DR end-use.

Affordable Rental Housing Program

To address the acute shortage of affordable rental housing exacerbated by recent disasters, the City will fund the development, rehabilitation, and/or preservation of multi-family affordable rental units. Projects supported under this program will prioritize housing that serves LMI households and may include gap financing for new construction or substantial rehabilitation of existing units to meet Housing Quality Standards (HQS).

Homebuyer Assistance Program

This program provides financial support to eligible LMI first-time homebuyers and income-qualified renters seeking to transition into homeownership. Assistance may include closing costs, principal reduction, and/or down payment subsidies, designed to improve housing affordability and promote long-term residential stability within the City of St. Petersburg.

Together, these programs are structured to ensure that CDBG-DR investments promote an impactful and resilient housing recovery. Each program will be administered in accordance with HUD regulations, prioritizing benefit to LMI populations and alignment with the City's broader housing and resilience strategies, such as the Housing Opportunities for All 10-year Strategic Plan and the St. Pete Agile Resilience Plan.

The following table provides an overview of the programs, their respective budgets, and estimated benefits to LMI households:



Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Residential Recovery and Elevation Program	\$47,000,000	80%
<i>Rehab, Reconstruction and Elevation</i>	<i>\$35,000,000</i>	<i>80%</i>
<i>Reimbursement for Rehabilitation</i>	<i>\$12,000,000</i>	<i>80%</i>
Homebuyer Assistance Program	\$5,000,000	80%
Voluntary Buyouts and Acquisitions Program	\$5,000,000	80%
Affordable Rental Housing Program	\$48,000,000	100%
Housing Programs Total	\$105,000,000	

Table 33: Housing Programs Budget

Residential Recovery & Elevation Program

Amount of CDBG-DR Funds Allocated to this Program: \$47,000,000

- Rehabilitation, Reconstruction, and Elevation: \$35,000,000
- Reimbursement for Rehabilitation: \$12,000,000

Eligible activities:

- Clearance, demolition, removal, reconstruction, rehabilitation, and/or elevation of buildings and improvements under Housing and Community Development Act of 1974 (HCDA) Section 105(a)(4), 24 CFR 570.202
- Disposition of real property acquired under HCDA Section 105(a)(7), 24 CFR 570.201(b)
- Relocation payments and assistance for displaced individuals and families under HCDA Section 105(a)(11), 24 CFR 570.201(i)
- Optional Relocation Assistance under 24 CFR 570.606(d)
- Homeownership assistance under HCDA Section 105(a)(24), FR 6489-N-01 III.D.5.d, 24 CFR 570.201(n)
- New construction under FR-6489-N-01, III.D.5.a
- Reimbursement of Disaster Recovery Expenses for Homeowners, FR-6489-N-01 III.B.14.b.
- Non-federal match under HCDA 105(a)(9), 24 CFR 570.201(g), FR-6489-N-01 III.D.6.c

National Objective: LMI Housing (LMH) - 24 CFR.570.208(a)(3); Urgent Need FR-6489-N-01 III.B.2.



Connection to Unmet Needs: Hurricanes Idalia and Helene caused extensive damage to single-family housing units throughout many parts of the city. To address damages to owner-occupied single-family housing units and affordable small rental units, St. Petersburg has created the Residential Recovery and Elevation Program. The Residential Recovery and Elevation Program is a centrally administered program that aims to provide disaster recovery assistance to LMI owner-occupants whose primary residence sustained damage from the storm(s). Through this program, St. Petersburg aims to address unmet housing needs and increase resilience to future disasters.

Lead Agency and Distribution Model: The City of St. Petersburg will directly administer the program. To evaluate environmental factors for CDBG-DR-funded projects and activities, St. Petersburg, as a RE, will ensure compliance with the environmental requirements listed under 24 CFR 58.

Program Description: The Residential Recovery and Elevation Program will provide assistance to individuals who owned and occupied their home as a primary residence at the time of the storm or owned a rental unit at the time of the storm, including those residing in traditional single-family homes and manufactured housing units (MHU). The Residential Recovery and Elevation Program addresses remaining unmet disaster recovery housing needs of these households by offering the following assistance pathways:

- Rehabilitation, reconstruction, or replacement of owner-occupied, storm-damaged single-family homes that served as the applicant’s primary residence at the time of the disaster.
- Rehabilitation, reconstruction, or replacement of storm-damaged, small rental units (buildings with up to four units).
- Reconstruction or replacement of homes located within designated flood hazard areas, where elevation is required for compliance with local, state, or federal standards.
- Elevation of existing structures and/or reconstruction/replacement of structures with elevation.
- Grant funding to cover the non-federal match portion for eligible households participating in residential mitigation programs funded through FEMA’s Hazard Mitigation Grant Program (HMGP), FEMA’s Flood Mitigation Assistance grant program (FMA), or other similar programs.
- Reimbursement for costs of eligible rehabilitation completed prior to the household’s application for assistance.

The primary objective of the Residential Recovery and Elevation Program is to meet unmet housing recovery needs for homeowners in St. Petersburg who were impacted by hurricanes Idalia and/or Helene. The program will prioritize assistance to the most impacted households and those households that include essential service personnel. Additionally, the program will seek to address the impacts on small, affordable rental units by helping rental unit owners, provided they agree to maintain affordable rents for a period specified in the program guidelines.

The program will address disaster-related damage to homes, complete necessary improvements, and incorporate mitigation measures to reduce the risk of future disaster impacts. All rehabilitation and reconstruction activities will comply with all applicable HUD, state, county, and local building codes and requirements. St. Petersburg will define “not suitable for rehabilitation” in the program guidelines to determine eligibility for reconstruction or replacement assistance.



Only reimbursement assistance may be provided directly to eligible homeowner applicants. All other forms of assistance, such as rehabilitation, reconstruction, or replacement, will be delivered through program-selected contractors. In these cases, the City will disburse grant funds directly to the contractors responsible for completing eligible construction work at the applicant's storm-damaged property.

Where applicants are eligible for other federally funded rehabilitation or elevation assistance programs, the City may structure CDBG-DR awards to serve as a non-federal match, subject to applicable cost-share requirements and duplication of benefits policies. Specific eligibility criteria, coordination protocols, and documentation standards will be detailed in the program guidelines.

Eligible Geographic Areas: City of St. Petersburg

Other Eligibility Criteria - To qualify for assistance, owner-occupant applicants must meet all of the following criteria:

- The applicant must have owned and occupied the home as their primary residence at the time of the qualifying disaster event(s) and must retain an ownership interest in the property at the time of application.
- The home must have sustained damage directly caused by one or more of the qualifying disasters (hurricanes Idalia or Helene), as verified through inspection reports, FEMA data, or other acceptable damage assessment documentation.
- The dwelling must be an eligible single-family structure type, such as a stick-built, modular, or manufactured home (one to four units).
- Applicants must not be subject to active bankruptcy or foreclosure.
- The total household income must be:
 - At or below 80% of AMI to receive assistance under the LMI national objective; or
 - Between 80% and 120% of AMI, if receiving assistance under the urgent need national objective.
- To qualify for non-federal match assistance, the applicant must also meet the eligibility requirements for the primary program supporting the home, such as the Elevate Florida Program, administered by the Florida Division of Emergency Management.
- To qualify for reimbursement, all rehabilitation must have been properly permitted and must be completed at the time of the homeowner's application to the Residential Recovery and Elevation Program or within two years of St. Petersburg's initial Applicable Allocation Notice (AAN) date for the disaster (January 21, 2025) – whichever is earlier.

Landlord-Applicants must meet all of the following criteria:

- The applicant must have owned the home at the time of the qualifying disaster event(s) (hurricanes Idalia or Helene) and must retain an ownership interest in the property at the time of application.
- The applicant must not have a history of excessive code violations, further defined and described in the program guidelines.
- The home must have sustained damage directly caused by one or more of the qualifying disasters, as verified through inspection reports, FEMA data, or other acceptable damage assessment documentation.



- The dwelling must be an eligible single-family structure type, such as a stick-built, modular, or manufactured home (one to four units).
- Applicants must not be subject to active bankruptcy or foreclosure.
- Must agree to lease the assisted units to low-income tenants at affordable rents for a period detailed in the program guidelines.
- To qualify for non-federal match assistance, the applicant must also qualify to receive assistance under the primary program, such as the Elevate Florida Program, administered by the Florida Division of Emergency Management.
- To qualify for reimbursement, all code-compliant rehabilitation must be completed at the time of the homeowner's application to the Residential Recovery and Elevation Program or within two years of St. Petersburg's initial AAN date for the disaster (January 21, 2025) – whichever is earlier.

Program Priorities: This program aims to serve both LMI households, and households with incomes between 80% and 120% of AMI (middle-income households). Assistance to eligible applicants will be prioritized for households with lower incomes, age-dependent or disabled household members, or households that contain essential service personnel. Age-dependent household members are those aged 65 and older or under 18. Per the City's Local Housing Incentive Plan for the state of Florida, essential service personnel are defined as teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, automotive mechanics, government employees, and active military.

- **Priority 1** - Eligible applicants with incomes at or below 50% AMI and one or more of the following: age-dependent household member(s), disabled household member(s), or household members who are essential service personnel.
- **Priority 2** - Eligible applicants with incomes at or below 50% AMI.
- **Priority 3** - Eligible applicants with incomes at or below 80% AMI and one or more of the following: age-dependent household member(s), disabled household member(s), or household members who are essential service personnel.
- **Priority 4** - Eligible applicants with incomes at or below 80% AMI.
- **Priority 5** - Eligible applicants with incomes between 80 and 120% AMI and one or more of the following: age-dependent household member(s), disabled household member(s), or household members who are essential service personnel.
- **Priority 6** - Eligible applicants with incomes between 80 and 120% AMI.
- **Priority 7** - Landlord applicants.

Maximum Award Amount - Varies by assistance pathway, as follows:

- Up to \$100,000 for rehabilitation of storm-damaged property
- Up to \$375,000 for reconstruction or replacement
- Up to \$100,000 for non-federal match
- Up to \$50,000 for reimbursement of rehabilitation completed prior to application for assistance

Maximum Income of Beneficiary: 120% of AMI



Mitigation Measures: Hazard mitigation measures will be incorporated into construction activities where determined to be necessary and cost reasonable, in accordance with applicable HUD guidance and local code requirements, and program goals for increased resilience. Mitigation measures may include activities such as elevation, roof strapping, impact-resistant windows, etc.

Reducing Impediments for Assistance: The Homeowner Rehabilitation and Reconstruction Program is available to all qualifying homeowners and interested landlords in St. Petersburg who have been impacted by the qualifying disaster events. Intake centers will be accessible to individuals with disabilities (ADA-compliant), and communication assistance will be provided upon request. All interested homeowners in St. Petersburg will have equal access to the application process. To encourage participation in disaster recovery programs by impacted individuals, the City will identify those expected to benefit from CDBG-DR-funded programs, establish program-specific prioritization criteria where appropriate, and implement a data-driven, targeted outreach and engagement campaign throughout the city to ensure broad and effective program participation.

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Homebuyer Assistance Program

Amount of CDBG-DR Funds Allocated to this Program: \$5,000,000

Eligible Activity: Homeownership Assistance, FR-6489-N-01 III.D.5.d, 24 CFR 570.201(n), HCDA Section 105(a)(24)

National Objective: LMH – 24 CFR.570.208(a)(3); urgent need FR-6489-N-01 III.B.2.

Connection to Unmet Needs: Prior to hurricanes Idalia and Helene, access to affordable housing in St. Pete was already constrained, and this constraint has been further exacerbated by storm-related impacts, as documented in the unmet needs assessment. The Homebuyer Assistance Program is a targeted intervention to expand homeownership opportunities and enhance long-term housing stability. The program is structured to reduce financial barriers to homeownership by providing eligible LMI and middle-income households with financial assistance toward down payments, closing costs, and/or principal reduction.

This assistance addresses key affordability gaps identified in the housing market, particularly for first-time homebuyers and renters seeking to transition to ownership, by improving access to mortgage financing and reducing upfront costs. By facilitating homeownership, the program supports dual recovery objectives: it enhances household stability while simultaneously easing pressure on the city's rental market by increasing the availability of rental units vacated by new homeowners. All program activities will be conducted in accordance with applicable HUD eligibility and underwriting standards and further detailed in program-specific guidelines.

Lead Agency and Distribution Model: The City of St. Petersburg will directly administer the program. To evaluate environmental factors for CDBG-DR-funded projects and activities, St. Petersburg, as a RE, will ensure compliance with the environmental requirements listed under 24 CFR 58.

Program Description: To expand affordable homeownership opportunities and create new rental opportunities, St. Petersburg will offer assistance to residents of the city to purchase a home within the city limits. Eligible costs may include the following:

- Subsidized interest rates and mortgage principal amounts
- Reasonable closing costs, normally associated with the purchase of a home
- Providing up to 100 percent of any lender-required down payment
- Acquiring guarantees for mortgage financing obtained

Other Eligibility Criteria: To qualify for this program:

- The applicant must have maintained a primary residence in the City of St. Petersburg at the time of the qualifying event(s).
- Homebuyers must purchase an eligible structure type: Single Family (one unit structure, or one unit within a multi-unit structure such as a duplex, triplex, condominium, etc.), modular, manufactured home, manufactured after 1999.
- Applicants must submit a complete application in order to be considered for assistance.
- Total household income must be below 120% AMI.



- Homebuyers must be able to obtain a first mortgage commitment for a minimum 30-year fixed-rate mortgage from an approved lending institution (no adjustable-rate mortgage (ARM), no balloon mortgages allowed, and no prepayment penalties allowed).

Applicants must not own any other residential property at the time of application. Ownership of a vacant residentially zoned lot may be permitted; however, the applicant may be required to construct a home on that lot if it meets all applicable program requirements.

Eligible Geographic Areas: City of St. Petersburg

Program Priorities: This program aims to serve both LMI households and households with incomes between 80% and 120% of AMI (middle-income households). Assistance to eligible applicants will be prioritized for households with lower incomes, age-dependent or disabled household members, or households that contain essential service personnel. Age-dependent household members are those aged 65 and older or under 18. Essential service personnel are teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, automotive mechanics, government employees, and active military.

Applicants will be processed on a based on the following criteria:

- **Priority 1** - Eligible applicants with incomes at or below 80% AMI and one or more of the following: age-dependent household member(s), disabled household member(s), or household members who are essential service personnel.
- **Priority 2** - Eligible applicants with incomes at or below 80% AMI
- **Priority 3** - Eligible applicants with incomes between 80 and 100% AMI and one or more of the following: age-dependent household member(s), disabled household member(s), or household members who are essential service personnel.
- **Priority 4** - Eligible applicants with incomes between 80 and 120% AMI

Maximum Award Amount: \$80,000

Maximum Income of Beneficiary: 120% AMI

Mitigation Measures: N/A

Reducing Impediments for Assistance: The Homebuyer Assistance Program is available to all residents of St. Petersburg who meet the program's eligibility requirements. Intake centers will be accessible to individuals with disabilities (ADA-compliant), and communication assistance will be provided upon request. All interested homeowners in St. Petersburg will have equal access to the application process. To encourage participation in disaster recovery programs by impacted individuals, the City will identify those expected to benefit from CDBG-DR-funded programs, establish program-specific prioritization criteria where appropriate, and implement a data-driven, targeted outreach and engagement campaign throughout the city to ensure broad and effective program participation.



Voluntary Buyout & Acquisition Program

Amount of CDBG-DR Funds Allocated to this Program: \$5,000,000

Eligible activities:

- Acquisition of real property, under HCDA Section 105(a)(1), 24 CFR 570.201(a), FR-6489-N-01 III.D.5.h
- Clearance, demolition, removal, reconstruction, and rehabilitation of buildings and improvements under HCDA Section 105(a)(4), 24 CFR 570.202
- Disposition of real property acquired under HCDA Section 105(a)(7) 24 CFR 570.201(b)
- Relocation payments and assistance for displaced individuals and families under HCDA Section 105(a)(11), 24 CFR 570.201(i)
- Optional Relocation Assistance under 24 CFR 570.606(d)
- Safe Housing Incentives FR-6489-N-01 III.D.5.i.

National Objective: LMH - 24 CFR.570.208(a)(3); LMI Area Benefit (LMA) - 24 CFR.570.208(a)(1); urgent need FR-6489-N-01 III.B.2; LMI Housing Incentive (LMHI).

Connection to Unmet Needs: The City of St. Petersburg intends to acquire residential and/or commercial properties that sustained damage from hurricanes Idalia or Helene and are located within floodways, floodplains, or other areas identified as having the highest risk of future storm damage (disaster risk reduction areas). The primary objectives of the program are to relocate residents out of harm's way and to convert acquired properties to open space, recreational use, or flood mitigation purposes, thereby reducing the impact of future disasters on surrounding communities. The City may opt to acquire properties that achieve other recovery goals that meet unmet needs as described in the unmet need assessment.

Lead Agency and Distribution Model: The City of St. Petersburg will directly administer the program. To evaluate environmental factors for CDBG-DR-funded projects and activities, St. Petersburg, as a RE, will ensure compliance with the environmental requirements listed under 24 CFR 58.

Program Description: The City may offer voluntary buyouts or acquisitions of residential and/or commercial properties damaged by hurricanes Idalia or Helene. Priority may be given to properties located in areas of elevated flood risk or where acquisition supports broader resilience, mitigation, or community redevelopment objectives. Properties acquired through buyouts will be subject to land use restrictions consistent with federal requirements and maintained as open space, used for recreational purposes, or reserved for flood mitigation. Properties acquired through other eligible acquisition activities may also be subject to such land use restrictions or may be repurposed for alternative uses in alignment with CDBG-DR program objectives and federal regulations. The City may also provide relocation or safe housing incentives to facilitate voluntary transitions to lower-risk areas. The specific criteria and implementation approach will be defined in the program guidelines and informed by community input and local recovery priorities.

While the program is focused on the buyout and acquisition of single-family residential parcels, the City may also acquire multifamily or commercial properties when doing so aligns with the program's broader goals and objectives. Acquisitions exceeding the established program assistance cap will be considered on a case-by-case basis in accordance with the exception process detailed in the program guidelines.

**Eligible Geographic Areas:** City of St. Petersburg

Other Eligibility Criteria - Properties eligible for voluntary buyout or acquisition under this program may include:

- Single-family residences or multifamily buildings of any size with documented physical damage resulting from the qualifying disasters.
- Commercial properties significantly impacted by the storms, where acquisition aligns with broader recovery, mitigation, or redevelopment objectives.
- Properties located in areas designated by the City as priorities for strategic risk reduction, resilience enhancement, or targeted redevelopment, as defined in the program guidelines.

Program Priorities: The City may prioritize properties based on property type, the extent of documented storm-related damage, the degree of risk exposure (e.g., floodplain status or repetitive loss), and/or geographic location within areas identified as high-priority for recovery or mitigation. Final prioritization criteria will be established in the program guidelines and aligned with local resilience goals and federal requirements.

Maximum Award Amount: \$400,000

Maximum Income of Beneficiary: The Buyout and Acquisition Program does not impose a maximum income limit. Eligibility is determined based on the property's location, the disaster's impact, and its role in reducing future risk and mitigating harm to the community.

Mitigation Measures: Properties acquired through the Voluntary Buyout and Acquisition Program will be utilized in accordance with applicable federal requirements. Properties acquired through buyouts will be dedicated to uses that support long-term risk reduction, such as open space, flood mitigation, or recreational purposes. Properties acquired through other eligible acquisition activities may be used for alternative eligible purposes, as determined by the City and outlined in program guidelines, provided such uses are consistent with recovery and mitigation objectives.

Reducing Impediments for Assistance: The Voluntary Buyout and Acquisition Program is available to all residents and owners of properties within the City of St. Petersburg who meet the program's eligibility requirements. Intake centers will be accessible to individuals with disabilities (ADA-compliant), and communication assistance will be provided upon request. All interested property owners in St. Petersburg will have equal access to the application process. To encourage participation in disaster recovery programs by impacted individuals, the City will identify those expected to benefit from CDBG-DR-funded programs, establish program-specific prioritization criteria where appropriate, and implement a data-driven, targeted outreach and engagement campaign throughout the city to ensure broad and effective program participation.

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Affordable Rental Housing Program

Amount of CDBG-DR Funds Allocated to this Program: \$48,000,000

Eligible activities:

- Acquisition of real property under HCDA Section 105(a)(1), 24 CFR 570.201(a)
- Clearance, demolition, removal, reconstruction, and rehabilitation of buildings and improvements under HCDA Section 105(a)(4), 24 CFR 570.202
- New construction under FR-6489-N-01, III.D.5.a
- Disposition of real property acquired under HCDA Section 105(a)(7) 24 CFR 570.201(b)
- Relocation payments and assistance for displaced individuals and families under HCDA Section 105(a)(11), 24 CFR 570.201(i)
- Optional Relocation Assistance under 24 CFR 570.606(d)

National Objective: LMH - 24 CFR.570.208(a)(3)

Connection to Unmet Needs: The City of St. Petersburg faced a significant shortage of affordable rental housing prior to hurricanes Idalia and Helene, a challenge that was further exacerbated by storm-related damage and displacement, as documented in the unmet needs assessment. To address this critical gap, the City will allocate CDBG-DR funds to support the development of new affordable rental housing units and the rehabilitation of existing structures. These investments are intended to restore and expand the city's affordable housing stock, mitigate disaster-related housing instability, and promote long-term housing resilience for LMI households.

Lead Agency and Distribution Model: The City of St. Petersburg will administer the program and/or may partner with developers and/or subrecipients to carry out projects. To evaluate environmental factors for CDBG-DR-funded projects and activities, St. Petersburg, as a RE, will ensure compliance with the environmental requirements listed under 24 CFR 58.

Program Description: The Affordable Rental Housing Program will provide loans for the construction or rehabilitation of larger affordable rental housing projects (10 or more units). The program seeks to leverage other public and private affordable housing financing sources, including low-income housing tax credits.

The Rental Housing Program supports the development of affordable rental housing primarily serving LMI residents. For each project, at least 51% of the units constructed or rehabilitated must be occupied by LMI households. Units occupied by LMI residents will be subject to a minimum affordability period of 30 years.

Eligible activities under the program include acquisition, demolition, rehabilitation, and new construction directly related to the development of affordable rental units for LMI residents. Financing may also cover other reasonable and necessary eligible costs, such as relocation assistance and elevation to meet resiliency standards.

The City will issue a solicitation for the construction and/or rehabilitation of affordable rental housing units.

Eligible Geographic Areas: City of St. Petersburg



Other Eligibility Criteria: To qualify for this program:

Eligible Applicants

- For-profit and non-profit developers
- Public housing authorities and owners of HUD-assisted properties
- Current owners of existing properties containing more than 10 units

Eligibility Criteria

The City will establish detailed criteria for the program in its Affordable Rental Housing program policies and procedures. Those criteria will include consideration of:

- Consistency with the CDBG-DR Action Plan and program goals.
- The rehabilitation or construction is comprised of at least 10 units, and at least 51% of the newly constructed units will be occupied by LMI persons.
- The applicant or respondent has the capacity and experience in the rehabilitation or construction of new affordable rental housing, as applicable.
- The extent to which other sources of financing are leveraged.
- For new construction, the sources and uses of funds reflect sufficient resources to complete the proposed development, and the projected operational costs are necessary, reasonable, and sustainable for the duration of the 30-year affordability period.
- The proposed project location is compliant with zoning and land use requirements, and it includes the necessary infrastructure and amenities to accommodate the new housing.
- The extent of outreach to community organizations, including nonprofit housing organizations, to facilitate occupancy of the constructed or rehabilitated units by LMI persons.

Program Priorities - For responses to a solicitation for the construction of new affordable rental housing and for applications for rehabilitation, the City may prioritize those projects which:

- Provide the greatest percentage or number of affordable units, which offer the greatest level of affordability and/or which provide the longest period of affordability beyond the 30-year minimum requirement.
- Serve special-needs populations, such as seniors, individuals with disabilities, and homeless residents of the City of St. Petersburg.

Final prioritization criteria will be established in the program guidelines and aligned with local resilience goals and federal requirements.

Maximum Award Amount: \$125,000 per assisted unit

Maximum Income of Beneficiary: 80% of AMI

Mitigation Measures: The City will require developers and owner-applicants to incorporate mitigation measures into the construction or rehabilitation of funded affordable rental housing projects, including compliance with HUD elevation requirements, as applicable.



Reducing Impediments for Assistance: The Affordable Rental Housing Program is available to eligible applicants who meet the program’s eligibility requirements. The City, as well as developers and owner-applicants assisted through the program, will partner with community organizations, including nonprofit housing organizations, to alert LMI populations, including the priority populations identified above, to the availability of the newly constructed or rehabilitated units. To encourage participation in disaster recovery programs by impacted individuals, the City will identify those expected to benefit from CDBG-DR-funded programs, establish program-specific prioritization criteria where appropriate, and implement a data-driven, targeted outreach and engagement campaign throughout the city to ensure broad and effective program participation.

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PUBLIC SERVICES PROGRAMS OVERVIEW

Disaster Relief Reimbursement Program

The City of St. Petersburg is launching the Disaster Relief Reimbursement Program to address the recovery needs of LMI households impacted by hurricanes Idalia and Helene. Even before the storms, many LMI residents faced significant financial hardship. The disasters further strained these households through job losses, rising housing costs, and increased risk of displacement. In response, the City is allocating CDBG-DR funds to provide short-term financial relief and promote housing and economic stability.

Non-Profit Community Support Services Program

In the aftermath of hurricanes Idalia and Helene, St. Petersburg's nonprofit organizations played a vital role in the City's initial response and continue to be essential partners in long-term recovery. These community-based nonprofits, many of which serve LMI populations, faced both physical impacts and operational strain due to increased demand for services and limited resources. Immediate and ongoing needs, such as housing assistance, food security, medical care, and mental health support, remain urgent for the city's most affected residents.

To ensure sustainable recovery, the City of St. Petersburg is launching the Non-Profit Community Support Services Program using CDBG-DR funds to strengthen the capacity of local nonprofits. This program will provide targeted financial assistance to nonprofit organizations that primarily serve LMI communities, helping them restore and expand their service delivery to meet growing community needs due to disaster-related impacts.

Disaster Relief Reimbursement Program

Amount of CDBG-DR Funds Allocated to this Program: \$14,000,000

Eligible activity: Disaster Relief Assistance for LMI Persons, FR-6489-N-01 III.B.14.b and III.D.5.h, 24 CFR 570.201(e), HCDA 105(a)(8).

National Objective: LMI Clientele (LMC) 24 CFR 570.208(a)(2).

Connection to Unmet Needs: LMI households often face the most significant financial barriers to recovery. Data shows that these households were experiencing significant financial hardship prior to hurricanes Idalia and Helene. This hardship was exacerbated by the storms, which caused disaster-related job loss, rising housing costs, and increased housing instability. To address these challenges faced by LMI households, the City is allocating CDBG-DR funds to the Disaster Relief Payment Program. This program will reimburse eligible households for out-of-pocket expenses for up to six consecutive months of subsistence-like payments. Disaster relief payments are critical to alleviating household debt, preventing further displacement, reducing strain on local nonprofit systems, and helping impacted residents regain stability as they recover.

Lead Agency and Distribution Model: The City of St. Petersburg will directly administer the program. To evaluate environmental factors for CDBG-DR-funded projects and activities, St. Petersburg, as a RE, will ensure compliance with the environmental requirements listed under 24 CFR 58.

Program Description: This program will provide funding to eligible LMI residents of St. Petersburg for documented expenses incurred as a result of a qualifying disaster, including expenses, such as rent,



mortgage, and utility payments, and other eligible subsistence-based expenses resulting from the qualifying disaster for a period of up to six consecutive months.

To be eligible, the beneficiary must demonstrate that they have a financial need resulting from expenses and losses resulting from the qualifying disaster(s) and have used all federal assistance that was made available for losses suffered as a result of the disaster that qualified for CDBG–DR assistance.

Eligible Geographic Areas: City of St. Petersburg

Other Eligibility Criteria - To qualify for this program, the applicant must:

- Have a demonstrated hardship resulting in financial need due to the qualifying disaster, as further defined in the program guidelines.
- Have a household income at or below 80% of the AMI.
- Have been a resident of the City of St. Petersburg at the time of the disaster event(s).

Program Priorities: Assistance to eligible applicants will be prioritized in the following manner:

- **Priority 1** - Tenants of residential units
- **Priority 2** - Owner-occupants of residential units

The City reserves the right to modify prioritization criteria in the program guidelines.

Maximum Award Amount: \$15,000

Maximum Income of Beneficiary: 80% of AMI

Mitigation Measures: N/A

Reducing Impediments for Assistance: The Disaster Relief Payment Program is available to LMI households in St. Petersburg who have demonstrated a hardship and resulting financial need because of the qualifying disaster events of hurricanes Idalia or Helene. Intake centers will be accessible to individuals with disabilities (ADA-compliant), and communication assistance will be provided upon request. All interested homeowners in St. Petersburg will have equal access to the application process.

To encourage participation in disaster recovery programs by impacted individuals, the City will identify those expected to benefit from CDBG-DR-funded programs, establish program-specific prioritization criteria where appropriate, and implement a data-driven, targeted outreach and engagement campaign throughout the city to ensure broad and effective program participation.

Non-Profit Community Support Services Program

Amount of CDBG-DR Funds Allocated to this Program: \$6,000,000

Eligible activity: Public Services, HCDA Section 105(a)(8), 24 CFR 570.201(e)

National Objective: LMI jobs (LMJ) 24 CFR 570.208 (a)(4) and FR-6489-N-01 III.d.7(b) and (c), area benefit (LMA) 24 CFR 570.208(a)(1), limited clientele (LMC) 24 CFR 570.208(a)(2), urgent need FR-6489-N-01 III.B.2; and elimination of slum and blight 24 CFR 570.208 (b).



Connection to Unmet Needs: Following hurricanes Idalia and Helene, nonprofit service providers across St. Petersburg reported a significant increase in demand for critical services, including mental health counseling, trauma recovery support, childcare, food security programs, and homelessness prevention initiatives. Damage to facilities, staffing shortages, and increased operational costs have strained the ability of these organizations to meet the needs of impacted and vulnerable populations.

The Non-Profit Community Support Services Program addresses these unmet needs by providing targeted funding to restore and expand nonprofit service capacity. This assistance ensures that essential community services are available to support long-term recovery, strengthen social resilience, and mitigate the disproportionate impacts of the disasters on low- and moderate-income households.

Lead Agency and Distribution Model: The City of St. Petersburg will select and oversee nonprofit organizations to serve as subrecipients to carry out programs and/or activities. To evaluate environmental factors for CDBG-DR-funded projects and activities, St. Petersburg, as a RE, will ensure compliance with the environmental requirements listed under 24 CFR 58.

Program Description: The devastation caused by hurricanes Idalia and Helene extended far beyond physical damage to housing and infrastructure, severely impacting the city's nonprofit service providers. Nonprofit organizations were on the front lines after each storm, delivering critical support to affected communities. Many continue to face increased demand for services while struggling with limited resources. Immediate needs such as housing assistance, food security, medical care, and mental health support remain urgent, particularly for the city's most impacted residents.

The City of St. Petersburg recognizes that true community recovery and long-term resilience are not possible without restoring and strengthening the nonprofit sector, particularly organizations serving LMI areas and populations. Nonprofits are essential to neighborhood stability, economic recovery, and the delivery of vital public services.

The Non-Profit Community Support Services Program will provide targeted financial assistance to community-based nonprofits that primarily serve LMI communities. Grants awarded through the program are intended to:

- Support the recovery and increased service capacity of nonprofits critical to the disaster recovery ecosystem.
- Foster long-term resilience and mitigate the disproportionate impacts of the disasters on low- and moderate-income households.

The program is designed with flexibility to address a broad range of wrap-around recovery needs, enabling nonprofits to deliver tangible services and commodities to impacted LMI households. Eligible activities may include, but are not limited to, the provision of food assistance, housing navigation services, mental health and trauma recovery counseling, childcare services, and emergency shelter support.

Eligible Geographic Areas: Nonprofit organizations serving residents of the City of St. Petersburg.

Other Eligibility Criteria - Nonprofit organizations must meet all of the following criteria:

- Must meet all eligibility criteria, as established in the program's policies and procedures.



- Must have been operational at the time of the disaster.
- Must be currently operational or able to demonstrate the ability to reopen or expand operations upon receiving assistance from the program.
- Must be able to demonstrate an indirect or direct impact from the disaster.
- In addition to the eligibility criteria, nonprofit organizations must qualify as providing services to a LMI area in the City of St. Petersburg or a predominantly LMI population, be a registered 501(c)(3) or (19) organization, and be in good standing with the City of St. Petersburg, IRS and state of Florida.

Program Priorities: Applications for funding under the Non-Profit Community Support Services Program will be described in the program guidelines and will consider criteria such as the following:

- **Service to LMI populations** - Priority will be given to organizations that primarily serve LMI areas or predominantly LMI populations.
- **Disaster-related demand increase** - Preference will be given to applicants who can demonstrate increased demand for services as a direct result of hurricanes Idalia and Helene.
- **Essential service provision** - Higher priority will be assigned to organizations providing critical services such as food security, housing navigation, mental health support, trauma recovery, and homelessness prevention.
- **Organizational capacity and readiness** - Applicants must demonstrate the ability to rapidly deploy funds, manage service delivery effectively, and comply with federal grant requirements.
- **Geographic impact** - Preference may be given to organizations serving areas of the city most heavily impacted by the storms, as defined in the Action Plan's unmet needs analysis.
- **Collaboration and leveraging of resources** - Additional consideration will be given to organizations that coordinate with other nonprofits, government agencies, or private partners to maximize the reach and effectiveness of services.

Maximum Award Amount: \$1,250,000

Maximum Income of Beneficiary: N/A

Mitigation Measures: Hazard mitigation and long-term resilience may be considered when selecting entities for assistance.

Reducing Impediments for Assistance: The Non-Profit Community Support Services Program is available to all eligible nonprofit organizations serving residents in the City of St. Petersburg that were impacted by hurricanes Idalia and Helene. To reduce barriers to access, the City will conduct targeted outreach and marketing through local media, social media, community partners, and other relevant channels to ensure widespread awareness of the program, especially in LMI communities. Informational materials and application assistance will be available in multiple languages, as needed, and the City will provide in-person and virtual support to help applicants navigate the process. Intake centers will be ADA-compliant, and communication assistance will be available upon request to ensure accessibility for individuals with disabilities and those needing communication assistance.



PUBLIC INFRASTRUCTURE MITIGATION PROGRAM

Program Overview

The Public Infrastructure Mitigation Program will provide funding for infrastructure projects that support disaster recovery and long-term community resilience, such as projects or strategies identified in the St. Pete Agile Resilience (SPAR) Plan. Eligible activities may include both recovery-focused improvements and mitigation components. Projects may be implemented as stand-alone initiatives or in coordination with other funding sources. The program is intended to address critical infrastructure needs in impacted areas and support the restoration of essential community services.

Amount of CDBG-DR Funds Allocated to this Program: \$25,000,000

Eligible activities:

- Acquisition of real property, 24 CFR 570.201(a), HCDA Section 105(a)(1)
- Public facilities and improvements, 24 CFR 570.201(c), HCDA Section 105(a)(2)
- Clearance, demolition, rehabilitation, and reconstruction of buildings, 24 CFR 570.201 (d), HCDA Section 105(a)(4)
- Payment of non-federal share, 24 CFR 570.201(g), HCDA Section 105(a)(9)
- Relocation assistance, 24 CFR 570.201(i), HCDA Section 105(a)(11)

Connection to Unmet Needs: Although infrastructure comprised approximately 13% of total unmet needs (\$236 million), the historic scale of hurricanes Idalia and Helene placed extraordinary strain on public systems, including in areas that support housing in LMI neighborhoods. These storms underscored the importance of resilient infrastructure as a foundation for long-term housing recovery. In recognition of this, the City has allocated 16% of its CDBG-DR funds (\$25 million) to the Public Infrastructure Mitigation Program to address essential systems that enable the holistic recovery, inclusive of the restoration, development, and sustained viability of housing.

Investments will address public infrastructure that was directly impacted or experienced a failure to function under the unprecedented conditions created by hurricanes Idalia and Helene, or that will meet an unmet mitigation need. Activities such as stormwater improvements, utility hardening, and site preparation are necessary to stabilize residential areas, reduce future risks, and facilitate the safe reoccupation or construction of homes.

While housing remains the City's primary recovery priority (66% allocation), strategic infrastructure investments—and complementary funding for public services (12%)—are crucial to ensuring a resilient and sustainable recovery across St. Petersburg's communities.

National Objective: LMA 24 CFR 570.208(a)(1), FR-6489-N-01 III.D.6.e; limited clientele (LMC) 24 CFR 570.208(a)(2); Urgent Need FR-6489-N-01 III.B.2.

Lead Agency and Distribution Model: The City of St. Petersburg will directly administer the program. To evaluate environmental factors for CDBG-DR-funded projects and activities, the City of St. Petersburg, as a RE, will ensure compliance with the environmental requirements listed under 24 CFR 58, as applicable.



Program Description: The Public Infrastructure Mitigation Program is designed to support targeted public infrastructure improvements that align with the City’s housing recovery and resilience strategy following hurricanes Idalia and Helene. The extraordinary impacts of these storms placed significant strain on public systems serving residential areas, including in neighborhoods with concentrations of LMI households. To ensure long-term recovery and strengthen future resilience, infrastructure systems must be enhanced to support the demands of storms of similar magnitude.

Investments through this program will focus on restoring, strengthening, and improving infrastructure necessary to stabilize residential communities, protect reoccupied homes, support new housing development, and promote sustained neighborhood viability. Enhancing the resilience of utility assets and related infrastructure will improve safety for residents, protect critical housing investments, and contribute to a stronger, more durable recovery.

Eligible activities may include stormwater system upgrades, utility asset restoration or hardening, and other critical infrastructure enhancements that directly enable the restoration, development, or protection of housing. Projects may be identified through the City’s disaster recovery planning process, unmet needs assessments, after-action reports, or other locally adopted recovery and resilience strategies.

While some projects may incorporate mitigation measures to reduce future hazard risks and may qualify under the mitigation set-aside, the program’s primary focus is on addressing infrastructure needs essential to residential recovery. All activities will comply with CDBG-DR requirements and will not duplicate or supplant other available funding sources.

Eligible Geographic Areas: City of St. Petersburg

Other Eligibility Criteria - Eligible projects must be:

- Public infrastructure designed to address a clearly defined unmet or mitigation need.
- Supported by documentation of unmet need and not duplicative of other available funding sources.
- Able to meet a HUD national objective (LMA or UN).
- Other specific criteria may be included in the program guidelines.

Program Priorities - The City will establish prioritization criteria in the program guidelines, which may include:

- **Storm-related service disruptions** - Infrastructure that remained intact but experienced reduced performance due to storm stress.
- **Indirect operational impacts** - Systems affected by debris, power loss, or stormwater infiltration that limited functionality during or after the storms.
- **Design improvement opportunities** - Infrastructure where post-storm conditions revealed areas for enhancement to better withstand future events.
- **Recovery-critical systems** - Infrastructure whose service interruptions delayed emergency response or housing recovery efforts.
- Other priorities as described in the program guidelines that serve to meet the objectives of the program.



Maximum Award Amount: \$25,000,000

Maximum Income of Beneficiary: N/A

Mitigation Measures: This program is designed to support long-term infrastructure mitigation projects that reflect the unique hazards, vulnerabilities, and disaster impacts within the City of St. Petersburg. Projects will promote resilience through resilient design, integration of mitigation measures, and strategies that reduce future disaster risk.

Reducing Impediments for Assistance: The City of St. Petersburg recognizes that residents may face barriers to accessing CDBG-DR programs, including limited awareness of available programs, physical accessibility challenges, language barriers, and difficulty navigating application processes. To address these issues, the City will conduct targeted outreach within the MID areas, ensure that program information is available in multiple formats and languages as required.

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POST-DISASTER IMPROVEMENT & PLANNING PROGRAM

Program Overview

The Post-Disaster Improvement and Planning Program provides funding to support planning efforts aimed at enhancing disaster response and recovery processes, fostering community-based recovery, and strengthening resilience to future disasters. This program enables the City of St. Petersburg to conduct comprehensive mitigation planning, feasibility studies, outreach efforts, needs assessments, and reports, fostering informed stakeholder decision-making and the strategic and efficient allocation of resources for long-term disaster risk reduction.

These planning efforts will enable the City to conduct an after-action review of its recent disaster response and early recovery efforts. This review will identify strengths, gaps, and operational challenges across City departments. Based on these findings, the City will implement targeted improvements to internal processes, interagency coordination, and recovery management protocols. These enhancements are intended to increase institutional readiness and serve as the foundation for continuous improvement in both current and future disaster recovery operations.

To complement the after-action report and improvement plan, these planning resources will also allow support the development of a Long-Term Community Recovery Plan (LTCRP) to help the community address long-term recovery needs. The LTCRP process aims to establish a community-based post-disaster vision and identify projects and funding strategies to achieve it.

Amount of CDBG-DR Funds Allocated to this Program: \$1,889,800

Eligible activity: Planning Activities, HCDA Section 105(a)(12), 24 CFR 570.205

Connection to Unmet Needs: The Post-Disaster Improvement and Planning Program addresses unmet mitigation needs by supporting the identification, analysis, and prioritization of resilience strategies that align with the City's mitigation needs assessment. By equipping the City of St. Petersburg with the resources to conduct data-informed planning activities, including feasibility studies, stakeholder engagement, and risk reduction analyses, this program strengthens local capacity to address persistent hazards that remain unaddressed due to limited pre-disaster planning resources. These planning activities are crucial in identifying mitigation gaps and laying the foundation for targeted recovery and mitigation investments.

The resulting planning activity deliverables will position the City of St. Petersburg to make strategic, risk-informed funding and operational decisions that maximize long-term benefits, reduce repetitive loss, and align with HUD's emphasis on forward-looking, locally driven, and resident-informed mitigation planning.

National Objective: Not Applicable

Lead Agency and Distribution Model: The City of St. Petersburg will directly administer the program.

Eligible Geographic Areas: City of St. Petersburg

Maximum Award Amount: \$1,889,800

Maximum Income of Beneficiary: N/A



Mitigation Measures: This program is designed to promote sound, long-term recovery plans and proposed projects that account for the unique hazards, opportunities, vulnerabilities, and disaster impacts within the City of St. Petersburg.

Reducing Impediments for Assistance: The Post-Disaster Improvement and Planning Program reduces impediments to assistance for populations and areas vulnerable to hazards by ensuring disaster risk reduction efforts that are comprehensive and community-driven. Many at-risk city neighborhoods or communities, such as those comprised predominantly of low-income residents, the elderly, and people with disabilities, have limited resources to undertake the comprehensive planning necessary to mitigate hazards. This program funds mitigation needs assessments, enabling the City to identify risks and prioritize mitigation projects in these communities, ensuring that future investments will protect those most affected by future disasters.

The Post-Disaster Improvement and Planning Program removes barriers that often prevent communities vulnerable to hazards from benefiting from disaster resilience funding.

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GENERAL INFORMATION

CITIZEN PARTICIPATION

The main objective of the Citizen Participation is to create opportunities for residents to engage in the planning process related to the CDBG-DR funds. The plan allows for a minimum of 30 days for citizen comments and ensures ongoing access to information about how the grant funds are being used. St. Petersburg values the involvement of its citizens and stakeholders and is committed to supporting residents in their recovery efforts following the devastating impacts of hurricanes Idalia and Helene.

CONSULTATION OF DEVELOPING THE ACTION PLAN

In developing the CDBG-DR Action Plan, St. Petersburg engaged with disaster-affected citizens, stakeholders, local governments, public housing authorities, non-profits, and other impacted groups to ensure that the identified disaster impacts were consistent and that the Action Plan and its planning process were comprehensive and inclusive. The City presented information related to CDBG-DR in public meetings and distributed surveys through various community organizations to gather data on housing, infrastructure, economic recovery, public services, and addressing unmet needs. The City acknowledges that affected stakeholders are the focus of this Action Plan and are essential partners in both its development and implementation. Opportunities for citizen input were provided throughout the planning process. Details about the stakeholders, local governments, and other entities involved in the development of this Action Plan are outlined below.

Partners Consulted	Consultation Type
Federal Partners (FEMA, SBA)	Data Sharing
Business Community	Survey
Public Housing Authorities (PHA)	Survey
Community Groups/Non-Profits/HUD-Approved Housing Counseling Agencies	Survey
Affordable Housing Developers	Survey
Community Engagement Survey	Survey
HUD Continuum of Care - FL 502	Virtual Meeting

Table 34: Stakeholders Consulted in Action Plan Development

Engagement with the Business Community

To inform the City’s Action Plan, St. Petersburg distributed an online survey to engage the local business community and gather valuable input on unmet economic needs. This survey features a range of thoughtfully crafted questions designed to capture feedback and insights, which are outlined below.



#	Questions
1.	<p>Business information</p> <ul style="list-style-type: none"> • What is the primary industry of your business? <ul style="list-style-type: none"> <input type="checkbox"/> Retail <input type="checkbox"/> Hospitality (e.g., hotels, restaurants, tourism) <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction <input type="checkbox"/> Professional Services (e.g., legal, financial, consulting) <input type="checkbox"/> Healthcare <input type="checkbox"/> Education <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> Other (please specify): _____ • What is the legal structure of your business? <ul style="list-style-type: none"> <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Corporation (S-Corp or C-Corp) <input type="checkbox"/> Nonprofit organization <input type="checkbox"/> Other (please specify): _____ • Is your business certified as a <ul style="list-style-type: none"> <input type="checkbox"/> Minority-owned <input type="checkbox"/> Woman-owned <input type="checkbox"/> Veteran-owned <input type="checkbox"/> Other (Specify): _____ <input type="checkbox"/> None of the above • How long has your business been operating? <ul style="list-style-type: none"> <input type="checkbox"/> Less than 1 year <input type="checkbox"/> 1-3 years <input type="checkbox"/> 4-7 years <input type="checkbox"/> 8-10 years



	<ul style="list-style-type: none"><input type="checkbox"/> More than 10 years• What is the size of your business in terms of employees?<ul style="list-style-type: none"><input type="checkbox"/> Self-employed (no employees)<input type="checkbox"/> 1-5 employees<input type="checkbox"/> 6-10 employees<input type="checkbox"/> 11-25 employees<input type="checkbox"/> 26-50 employees<input type="checkbox"/> 51-100 employees<input type="checkbox"/> More than 100 employees• Does your business operate in a leased or owned space?<ul style="list-style-type: none"><input type="checkbox"/> Leased<input type="checkbox"/> Owned• Does your business rely on physical storefronts, online sales, or both?<ul style="list-style-type: none"><input type="checkbox"/> Physical storefront only<input type="checkbox"/> Online sales only<input type="checkbox"/> Both physical and online sales • What percentage of your revenue comes from local customers?<ul style="list-style-type: none"><input type="checkbox"/> 0-25%<input type="checkbox"/> 26-50%<input type="checkbox"/> 51-75%<input type="checkbox"/> 76-100%• Is your business located in an economically distressed area? (Promise Zone, Opportunity Zone, Neighborhood Revitalization Strategy Area, a tribal area, or Community Disaster Resilience Zone)<ul style="list-style-type: none"><input type="checkbox"/> Yes (please specify): _____<input type="checkbox"/> No<input type="checkbox"/> Unaware• Has your business experienced a natural disaster in the past before this event?<ul style="list-style-type: none"><input type="checkbox"/> Yes (please specify the type and year): _____<input type="checkbox"/> No
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2.	<p>Disaster Impacts:</p> <ul style="list-style-type: none"> • How was your business impacted by the disaster? <ul style="list-style-type: none"> <input type="checkbox"/> Physical/structural damage to property or facilities <input type="checkbox"/> Loss of inventory or equipment <input type="checkbox"/> Loss of revenue due to closures or reduced demand <input type="checkbox"/> Displacement of employees <input type="checkbox"/> Other (please specify): _____ • Estimate the financial loss incurred due to the disaster <ul style="list-style-type: none"> <input type="checkbox"/> Less than \$10,000 <input type="checkbox"/> \$10,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$249,999 <input type="checkbox"/> \$250,000 - \$499,999 <input type="checkbox"/> \$500,000 or more • What percentage of your normal revenue did your business lose during the first three months following the disaster? <ul style="list-style-type: none"> <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10% - 24% <input type="checkbox"/> 25% - 49% <input type="checkbox"/> 50% - 74% <input type="checkbox"/> 75% or more • How long has your business been closed or significantly disrupted due to the disaster? <ul style="list-style-type: none"> <input type="checkbox"/> Less than 1 week <input type="checkbox"/> 1-4 weeks <input type="checkbox"/> 1-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> More than 6 months <input type="checkbox"/> Permanently • Has your business revenue returned to pre-disaster levels? <ul style="list-style-type: none"> <input type="checkbox"/> Yes



	<ul style="list-style-type: none"> <input type="checkbox"/> No, but recovering <input type="checkbox"/> No, business is permanently closed • What percentage of employees were displaced or laid off due to the disaster? <ul style="list-style-type: none"> <input type="checkbox"/> None <input type="checkbox"/> up to 10% <input type="checkbox"/> 11 - 25% <input type="checkbox"/> 26 - 50% <input type="checkbox"/> More than 50% • Has your business been able to restore its pre-disaster workforce? <ul style="list-style-type: none"> <input type="checkbox"/> Yes <input type="checkbox"/> No. How many currently unfilled positions?
<p>3.</p>	<p>Assistance Received:</p> <ul style="list-style-type: none"> • What financial assistance has your business received to date? <ul style="list-style-type: none"> <input type="checkbox"/> SBA Disaster Loan <input type="checkbox"/> Insurance claim payout <input type="checkbox"/> Florida Commerce Bridge Loan <input type="checkbox"/> Local government grant/loan program <input type="checkbox"/> Private loan or line of credit <input type="checkbox"/> Other (please specify): _____ <input type="checkbox"/> None • If you received financial assistance, what was the total amount received? <ul style="list-style-type: none"> <input type="checkbox"/> Less than \$10,000 <input type="checkbox"/> \$10,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$249,999 <input type="checkbox"/> \$250,000 - \$499,999 <input type="checkbox"/> \$500,000 or more • Was the assistance received sufficient to cover your recovery needs? <ul style="list-style-type: none"> <input type="checkbox"/> Yes, fully covered



	<ul style="list-style-type: none"> <input type="checkbox"/> Partially covered <input type="checkbox"/> Not sufficient at all • If assistance was not sufficient, what were the primary gaps? (Select all that apply) <ul style="list-style-type: none"> <input type="checkbox"/> Repair and rebuilding costs <input type="checkbox"/> Equipment and inventory replacement <input type="checkbox"/> Employee wages and benefits <input type="checkbox"/> Business relocation costs <input type="checkbox"/> Other (please specify): _____
4.	<p>Remaining Unmet Needs:</p> <ul style="list-style-type: none"> • What is the estimated additional funding needed for your business to fully recover? <ul style="list-style-type: none"> <input type="checkbox"/> Less than \$10,000 <input type="checkbox"/> \$10,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$249,999 <input type="checkbox"/> \$250,000 - \$499,999 <input type="checkbox"/> \$500,000 or more • What is your best estimate for what percentage of your business recovery costs remain unmet after all of the assistance received? <ul style="list-style-type: none"> <input type="checkbox"/> 0 – 25% remaining unmet <input type="checkbox"/> 26 – 50% remaining unmet <input type="checkbox"/> 51 – 75% remaining unmet <input type="checkbox"/> 75 – 100% remaining unmet • What type of assistance is most critical to your business’s recovery? (Rank from 1 = Most Important to 5 = Least Important) <ul style="list-style-type: none"> ___ Grant funding for rebuilding and repairs ___ Low-interest loans for equipment and inventory ___ Workforce support (e.g., workforce training) ___ Temporary housing for employees ___ Business relocation support • How soon does your business need additional financial assistance to prevent further disruptions?



	<ul style="list-style-type: none"> <input type="checkbox"/> Immediately <input type="checkbox"/> Within the next 1-3 months <input type="checkbox"/> Within the next 6 months <input type="checkbox"/> Within the next year • Would support for adapting your business model (e.g., online sales, alternative venues) improve your recovery prospects? <ul style="list-style-type: none"> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable
<p>5.</p>	<p>Resiliency, Mitigation and Infrastructure:</p> <ul style="list-style-type: none"> • If your physical location was impacted by the disasters, have you considered mitigation activities to protect your business, including but not limited to elevation, flood-resistant materials, backup generators, etc.? <ul style="list-style-type: none"> <input type="checkbox"/> Yes <input type="checkbox"/> No, but interested <input type="checkbox"/> No, not interested • Did your business experience any of the following infrastructure-related impacts from the disaster? <ul style="list-style-type: none"> <input type="checkbox"/> Power Outages <input type="checkbox"/> Water/Sewer Service Disruptions <input type="checkbox"/> Road Closures <input type="checkbox"/> Internet/Telecommunication Disruptions <input type="checkbox"/> Building Code Compliance Issues <input type="checkbox"/> Other (please specify): _____ • Did these infrastructure impacts delay your business recovery? <ul style="list-style-type: none"> <input type="checkbox"/> Yes, Significantly <input type="checkbox"/> Yes, Somewhat <input type="checkbox"/> No
<p>6.</p>	<p>Additional Feedback:</p> <ul style="list-style-type: none"> • What is the biggest challenge your business is currently facing in its recovery process? <ul style="list-style-type: none"> <input type="checkbox"/> Access to funding



	<ul style="list-style-type: none"> <input type="checkbox"/> Workforce retention and recruitment <input type="checkbox"/> Relocation costs <input type="checkbox"/> Damage to physical property <input type="checkbox"/> Limited customer demand <input type="checkbox"/> Other (please specify): _____ <ul style="list-style-type: none"> • How confident are you that your business will fully recover within the next 12 months? <ul style="list-style-type: none"> <input type="checkbox"/> Very confident <input type="checkbox"/> Somewhat confident <input type="checkbox"/> Neutral <input type="checkbox"/> Not very confident <input type="checkbox"/> Not confident at all
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Table 35: Business Community Survey

Survey Results:

Business Information: Survey respondents were primarily small to mid-sized businesses located in St. Petersburg. The businesses represented a range of sectors, including retail, hospitality, construction, professional services, and healthcare. Most had been operating for over three years, with many established 10+ years. The majority had one to 10 employees and operated from leased physical spaces. The customer base was largely local, with many businesses relying on storefronts or hybrid sales models.

Business Impacts: Revenue loss was the most common impact (reported by 40+ businesses). Businesses experienced inventory loss, employee displacement, and structural damage. Many faced delays in reopening due to power outages, internet disruptions, and other infrastructure issues. Fewer than expected had received SBA loans, insurance payouts, or local assistance, pointing to access or awareness barriers. Businesses reported lower customer demand even after reopening.

Recovery Needs: Immediate financial support is critical—most urgently in the form of grant funding. Top unmet needs include:

- Wages and workforce restoration
- Inventory and equipment replacement
- Repairs and physical rebuilding
- Several businesses require \$50,000 to \$250,000+ to fully recover.
- Many expressed interest in technical assistance, including online sales adaptation and continuity planning.

Insights for Responsive Recovery Programs: Grant programs should prioritize gaps in workforce, equipment, and repair costs. Outreach and navigation support are needed to improve access to recovery resources. Consider establishing technical support programs to help businesses transition to hybrid or



resilient models. Infrastructure resilience and mitigation awareness (e.g., generators, flood-resistant upgrades) remain low but could reduce future risk.

Additional Feedback: Confidence in full recovery is mixed—targeted support may be essential to avoid permanent closures among exposed businesses.

Engagement with Public Housing Authorities

As part of the consultation process for the City’s Action Plan, the City distributed an online survey to the city’s Public Housing Authorities (PHAs) to gather input on unmet housing needs. The survey included a variety of questions, which are outlined below.

1.	How many properties/sites does the Public Housing Authority (PHA) own or manage?
2.	Total Applications currently reside in PHA properties?
3.	Which PHA properties were impacted by Hurricanes Idalia, Helene, and/or Milton?
4.	What financial resources have been received to date for storm damage recovery?
5.	What recovery efforts have been undertaken by the PHA?
6.	What additional resources or support does the PHA need for recovery and future Mitigation?
7.	Resident Impacts: How many households were displaced due to storm-related damage? Have they been able to return?
8.	Operational Impact: Has the storm affected PHA administrative functions (e.g., staff displacement, office damage, loss of records)?
9.	Utility Disruptions: Were there prolonged utility outages at any properties? If so, what impacts did they have on resident safety and livability?
10.	Resilience Planning: Has the PHA implemented or planned resilience measures (e.g., backup generators, stormwater management improvements, emergency preparedness plans)?
11.	Long-Term Recovery: What are the PHA’s top priorities for long-term recovery and resilience?
12.	Is there anything else you would like to share regarding the impacts of the storm on your properties, residents, or overall operations?

Table 36: Public Housing Authority Survey Questions

Public Housing Authority Results: St. Petersburg received no response to the survey, but the City of St. Petersburg Housing Authority did respond to the Affordable Housing Developers Survey outlined below.



Engagement with Community Groups

As part of the consultation process for the Action Plan, the City distributed an online survey to community groups, including non-profits and neighborhood associations. The purpose of the survey was to gather input on the unmet needs within these communities. The survey contained a variety of questions, which are outlined below.

1.	<p>What were the most significant disaster impacts on your community or the residents your organization/department serves? <i>(Check all that apply)</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> Single Family Residential housing damage <input type="checkbox"/> Multi-Family Housing Damage <input type="checkbox"/> Shortage of Affordable Rental Housing <input type="checkbox"/> Public infrastructure damage (roads, bridges, utilities) <input type="checkbox"/> Displacement of residents <input type="checkbox"/> Business closures/economic loss <input type="checkbox"/> Public facilities damage (schools, emergency services, etc.) <input type="checkbox"/> Environmental damage (erosion, debris, contamination) <input type="checkbox"/> Other: _____
2.	<p>If available, please estimate the financial cost of the damage in your community or to the residents your organization/department serves.</p> <ul style="list-style-type: none"> • <input type="checkbox"/> Less than \$1 million • <input type="checkbox"/> \$1M - \$5M • <input type="checkbox"/> \$5M - \$25M • <input type="checkbox"/> More than \$25M • <input type="checkbox"/> Unknown
3.	<p>How would you describe the challenges your community’s most vulnerable populations face with urgent short-term and long-term recovery? <i>(Open-ended)</i></p>
4.	<p>Rank the following recovery priorities in your community from 1 (highest priority) to 5 (lowest priority):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Infrastructure: Repairs and improvements to roads, bridges, stormwater systems, and evacuation routes. <input type="checkbox"/> Affordable Housing: Development of new single-family and multifamily housing. <input type="checkbox"/> Economic Development: Workforce training, business support, and commercial revitalization.



	<input type="checkbox"/> Housing Assistance: Home repair, reconstruction, reimbursement, mobile home replacement and rental/mortgage assistance. <input type="checkbox"/> Public Services: Healthcare, mental health, childcare, and employment services.
5.	What types of funding or resources does your community or the residents your department/agency serves need the most? (Select all that apply) <input type="checkbox"/> Infrastructure repair <input type="checkbox"/> Housing rehabilitation and reconstruction assistance <input type="checkbox"/> New Construction of Affordable Housing <input type="checkbox"/> Support for displaced residents <input type="checkbox"/> Business recovery and economic development assistance <input type="checkbox"/> Technical assistance for grant applications and program management <input type="checkbox"/> Other: _____
6.	Do you have any additional feedback or concerns regarding disaster recovery efforts in your jurisdiction? (Open-ended)

Table 37: Community Groups Survey

Survey Results: St. Petersburg received 14 responses from the community groups survey. Most of these groups were non-profit agencies.

- The community groups primarily serve residents affected by hurricanes, LMI individuals, and the historic communities of Kenwood, Rivera Bay, West Central Florida, Shore Acres, and the old Northwest area.

Most significant Impacts on their Community and Residents: The most significant impact in the survey results, with nine respondents, was damage to single-family housing, closely followed by a shortage of affordable rental housing.

Estimated Financial Cost of the Damage to Your Community	Respondents
Less than \$1 Million	1
\$5-25 Million	4
More than \$25 Million	3
Unknown	3
No Answer	3

Table 38: Survey Results for Financial Impact



How would you describe the challenges your community's most vulnerable populations face with urgent short-term and long-term recovery? Main responses are listed below:

- **Access to essentials** - Lack of food, clean water, medical care, and working refrigeration due to power outages. Difficulty accessing emergency resources due to the absence of centralized drop-off/pick-up sites.
- **Transportation barriers** - Many residents, especially vulnerable groups, lacked transportation to reach aid distribution points.
- **Displacement and shelter** - Immediate housing shortages with no available FEMA housing; skyrocketing private rental costs.
- **Loss of employment and income** - Business closures and service disruptions led to job losses, especially affecting single-parent households and asset limited, income constrained, employed (ALICE) families.
- **Infrastructure challenges** - Sewage backup due to facility shutdown, debris removal delays, fallen trees, and structural damage.
- **Limited emergency response** - Unequal distribution of relief supplies and aid; some neighborhoods received minimal support.
- **Strain on community services** - Nonprofits and small businesses serving vulnerable populations were also impacted, limiting their ability to assist.
- **Emotional and psychological strain** - Trauma from the storms, displacement, and lack of immediate support compounded stress for affected individuals and families.
- **Long-term recovery challenges** - Widespread home damage or destruction, ongoing displacement, lack of affordable housing, and inability to pay both mortgage and rent. Housing shortage.
- **Contractor shortages and slow permitting** - Severe delays due to a lack of qualified contractors and bureaucratic permitting processes hinder rebuilding efforts.
- **Financial insecurity** - Inadequate insurance coverage limited available funding, and increased repair/rebuild costs prolonged economic recovery.
- **Aging infrastructure** - Seawalls and drainage systems beyond capacity, and silted and vegetated canals exacerbate future flood risk.
- **Government trust issues** - Perceived neglect has eroded trust in local authorities, especially around stormwater system maintenance and permitting.
- **Inaccessible mitigation measures** - Repetitive flood losses with no affordable options to elevate or rebuild homes. Setback rules and permitting issues obstruct mitigation.

The community groups were asked to rank the following recovery priorities in their community from 1 (highest priority) to 5 (lowest priority).



Recovery Priorities	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
Infrastructure: Repairs and improvements to roads, bridges, stormwater systems, and evacuation routes.	3	4	3	0	2
Affordable Housing: Development of new single-family and multifamily housing.	4	2	1	2	3
Economic Development: Workforce training, business support, and commercial revitalization.	1	2	4	2	3
Housing Assistance: Home repair, reconstruction, reimbursement, mobile home replacement and rental/mortgage assistance.	3	3	2	4	0
Public Services: Healthcare, mental health, childcare, and employment services.	1	1	2	4	4

Table 39: Community Recovery Priorities

Summary results: The summary indicates that the top priority for community groups is affordable housing, which is closely followed by housing assistance and infrastructure needs. The most urgent funding and resources required include assistance with housing rehabilitation and reconstruction, as well as the construction of new affordable housing. Additionally, infrastructure and economic development are also significant priorities closely aligned with these needs.

Engagement with the Tribal Community

The City of St. Petersburg proactively engaged tribal entities through an online survey to gather valuable input regarding unmet needs. However, no responses were received during the consultation period. The City remains committed to understanding and addressing the needs of all residents and will continue to welcome and consider feedback from tribal partners throughout the recovery process.

Engagement with Affordable Housing Community

As part of the ongoing consultation, the City distributed an online survey to affordable housing developers. The purpose of this survey was to evaluate the impacts of recent disasters on properties and to identify essential needs for recovery in St. Petersburg.



<p>1.</p>	<p>How many properties/sites does your organization currently own or manage?</p> <ul style="list-style-type: none"> a. How many are designated for families? b. How many are designated for elderly residents? c. How many are workforce housing? d. Do you have a current inventory of all properties, including addresses and key property details (e.g., unit count, building type, year built)? e. Are any of these properties located within a FEMA-designated floodplain or high-risk flood area?
<p>2.</p>	<p>How many properties/developments are under construction?</p> <ul style="list-style-type: none"> a. How many are designated for families? b. How many are designated for elderly residents? c. How many are workforce housing? d. Do you have a current inventory of all properties, including addresses and key property details (e.g., unit count, building type, year built)? e. Are any of these properties located within a FEMA-designated floodplain or high-risk flood area?
<p>3.</p>	<p>How many properties/developments are in planning or preconstruction:</p> <ul style="list-style-type: none"> a. How many are designated for families? b. How many are designated for elderly residents? c. How many are workforce housing? d. Do you have a current inventory of all properties, including addresses and key property details (e.g., unit count, building type, year built)? e. Are any of these properties located within a FEMA-designated floodplain or high-risk flood area?
<p>4.</p>	<p>Please provide the street address of the location of all current, under construction and planned developments:</p> <ul style="list-style-type: none"> a. Street Address b. City c. State d. Zip
<p>5.</p>	<p>HURRICANES IDALIA AND HELENE IMPACT ASSESSMENT</p> <p>Were any of your properties/developments impacted by Hurricanes Idalia and/or Helene?</p>



	<ul style="list-style-type: none"> a. Yes b. No
6.	<p>Which properties were impacted by Hurricanes Idalia and/or Helene?</p> <ul style="list-style-type: none"> a. What types of damage did each property sustain? (e.g., structural, water intrusion, roof damage, electrical outages, HVAC failure, accessibility issues) b. Have any properties experienced repetitive flooding in past disasters? c. Have you conducted a formal damage assessment or inspection report for the affected properties?
7.	<p>If yes, how many properties/developments and total units?</p> <ul style="list-style-type: none"> • Estimate the total financial costs of disaster impacts on your properties: <ul style="list-style-type: none"> a. Up to \$50,000 b. \$50,000 to \$100,000 c. \$100,000 to \$200,000 d. \$200,000 +
8.	<p>HURRICANE MILTON IMPACT ASSESSMENT</p> <ul style="list-style-type: none"> • Were any of your properties/developments impacted by Hurricane Milton? <ul style="list-style-type: none"> a. Yes b. No
9.	<p>Which properties were impacted by Hurricane Milton?</p> <ul style="list-style-type: none"> a. What types of damage did each property sustain? (e.g., structural, water intrusion, roof damage, electrical outages, HVAC failure, accessibility issues) b. Have any properties experienced repetitive flooding in past disasters? c. Have you conducted a formal damage assessment or inspection report for the affected properties?
10.	<p>If yes, how many properties/developments and total units?</p>
11.	<p>Estimate the total financial costs of disaster impacts on your properties:</p> <ul style="list-style-type: none"> a. Up to \$50,000 b. \$50,000 to \$100,000



	<ul style="list-style-type: none"> c. \$100,000 to \$200,000 d. \$200,000 +
12.	<p>What financial resources have been received to date for storm damage recovery?</p> <ul style="list-style-type: none"> a. Have your properties received any disaster assistance funding (e.g., Small Business Administration (SBA), FEMA, HUD emergency funding, state/local grants)? b. Have any insurance claims been filed for property damage? If so, how much funding has been received, and what is its designated use? c. Have you accessed any local or private funding sources for repairs and recovery?
13.	<p>Estimate the total financial assistance your properties have received to date for storm damage recovery?</p> <ul style="list-style-type: none"> a. Up to \$50,000 b. \$50,000 to \$100,000 c. \$100,000 to \$200,000 d. \$200,000 +
14.	<p>What recovery efforts have you undertaken?</p> <ul style="list-style-type: none"> a. What repair and rehabilitation work has been completed, and at what cost? b. What additional work remains to be done to fully restore impacted properties? c. Have you incorporated mitigation or resiliency measures into recovery plans (e.g., floodproofing, elevation of critical utilities, resilient roofing)? d. What are the estimated costs for the remaining work, and has funding been secured for these activities?
15.	<p>What additional resources or support does your organization need for recovery and future mitigation?</p> <ul style="list-style-type: none"> a. Are there regulatory or funding barriers preventing you from accessing recovery assistance? b. Do you require technical assistance for applying for disaster recovery grants? c. Are there unmet housing needs for displaced residents? If so, what interim solutions are currently in place?



16.	Estimate the total gap in assistance you need to recover and/or complete mitigation activities on your properties: <ul style="list-style-type: none"> a. Up to \$50,000 b. \$50,000 to \$100,000 c. \$100,000 to \$200,000 d. \$200,000 +
17.	Resident Impacts: How many households were displaced due to storm-related damage? Have they been able to return?
18.	Operational Impact: Has the storm affected property management functions (e.g., staff displacement, office damage, loss of records, compliance)?
19.	Workforce Impact: Are you experiencing a workforce capacity challenge that prevents you from being able to build more units? If so, what do you think is the root cause of that workforce capacity challenge? Utility Disruptions: Were there prolonged utility outages at any properties? If so, what impacts did they have on resident safety and livability?
20.	Resilience Planning: Have you implemented or planned resilience measures (e.g., backup generators, stormwater management improvements, emergency preparedness plans)?
21.	Long-Term Recovery: What are the top priorities for long-term recovery and resilience?
22.	Is there anything else you would like to share regarding the impacts of the storm on your properties, residents, or overall operations?

Table 40: Affordable Housing Developer Survey

Survey Results: The City received feedback from two participants, an affordable housing developer and the St. Petersburg Housing Authority.

Between the affordable housing developer and the City of St. Petersburg Housing Authority, the survey shows they manage or own a total of sixteen housing units. The population and income levels are outlined in the tables below.

Household Population	Number of Households
Households (Housing Authority)	458
Households (Affordable Housing Developer)	835
Total Households	1290

Table 41: Population and Income Levels – Households



Individual Population	Number of Individuals
Number of individuals (Housing Authority)	1,200
Number of Individuals (Affordable Housing Developer)	1,580
Total Households	2,780

Table 42: Population and Income Levels – Individuals

Income Levels of Households	Area Medium Income
Local Housing Authority	Under 80% AMI
Affordable Housing Developer	30% AMI

Table 43: Population and AMI

Impacted populations - The participants were asked to estimate the proportion of households classified as special needs populations (e.g., elderly, disabled, low-income). The local housing authority stated that 100% of their residents are classified as special needs population. The affordable housing developer stated that 80% of their residents are classified as a vulnerable population.

Housing units affected by hurricanes Idalia and Helene - Both participants reported damage to their properties. The primary cause of this damage was flooding; however, both participants noted that these properties had not experienced recurring flooding in the past.

Damage assessment - Both participants stated that they have either completed a damage assessment or are currently in the process of doing so. The housing authority is finalizing damage assessment for all its properties, while an affordable housing developer has completed an estimate on one property.

Financial costs of disaster impact on the properties - Both respondents that the estimated financial cost was well above \$200,000.

Hurricane Milton damage - Additionally, the local housing authority reported flooding at one housing unit that was affected by Hurricane Milton.

Formal damage assessment - The St. Petersburg Housing Authority has completed one formal damage estimate on one building, which is 121,000 sq ft.

Financial assistance received - The Local Housing Authority reported not receiving any assistance. The affordable housing developer reported receiving assistance from insurance payouts and FEMA. Both participants stated they did not have access to local or private funding.

- St. Petersburg Housing Authority - No assistance received to date.
- Affordable housing developer - Selected over \$200,000.

**Repair work completed to date:**

- St. Petersburg Housing Authority - Remediation (mold removal), tree damage removal, pumping the water from the basement, and electrical system needs replacement. Damages are more than \$1 million.
- Affordable housing developer - Over \$1.5 million spent on repairs. Did not specify what repairs were made.

Additional work needed still needed to the properties:

- St. Petersburg Housing Authority - The electrical system moved to the upper floor, sub-pump repaired, all building need flood-proofing.
- Affordable housing developer - Repairs are completed.

Mitigation measures - Both participants would like to incorporate resilience measures to their properties, but lack the funding to do so. This would include flood proofing, moving vital utilities to higher ground.

Displacement of residents - Both reported that residents were displaced due to the disasters, but all have since returned or been relocated to other housing units.

Operational impacts - The local housing authority reported no operational impacts, but noted that some upper management employees relocated. The affordable housing developer reported that some staff were displaced after the storms.

Utility disruptions - Were there prolonged utility outages at any properties? If so, what impacts did they have on resident safety and livability?

- St. Petersburg Housing Authority - Reported that the power was off for more than five days at one property; Once it returned the electrical grid in the basement (flooded for more than 10 days) would not turn back on. The building is running under very little power. At another property the water was off at for five days.
- Affordable housing developer - Backup generator failed, and there were dire situations due to no elevator and potable water at an elderly property.

Resilience planning - Have you implemented or planned resilience measures (e.g., backup generators, stormwater management improvements, emergency preparedness plans)?

The housing authority is planning to install backup generators for all its new developments.

The affordable housing developer responded “no.” Lack of funds.

Overall conclusion:

- St. Petersburg Housing Authority - Due to the severity of the recent storms, the SPHA is adjusting to increased construction costs for current and upcoming projects, such as the installation of backup generators and flood mitigation features. Additionally, SPHA has recognized the need to budget for professional counseling services to help its employees cope with the devastation caused by the storms.



- Affordable housing developer - The developer suggests implementing measures to prevent future floodwaters from entering properties. For instance, had sandbags or other mitigation devices been used at the entrance, much of the damage could have been avoided.

The SPHA did not receive any assistance for the damage caused by the recent disasters and is still working to restore its properties to their pre-storm condition. The Authority also aims to incorporate resilience measures to protect against future hazards, especially flooding and storm surges. In contrast, the affordable housing developer received assistance and has completed all necessary repairs to their units. However, due to a lack of funds, they have been unable to implement any resilience measures to protect against future disasters.

Engagement with Community Residents

City Hall on Tour

The City hosted a community engagement event on March 26, 2025, during the City Hall on Tour. During the event, the City provided residents with an overview of CDBG-DR; a summary of CDBG-DR programs implemented by four cities and counties in Florida; an explanation of eligible activities for housing, infrastructure, public services, and small businesses; and an opportunity to “vote” for their highest priorities by placing five dots each on four poster boards, one each for housing, infrastructure, public services, and small businesses. This document summarizes the results of the residents’ priorities.

Program	Votes	% of Total
Housing	201	39%
Infrastructure	198	38%
Public Services	82	16%
Small Businesses	36	7%
TOTAL	517	100%

Table 44: City Hall on Tour Vote Tally

Housing:

Of the four programs (housing, infrastructure, small businesses, and public services), housing received 201 of 517 votes, or 39% of all votes. Of the 14 eligible activities, residents could select from:

- Activities related to affordable rental housing received 50% of the total votes.
- Activities related to supportive and vulnerable population housing received 22% of total votes.
- Activities related to elevation received 8% of total votes.



Eligible Activity	Votes	% of Total
New construction of affordable rental housing	64	32%
Rental assistance and/or relocation assistance for displaced households	6	3%
Financing for developers of affordable rental housing	13	6%
Assistance for small landlords to repair and preserve naturally occurring affordable housing	11	5%
Rehabilitation and reconstruction of disaster-damaged homes, including mobile/manufactured housing units	18	9%
Down payment assistance for disaster-affected households	5	2%
Interim mortgage assistance (for homeowners experiencing temporary hardship)	8	4%
Elevation and other resilience housing measures to mitigate future risk	17	8%
Repair or replacement of public housing and HUD-assisted housing (e.g., Section 8, LIHTC properties)	6	3%
Housing for persons with disabilities, seniors, and other vulnerable populations	25	12%
Rehabilitation or new construction of permanent supportive housing for homeless individuals and other assisted housing	13	6%
Transitional and emergency housing support	7	3%
Voluntary buyout programs (residential or commercial), such as purchase of high-risk properties for open space, wetlands restoration, or floodplain management	5	2%
Relocation incentives for disaster-affected residents	3	1%
Total	201	100%

Table 45: City Hall on Tour Vote Tally - Housing

Infrastructure:

Of the four programs (housing, infrastructure, small businesses, and public services), infrastructure received 198 of 517 votes, or 38% of all votes. Of the nine eligible activities, residents could select from:

- Activities related to water and wastewater received 56% of the total votes.
- Activities related to critical infrastructure received 20% of total votes.
- Activities related to public and community facilities received 10% of total votes.



Eligible Activity	Votes	% of Total
Stormwater management systems	46	23%
Repairs, replacement or improvements to water and sewer systems	44	22%
Elevation and floodproofing of critical infrastructure	23	12%
Water and wastewater treatment facilities resiliency and rehabilitation	20	10%
Nature-based solutions (e.g., wetlands restoration)	18	9%
Hardening, elevation or relocation of critical infrastructure	17	9%
Community centers, libraries, shelters resiliency and rehabilitation	15	8%
Public utility restoration and upgrades	11	6%
Rehab/reconstruction of public buildings (e.g., community centers, libraries)	4	2%
Total	198	100%

Table 46: Infrastructure Survey Results

Public Services:

Of the four programs (housing, infrastructure, small businesses, and public services), public services received 82 of 517 votes, or 16% of all votes. Of the six eligible activities, residents could select from:

- Activities related to homelessness, food security, and health and childcare services received 59% of total votes.
- Activities related to housing and disaster relief services received 30% of the total votes.
- Activities related to job training received 11% of total votes.

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Eligible Activity	Votes	% of Total
Disaster relief payments for up to six consecutive months of subsistence-like payments for costs such as mortgage, rent, utilities, etc.	20	24%
Mental health, trauma recovery, health, and childcare services	18	22%
Food security and nutrition programs	18	22%
Homelessness prevention and supportive services, including support for emergency shelters and transitional housing	12	15%
Job training and workforce training programs	9	11%
Disaster case management, legal aid and housing counseling services	5	6%
Total	82	100%

Table 47: Public Services Survey Results

Small Businesses:

Of the four programs (housing, infrastructure, small businesses, and public services), small businesses received 36 of 517 votes, or 7% of all votes. Of the five eligible activities, residents could select from:

- Activities related to small business grants and loans received 44% of the total votes.
- Activities related to job training received 36% of total votes.
- Activities related to redevelopment and revitalization received 20% of total votes.

Eligible Activity	Votes	% of Total
Grants and forgivable loans for small businesses impacted by disasters	16	44%
Workforce development and job training programs	13	36%
Commercial corridor revitalization, business district improvement and main street development	3	8%
Redevelopment of underutilized disaster-affected commercial properties	2	6%
Support for manufacturing and industrial site redevelopment	2	6%
Total	36	100%

Table 48: Small Business Survey Results

Overall Results:

Of the four programs (housing, infrastructure, small businesses, and public services), housing ranked first with 39%, followed by infrastructure at close second (38%), then public services (16%), and small businesses (7%).



Community Resident Survey

As part of the ongoing consultation process, the City distributed an online survey to the residents of St. Petersburg. The purpose of this survey was to gather valuable feedback from residents on how the CDBG-DR funding should be used to rebuild and strengthen the community.

1.	<p>Residency Information</p> <ul style="list-style-type: none"> • Are you a homeowner or renter? (Check one) <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter • Did your home or personal property sustain damage during recent storms? <input type="checkbox"/> Yes <input type="checkbox"/> No • Were you able to continue living in your home safely after the storms? <input type="checkbox"/> Yes <input type="checkbox"/> No • What type of residence do you live in? (Check one) <input type="checkbox"/> Single-family home <input type="checkbox"/> Mobile home (park) <input type="checkbox"/> Mobile home (private land/co-op) <input type="checkbox"/> Condominium <input type="checkbox"/> Apartment <input type="checkbox"/> Other: _____
2.	<p>Program Priorities</p> <p>Rank the following recovery priorities from 1 (highest priority) to 5 (lowest priority). Each recovery priority is followed by representative examples of eligible activities for the specific area.</p> <ul style="list-style-type: none"> • Affordable Housing: Development of new multifamily affordable housing. • Housing Assistance: Repair, elevation, or reconstruction of disaster-damaged homes, including mobile/manufactured housing units, and rental/mortgage assistance. • Infrastructure: Repairs and resiliency improvements to critical infrastructure such as roads, bridges, water, wastewater and stormwater systems. • Public Services: Disaster case management and relief payments, mental health support, and food programs. • Small Business Recovery Assistance: Workforce training and small business support.
3.	<p>Geographic Needs</p> <p>What specific neighborhoods or areas within St. Petersburg require additional disaster recovery and/or resiliency resources? Please include the neighborhood and what resources are needed.</p>
4.	<p>Please share any additional needs, suggestions, or recovery priorities that would help strengthen St. Petersburg’s recovery and resilience.</p>

Table 49: Online Community Resident Survey



Survey Results

The City received important feedback from 110 residents, and the findings are summarized below.

- Residency information - Among the respondents, 97 are homeowners, while 13 are renters.
- Personal and property damage - A significant 83 participants reported damage from the recent storms, whereas 27 indicated they experienced no damage.
- Safety and housing after the storms - When asked about their ability to live safely in their homes following the storms, 40 respondents reported they were unable to do so. At the same time, 69 confirmed they could continue living in their homes. One participant did not provide a response.
- Residency type - The majority of respondents reside in single-family homes.

Residency Type	Number of Residency Types
Single Family Home	89
Condominium	8
Apartment	6
Mobile Home	3
Other	4

Table 50: Residency type of community survey respondents

Program Priorities: Participants were asked to rank the following recovery priorities 1 (highest priority) to 5 (lowest priority). The results show that 44 respondents chose infrastructure as the top priority, while 29 respondents chose affordable housing: development of new housing.

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Program Priorities	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Null
Affordable Housing: Development of new multifamily affordable housing.	29	9	12	26	32	2
Housing Assistance: Repair, elevation, or reconstruction of disaster-damaged homes, including mobile/manufactured housing units, and rental/mortgage assistance	27	43	25	11	2	2
Infrastructure: Repairs and resiliency improvements to critical infrastructure such as roads, bridges, water, wastewater and stormwater systems	44	30	25	5	4	2
Public Services: Disaster case management and relief payments, mental health support, and food programs	8	20	32	32	16	2
Small Business Recovery Assistance: Workforce training and small business support	0	6	14	34	54	2

Table 51: Recovery Priorities per Community Survey

Which neighborhoods or areas within St. Petersburg need more disaster recovery and resiliency resources? Respondents provided various answers, highlighting the need for support in multiple locations throughout the city. However, over 24 respondents specifically pointed out that infrastructure capacity in the Shore Acres area requires additional improvements due to flooding during events such as Idalia and Helene.

Additional Needs: Each respondent provided valuable insights into their additional needs, suggestions, and recovery priorities. The feedback included issues with permits, unrepaired damages, the need for affordable housing, ongoing flooding in some neighborhoods, and the necessity for resilience measures to enhance hurricane preparedness.

Overall Results: The survey gathered valuable feedback from the residents of St. Petersburg. It also offered the City essential information regarding the community's needs and guidance for developing its Action Plan and effectively distributing CDBG-DR funds.



PUBLIC COMMENTS

All comments received by the City during the public hearings will be considered when developing this Action Plan. Any modifications made to the Action Plan in response to public feedback will be included in the final version, along with a summary of the comments received and the City's responses to each one. A summary of St. Petersburg's outreach and engagement activities with Indian tribes, local governments, and other entities during the development of this Action Plan is provided in the section above. The St. Petersburg Citizen Participation Plan is available on the City's public website, which can be found at the following URL.

<https://cms5.revize.com/revize/stpete/Government/Transparency/docs/CDBG/HUD%20Citizen%20Participation%20Plan.pdf>

PUBLIC HEARINGS

In accordance with federal allocation requirements, St. Petersburg, as a recipient of HUD funds with a CDBG-DR allocation exceeding \$100 million, has organized several public hearings. These hearings aim to engage the community and gather valuable feedback on the Action Plan. To encourage greater citizen participation, the City will host two in-person public hearings, and one virtual meeting. The first public meeting occurred on March 26, 2025, prior to the release of the Action Plan on the City's local recovery website. A virtual public hearing will take place on June 6, 2025, via Zoom. Additionally, a third public hearing will take place on June 12, 2025, after the plan has been published online. These initiatives are designed to provide ample opportunities for community input, ensure geographic representation, and make the process accessible to all residents. The City's goal is to allow everyone to contribute to the discussion and stay informed about how the grant funds will be utilized.

Public Hearing #	Date	Method	Location
Hearing # 1	3/26/2025	In Person	City Hall on Tour at the St. Petersburg Coliseum
Hearing # 2	6/6/2025	Virtual	Zoom
Hearing # 3	6/12/2025	In Person	City Council Meeting

Table 52: Public Hearing Schedule

Access to Public Hearings

The public hearings will be advertised on the City's website 14 days prior to the first hearing. They will also be publicized in both print and online formats, as per the St. Petersburg Citizen Participation Plan. The hearings will take place in a facility that is physically accessible to individuals with disabilities, and accommodations will be made to ensure full participation opportunities for all attendees. The notice for the public hearing will provide instructions for those with disabilities or special needs who may require specific materials, services, or assistance, encouraging them to contact the City to arrange for necessary accommodations. After the virtual public hearing, the City will post a video recording of the entire event on its public website, complete with closed captions and subtitles.



The Action Plan, substantial Action Plan amendments, and performance evaluation reports will be made available to citizens, citizen groups, public agencies, and other interested parties upon request and also posted on the public website. Information regarding how to obtain the materials will be made available through public hearings that are held throughout the implementation of the CDBG-DR grant.

Materials will also be made available in various formats and shall be accessible to persons with disabilities. Persons with disabilities, or special needs, who may require unique materials, services, or assistance with accessing program materials, should contact the City.

Citizens, citizen groups, public agencies, and other interested parties will be provided with access to program-related information, documents, and records covering, at a minimum, the preceding five-year period. The materials will be accessible during regularly scheduled business hours of the local government, agency, or other entity responsible for administering the applicable program or at the time, location, and format decided by the responsible entity and according to the appropriate situation or circumstance.

Consideration of Public Comments

Comments received during the public comment period (30 days) will be organized into categories and addressed with a response. Comments and the corresponding responses will be made available in the final version of this Action Plan in (Appendix C) before submitting to HUD.

CITIZEN COMPLAINTS

Complaints alleging violations of fair housing laws will be directed to the HUD for immediate review. Complaints regarding fraud, waste, or abuse of funds will be forwarded to the HUD Office of Inspector General (OIG) Fraud Hotline at 1-800-347-3735 or via email at hotline@hudoig.gov.

The City has published detailed policies and procedures regarding fraud, waste, and abuse on its public website to demonstrate that effective measures are in place to prevent such issues.

As required by the allocation notice and in line with the St. Petersburg Citizen Participation Plan, the City will provide a timely written response to every citizen complaint it receives. Responses will be issued within 15 working days of receiving the complaint. If a response cannot be provided within that timeframe, the City will document the reasons for needing additional time.

A complaint or grievance is defined as a perceived wrong that a citizen believes has occurred during the implementation of any disaster recovery program. The citizen seeks resolution by bringing the issue to the attention of the relevant entities or interested parties. All complaints and grievances must be submitted in writing by the aggrieved party or their representative to the appropriate local, state, or federal government agency for resolution.

All verbal complaints St. Petersburg receives will be considered informal and not subject to the same resolution process described above. The City will attempt to resolve any such complaint(s) it receives.

Appeals: An appeal is a written request that challenges a decision related to eligibility or assistance. Decisions that can be appealed include, determinations about eligibility, award amounts, inspection results, and funding requirements.



However, policies that have been approved and incorporated into a program, as well as statutory and regulatory guidelines, cannot be appealed.

The City will establish an appeals process for beneficiaries and subrecipients regarding program eligibility and the application process as part of program development. Specific details, including points of contact and procedures for submitting an appeal, will be provided in the relevant program policies and procedures.

PRE-AWARD COSTS

The City intends to seek reimbursement for the costs of eligible pre-award and pre-agreement activities. These tasks were conducted in anticipation of the award and in preparation for recovery programs. These costs will be split appropriately between program administration costs, planning, and activity delivery costs. The City may seek reimbursement for the following pre-award and pre-agreement CDBG-DR-related activities:

- Action plan development
- Unmet and mitigation needs assessment development
- Action plan translation services
- Administration
- Planning
- Activity delivery costs

DISASTER RECOVERY WEBSITE

The City will maintain a public website (at the link below) that provides information on how all CDBG-DR funds are utilized, managed, and administered. The website will feature links to the Disaster Recovery Action Plan, any amendments to that plan, program policies and procedures, performance reports, requirements for citizen participation, activity descriptions, and program information outlined in this plan. Additionally, it will include details on all contracts and ongoing procurement processes.

SUNRISE ST. PETE www.sunrisestpete.org

The following will be made available through the City CDBG-DR website:

- St Petersburg CDBG-DR Action Plan
- Amendments to the CDBG-DR Action Plan
- St. Petersburg Citizens Participation Plan
- Vital documents that ensure meaningful access for beneficiaries and people with limited English proficiency
- Executed contracts
- Summary description and the procurement status of all services or good being procured by the City and its subrecipients using CDBG-DR funds (e.g., phase of the procurement, requirements for proposals, etc.)
- Quarterly performance reports
- CDBG-DR program policies and procedures



The program website will provide information on all disaster recovery activities funded by CDBG-DR. It will be updated regularly to ensure that the latest information about fund usage, along with any changes in policies and procedures, is available. At a minimum, updates will be made quarterly by the City, in compliance with the requirements outlined in the Federal Register Notice.

The website is accessible to all interested parties. All materials uploaded to the program website will be available in formats that accommodate persons with disabilities. The documents on the CDBG-DR Program website will be maintained in accordance with the City Citizen Participation Plan.

MODIFICATIONS TO THE ACTION PLAN

Over time, recovery needs will change. Therefore, the City will amend the Disaster Recovery Action Plan as necessary to effectively address long-term recovery needs and goals.

Amendments

This plan describes proposed programs and activities. As programs and activities develop over time, an amendment may not be triggered if the program or activity is consistent with the descriptions provided in this plan. The City will amend its Action Plan to update its needs assessment, modify or create new activities, or reprogram funds, as necessary. All Action Plan amendments will include a chart or table that illustrates how all funds are budgeted (e.g., by program, subrecipient, grantee-administered activity, or another category) and will be published on the City's website. Each amendment will describe the changes within the context of the entire Action Plan.

The current version of the Action Plan will be viewable as a single document. At a minimum, each amendment will: (1) identify exactly what content is being added, deleted, or changed, (2) clearly illustrate where funds are coming from and where they are moving to, and (3) include a revised budget allocation table that reflects the entirety of all funds, as amended.

Substantial Amendment

St. Petersburg identifies the following criteria, which constitute a substantial amendment:

- A change in program benefit or eligibility criteria (including the expansion of eligible beneficiaries).
- The addition or deletion of an activity.
- A proposed reduction in the overall benefit requirement.
- The allocation or reallocation of a reasonable monetary threshold specified by the grantee in its Action Plan (15%).
- An update to the submitted initial Action Plan if the original submission was incomplete.

In accordance with section I.C.6.a of the Universal Notice, the City will make substantial amendments available for public comment for at least 30 days. These amendments will be posted online on the City's Disaster Recovery Website.

After the public comment period, St. Petersburg will review the comments received and submit the substantial amendment to HUD for approval. The City will address any questions and make revisions requested by HUD. Once the amendment is approved, the City will promptly implement it.



All amendments to the Action Plan, both substantial and non-substantial, will be assigned a number, documented in the Action Plan change log, posted on the St. Petersburg CDBG-DR website, and incorporated into the Action Plan.

Non-Substantial Amendment

A non-substantial amendment is an amendment to the plan that includes technical corrections and clarifications and budget changes that do not meet the threshold for substantial amendment thresholds noted above and does not require posting for public comment. St. Petersburg will notify HUD five (5) business days before the change is effective. All amendments will be numbered sequentially, cited in the Action Plan change log, and posted to the Action Plan as available on the CDBG-DR website.

PERFORMANCE REPORTS

St. Petersburg is committed to creating a streamlined and transparent process for preparing performance reports. The City will adhere to the reporting formats and data fields required by the HUD within the HUD Disaster Recovery Grant Reporting (DRGR) system. The City's primary goal is to provide reliable and well-supported information that is backed by comprehensive documentation. This information not only demonstrates the significant impact of City initiatives but also includes valuable community feedback, showcasing the effectiveness of the CDBG-DR projects in addressing the critical needs of residents.

All changes and amendments to projects and programs will be documented in the DRGR system. Adjustments to the Action Plan will be recorded in both DRGR and the official Action Plan. Changes to projects established in DRGR will only be implemented after receiving HUD's approval of the formally submitted Action Plan. Additionally, the City will manage programmatic changes, revisions, and the recording of accomplishments through DRGR, ensuring that the St. Petersburg community continues to thrive through active engagement and responsiveness.

Quarterly Reports

St. Petersburg is required to complete quarterly performance reports for each calendar quarter. These reports must be submitted to HUD no later than 30 days after the end of each quarter. They will provide detailed information regarding St. Petersburg CDBG-DR activities. Once approved by HUD in the DRGR system, these reports will be published on the St. Petersburg CDBG-DR website. Reporting will continue until all CDBG-DR funds are spent and programs and projects are closed out.

Program Income

Certain programs funded by CDBG-DR may generate program income. Program income is defined as the gross income received by the City directly generated from the use of CDBG-DR funds. This may include, but is not limited to, payments from subsidized home sales, loan repayments, or rental revenue from properties supported by the program.

The City will ensure that all program income is tracked, reported, and utilized in accordance with HUD regulations and program requirements. Any income received will be reinvested into eligible CDBG-DR activities to support the St. Petersburg disaster recovery needs.



APPENDIX A: CERTIFICATIONS

The City of St. Petersburg acknowledges that it will administer the CDBG-DR grant consistent with the following certifications required by Federal statute and regulation:

- **Compliance with Anti-discrimination Laws:** The City of St. Petersburg certifies that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.
- **Affirmatively Further Fair Housing:** The City of St. Petersburg certifies that it will affirmatively further fair housing.
- **Uniform Relocation Act and Residential Anti-displacement and Relocation Plan:** The City of St. Petersburg certifies that it:
 - (1) will comply with the acquisition and relocation requirements of the Uniform Act, and implementing regulations at 49 CFR part 24, as such requirements may be modified by waivers or alternative requirements.
 - (2) has in effect and is following a RARAP in connection with any activity assisted with CDBG-DR grant funds that fulfills the requirements of Section 104(d), 24 CFR part 42, and 24 CFR part 570, as amended by waivers and alternative requirements.
- a. **Anti-Lobbying:** The City of St. Petersburg certifies its compliance with restrictions on lobbying required by 24 CFR 87, together with disclosure forms, if required by part 87.
- b. **Authority of Grantee:** The City of St. Petersburg certifies that the Action Plan for disaster recovery is authorized under state and local law (as applicable) and that the City of St. Petersburg, and any entity or entities designated by the City of St. Petersburg, and any contractor, subrecipient, or designated public agency carrying out an activity with CDBG-DR funds, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations as modified by waivers and alternative requirements.
- c. **Consistency with the Action Plan:** The City of St. Petersburg certifies that activities to be undertaken with CDBG-DR funds are consistent with its Action Plan.
- d. **Section 3:** The City of St. Petersburg certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 75.
- e. **Citizen Participation:** The City of St. Petersburg certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 or 91.105 (except as provided for in waivers and alternative requirements). Also, each local government receiving assistance from a state grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in waivers and alternative requirements).
- f. Consultation with Local Governments (STATE ONLY) - Not Applicable.
- g. **Use of Funds:** The City of St. Petersburg certifies that it is complying with each of the following criteria:
 - (1) Purpose of the Funding. Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and mitigation in the most impacted and distressed areas for which the President declared a major disaster pursuant to the Stafford Act (42 U.S.C.5121 et seq.).



- (2) Maximum Feasibility Priority. With respect to activities expected to be assisted with CDBG-DR funds, the Action Plan has been developed so as to give the maximum feasible priority to activities that will benefit low- and moderate-income families.
 - (3) Overall benefit. The aggregate use of CDBG-DR funds shall principally benefit LMI families in a manner that ensures that at least 70% (or another percentage permitted by HUD in a waiver) of the grant amount is expended for activities that benefit such persons.
 - (4) Special Assessment. The City of St. Petersburg will not attempt to recover any capital costs of public improvements assisted with CDBG-DR grant funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless: (a) disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or (b) for purposes of assessing any amount against properties owned and occupied by persons of moderate income, the City of St. Petersburg certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).
- h. **Excessive Force:** The City of St. Petersburg certifies that it has adopted and is enforcing the following policies, and, in addition, state grantees must certify that they will require local governments that receive their grant funds to certify that they have adopted and are enforcing:
- (1) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations'. A policy of enforcing applicable state and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- i. **Grant Timeliness:** The City of St. Petersburg certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster recovery activities in a timely manner and that the City of St. Petersburg has reviewed the requirements applicable to the use of grant funds.
- j. **Lead-Based Paint:** The City of St. Petersburg certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.
- k. **Environmental Requirements:** The City of St. Petersburg certifies that it will comply with environmental requirements at 24 CFR 55 (as applicable) and 24 CFR 58.
- l. **Compliance with Laws:** The City of St. Petersburg certifies that it will comply with the provisions of title I of the HCDA and with other applicable laws.
- m. **Order of Assistance:** The City of St. Petersburg certifies that it will comply with the statutory order of assistance listed in Appendix C paragraph 9 and will verify if FEMA or USACE funds are available for an activity, or the costs are reimbursable by FEMA or USACE before awarding CDBG-DR assistance for the costs of carrying out the same activity.



APPENDIX B: WAIVERS

The City of St. Petersburg does not request any waivers as part of the initial submission of this Action Plan for Disaster Recovery, but may seek waivers via independent submission of such requests at any time.



APPENDIX C: PUBLIC COMMENTS

Summary of Public Comments and Consideration

The City of St. Petersburg received 101 public comments on the draft CDBG-DR Action Plan. Feedback strongly emphasized urgent infrastructure needs and the importance of modernizing the City's aging stormwater and wastewater systems, which were cited as major contributors to widespread flooding and property damage during recent disasters. Residents across affected neighborhoods—including Shore Acres, Riviera Bay, Edgemoor, and south St. Petersburg—called for targeted drainage improvements, sewer upgrades, and investments in resilient infrastructure to reduce future flood risk and environmental contamination.

Housing recovery was another central theme, with residents identifying challenges such as FEMA ineligibility, insurance denials, substantial damage thresholds, and permit delays as persistent barriers to rebuilding. Many commenters, including seniors, low- to moderate-income households, and middle-income families, expressed frustration with the complexity and limits of available assistance. Several comments advocated for expanding eligibility to include small landlords, renters, and middle-income homeowners who were excluded from traditional LMI-focused programs despite experiencing severe loss. Stakeholders also requested support for elevation, home buyouts, and alternative mitigation strategies to prevent future displacement.

Numerous comments highlighted the value of mental health services, social service hubs, and nonprofit-led disaster recovery efforts, emphasizing the need for trauma-informed care and continuity of essential services during and after storms. Support was also voiced for green building certifications, resilient design standards, and energy-efficient infrastructure as part of long-term recovery and mitigation planning.

Based on this input, the City's draft plan was affirmed in its prioritization of infrastructure, residential recovery, and community services. Public comments validated the City's focus on efficient and future-oriented investments, and reinforced the need for streamlined implementation, expanded eligibility, and strong interagency coordination to ensure timely and impactful program delivery.

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#	Public Comment	Response
1	<p>The storm drains overwhelmingly have garbage blocking them and/or vegetation growing out of them. They need to be cleaned out to mitigate additional flooding. Many of the main thoroughfares such as 22nd Ave N are in terrible condition and need to be repaved.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program to support improvements to stormwater systems and other critical infrastructure. Your concerns regarding the maintenance of storm drains and street conditions have been noted. However, according to HUD requirements, debris removal and operations and maintenance costs are not eligible expenses under CDBG-DR funding.</p>
2	<p>Please protect our waterways as much as possible! It is NOT acceptable to just release raw sewage into the Gulf when a storm comes because we can't be properly prepared here on the coast. As much funds as possible need to go into securing the infrastructure in St. Pete and surrounding areas, helping low- income residents should be paramount as well! I don't think giving cash away to someone who CHOSE to live in Shore Acres is appropriate. When we moved to the area, we loved the Shore Acres area as well, but chose NOT to live there because of all of the very well-documented FLOOD ISSUES in that area. So, instead we chose another area of St. Pete that doesn't have that issue. Can something be done so we don't lose power, such as burying the lines???</p> <p>As a resident, we need the basics at all times: Power, Water, and Sewer should be protected as much as possible and disaster plans available and used. TY</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program to support disaster recovery and strengthen critical systems, including wastewater, and stormwater infrastructure. The program is informed by the St. Pete Agile Resilience (SPAR) Plan and aims to reduce flooding and increase long-term community resilience. Your concerns about infrastructure prioritization, environmental protection, and community resilience have been noted.</p>



<p>3</p>	<p>Directions for Living is a not-for-profit Community Mental Health, Housing First, and Child Abuse Prevention organization located in Pinellas County serving all of Pinellas County including a large presence in the City of St. Petersburg. Directions for Living was financially impacted at an amount of \$1,800,000.00 by the back-to-back hurricanes of 2024. The majority of the loss was experienced due to our inability to deliver mental health, housing, case management and other community based services during the state of emergency. This resulted in a significant loss of revenue (\$1,500,000). Not for profits such as Directions for Living are required to operate on a very thin margin, and nearly 100% of all revenue is paid on a reimbursement schedule for services already delivered. When not for profits such as Directions for Living are shuttered due to a pending hurricane, or the devastation of two back to back hurricanes hitting Pinellas County we cannot deliver services. This reimbursement model means that DFL is not paid for all of the business days that we are unable to open, and receive clients or get to clients in the community. Moreover, DFL's staff like most not for profits are in the ALICE category living pay check to pay check. Keeping staff paid during a natural disaster is critical to getting services back up and running as quickly as possible to be of service to the community - and those impacted by the disaster as well as the clients who rely on Directions for Living for life saving mental health support including psychotropic medications, emotional support, and case management. the payroll costs for the agency closure was more than \$350,000. DFL has invested for decades in Business Interruption Insurance and yet this insurance does not cover the "loss of revenue due to agency closure if the</p>	<p>Thank you for your comment and for detailing the significant impact to Directions for Living. The City has proposed a Non-Profit Community Support Services Program under the CDBG-DR allocation to assist eligible organizations with providing critical community recovery and resilience functions. The City values the role of community-based organizations in disaster recovery and long-term resilience and appreciates your input.</p>
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	<p>closure was not due to the loss of power, water, etc.". DFL did not lose power or the technical ability to operate. In anticipation of a devastating weather event, DFL has invested over \$150,000 in generators for both facilities under our Emergency Continuity of Operations Plan which outlines the grave necessity for DFL to be able to provide these critical services and to support the overall recovery of the community. I am writing to advocate that not for profits can be kept whole with payroll expenses, and loss of revenue when a emergency order has been issued to close businesses, stay off the roads, and when the not for profit is unable to be open due to the aftermath of the storms(s). The loss of \$1,800,000 in revenue puts DFL at risk of continuing to operate. If additional storms are in our future here in Pinellas County, DFL will not be able to keep staff paid, and will need to close programs due to a loss of revenue. These facts will delay the overall recovery of Pinellas County and the people we serve. DFL needs your support. I need to be able to make critical decisions in the moment (pay staff or not to pay staff) knowing that I have the (financial) support of my community. Thank you for the opportunity to share this important information with the City of St. Pete.</p>	
<p>4</p>	<p>ranking of importance : 1. infrastructure 2. Housing 3. Public Services 4. Planning 5. administration.....</p>	<p>Thank you for your comment. Your feedback on prioritization has been noted.</p>



<p>5</p>	<p>I am writing to support federal disaster aid funding while highlighting critical gaps in current assistance programs. Our Indian Shores home has flooded three times in 19 months due to hurricanes and storm surges. Local ordinances now require us to elevate our property—an expense exceeding hundreds of thousands of dollars that most families cannot afford without assistance. Like numerous homeowners, we applied for Florida's Elevate FL program nearly a year ago. Despite repeated press conferences promising support, the program has distributed no funds to affected families. We have seen announcements but no tangible progress. This pattern—where disaster assistance is promised but not delivered—places impossible financial burdens on families already devastated by repeated flooding. The proposed \$100 billion in federal assistance represents hope, but without accountability measures ensuring prompt distribution, these funds risk becoming another unfulfilled promise. I urge you to support robust federal disaster aid while demanding accountability from state programs like Elevate FL. Families cannot wait indefinitely for assistance to meet mandatory elevation requirements imposed by the very governments that promised to help fund them. We need action, not more press conferences and declarations of support.</p>	<p>Thank you for your comment. While Indian Shores is outside the City of St. Petersburg's jurisdiction, we recognize the region-wide need for elevation assistance and the frustration caused by delays in existing programs. St. Petersburg's CDBG-DR housing programs are being designed to assist eligible City residents with elevation and reconstruction needs where permitted by HUD. We agree that accountability and timely distribution of funds are essential to supporting impacted families.</p>
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<p>6</p>	<p>Food Distribution Resilience Hubs As the City of St. Petersburg prepares to deploy CDBG-DR funding under the Sunrise St. Pete initiative, we propose a practical, job-creating, and resilience-building solution informed by a proven model and adapted to meet urgent, unmet community needs. Through our nonprofit Spaces of Possibility, in collaboration with our activation partner Zero Empty Spaces, we have: Activated 33 formerly vacant commercial spaces across 4 states as affordable artist studios Transformed underutilized properties into vibrant, community-serving creative hubs Demonstrated impact locally through our current location at Tyrone Square Mall in St. Pete Our Tyrone Square activation—originally launched as an artist studio hub—exemplifies our ability to bring dormant retail space back to life. Building on that foundation, we are now expanding into culinary infrastructure to unlock broader economic opportunity and community impact. Culinary Expansion: Commissary Kitchens as Resilience Infrastructure Our next evolution involves establishing shared-use commissary kitchens to support: Food truck operators in need of licensed prep space Caterers and bakers outgrowing home-based operations Cottage food businesses seeking compliant, scalable facilities These spaces are designed to serve dual purposes: They are both economic accelerators and resilience assets—positioned to function as food distribution hubs during future emergencies, while providing year-round services to address food access in underserved communities. We envision outfitting these hubs with renewable energy systems (such as solar power and backup storage where feasible), commercial-grade utilities, and scalable infrastructure to ensure operational continuity in both stable and</p>	<p>Thank you for your comment. The City has proposed the Non-Profit Community Support Services Program to assist eligible organizations with providing critical community recovery and resilience functions. Through this program, grant opportunities will be made available to eligible nonprofits for services such as food distribution to address food insecurity.</p>
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	<p>crisis conditions. Targeting Food Deserts in the City We recognize that the following areas have been identified as food deserts by the City: South St. Petersburg CRA, including parts of Midtown and Childs Park Jordan Park and surrounding neighborhoods Lealman area (outside city limits but still affected by food access challenges) Why This Fits: Alignment With CDBG-DR Objectives Economic Development / Revitalization Repurpose vacant commercial real estate into functional, revenue-generating kitchen space Drive foot traffic and local business activity in disinvested corridors Job Training & Entrepreneurship Provide culinary skills training and incubation for local food entrepreneurs Support businesses with low overhead, high flexibility, and strong growth potential Disaster Mitigation & Sustainability Create resilient food access infrastructure for storm recovery and power outages Incorporate renewable energy and water reuse systems where possible Design for mobile deployment and scalability We believe the Food Distribution Resilience Hub model directly advances the national objectives of the CDBG-DR program and aligns with the City’s intent behind the proposed Non-Profit Support Services initiative—supporting recovery, improving long-term resilience, and fostering inclusive economic growth. We respectfully request the City to: Record these comments as part of the CDBG-DR public engagement process Include specific language supporting Food Distribution Resilience Hubs in the final CDBG-DR Action Plan Ensure that program design for the Non-Profit Support Services grant explicitly allows for funding of Resilience Hub infrastructure, including shared-use commissary kitchens We welcome the opportunity to further discuss how this model can support the</p>	
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	<p>City’s long-term recovery and resilience goals.</p>	
<p>7</p>	<p>First, the grant funds for housing should be only be used for those who were directly affected by the disasters associated with the grant. Homes that flooded during BOTH of the disasters should be top priority! A larger percentage should be allotted to the infrastructure system that continues to fail. More money is available for infrastructure if the housing percentage accurately reflects the “unmet” needs. The report seems to conveniently leave out NFIP insurance payouts. The data relies on FEMA IA and SBA data only. Adding in the NFIP insurance payouts would significantly reduce the \$1.3 million “unmet” needs!</p>	<p>Thank you for your comment. The City has proposed both the Residential Recovery and Elevation Program and the Public Infrastructure Mitigation Program to address unmet individual and systemic needs, in alignment with HUD requirements. The City used the best available, quantifiable and verifiable data sources at the time of the City's Unmet Needs Assessment. At the time of the assessments, NFIP data was unavailable. However, the City recognizes recovery needs evolve over time and will update the unmet needs assessment as additional resources become available. Your feedback on data sources and the prioritization of repetitive loss properties is noted and appreciated.</p>



	<p>To be clear, in most cases when a home floods, the occupants become instantly homeless. Fixing the infrastructure to prevent future flooding will stop displacing thousands of families!</p>	
8	<p>More money put into the infrastructure of the solid waste system and drainage for neighborhoods. Keep the gutters clean of debris, cutting back dangerous trees. Provide help to struggling businesses. Possibly provide housing for elderly displaced by hurricane damage they are the most vulnerable due to fix incomes. I have found it difficult to get my elderly mother on a housing list for controlled rent in the city of st petersburg now for over 5 years trying.</p>	<p>Thank you for your feedback. The City’s Action Plan designates funding for drainage and stormwater improvements through the Public Infrastructure Mitigation Program, as well as programs for Residential Recovery, Elevation, Affordable Rental Housing, Disaster Relief Reimbursement, Voluntary Buyouts, Nonprofit Community Services, Planning, and Administration. While there is no dedicated small business program in this allocation, we recognize the importance of supporting local businesses and will explore options through future amendments or partnerships. Additionally, the City has provided direct support to small businesses through its We Are St. Pete Fund program. Lastly, we acknowledge the ongoing challenges seniors face in accessing affordable housing and are prioritizing seniors and lower income households for assistance.</p>
9	<p>Any money should be spent on public infrastructure. NOT to individuals.</p>	<p>Thank you for your comment. The Action Plan includes investment in public infrastructure to address long-term flood mitigation. However, HUD mandates that allocations be proportionate to documented unmet needs, which, in St. Petersburg’s case, are primarily related to housing. Accordingly, the City has proposed a suite of disaster recovery programs to support both community and individual recovery consistent with extensive resident feedback. As a result, the budget encompasses both housing and infrastructure programs to comply with federal</p>



		<p>requirements and provide support to the most affected residents.</p>
<p>10</p>	<p>Something must be done to improve the drainage and flooding issue that is now destroying our homes in the Edgemoor neighborhood. This new flooding problem is a direct result of the 415 Arya luxury apartments that were built over previously permeable land. This new construction did not take into consideration the additional drainage needed to accommodate this infrastructure. Now that last year's hurricane season/summer rainy season resulted in almost every single home in this area (between 1st & 4th St N and 54th Ave and 62nd Ave N) to flood and be inhabitable, the city must fix this issue that was caused as a result of extremely poor planning. If nothing is done, St. Pete will continue to lose long time residents and homeowners who are forced to leave the city that does not support its residents. Families have been destroyed by this issue and now face financial hardship and complete upheaval of their childrens' lives having to seek out temporary homes for 8+ months all because of poor infrastructure planning. It is heartbreaking to be a lifelong resident of St. Pete and see the city I love be destroyed when this all could have been avoided with just simple preparation and planning prior to construction.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program to support drainage and flood mitigation improvements, and the Post-Disaster Improvement and Planning Program to review response efforts and plan for longer-term community recovery needs. While the existing stormwater retention was expanded by 6 million gallons in associaton with the Arya development, your concerns about planning and development impacts in the Edgemoor neighborhood have been noted and recorded for consideration in ongoing infrastructure assessments.</p>



<p>11</p>	<p>I think the city could be doing more to help the individuals who flooded last year and are STILL displaced from their homes. How is it that Tarpon Springs did not require permits, not even to RAISE a house? And here we are still attempting to even receive permits or be able to book an inspection. I understand the FEMA 50% but at some point you need to be held accountable and help your citizens and tax payers get back to their normal lives. Our infrastructure is in the toilet, literally. Storm drains do not drain on a normal day, and then the sewage facility did what it did during the hurricanes. I've seen workers doing 'something' with some storm drains but those same drains are still clogged, backed up and flooded in an afternoon rain storm. But what are we doing- building more high rises, condos and low income housing so yet MORE people can live here. Meanwhile we can't accommodate the people who are already living here. It seems like basic common sense is lacking sometimes. The storm drains and sewers need to be a priority. Canals- dredging, cleaning them out and fixing dilapidated sea walls should be a priority. We are a peninsula ON a peninsula - we are surrounded by water and when water flooding our streets and making them undrivable in a thunderstorm- that is an ISSUE. It shouldn't have taken back to back storms for these issues to finally be discussed and start getting "worked on." These are daily maintenance issues. If the population is going to keep growing then the city planning and infrastructure needs to grow with it.</p>	<p>Thank you for your comment. We understand the ongoing challenges of displaced residents dealing with permitting, inspections, and infrastructure issues. The Action Plan allocates significant CDBG-DR funding to housing recovery and public infrastructure improvements, including drainage and stormwater systems, to address these issues and enhance resilience. HUD requires that funds be allocated based on documented unmet needs, covering both individual and systemic impacts. Your input is valuable, and we share your commitment to effective recovery efforts. FEMA's strict guidelines must be followed to comply with the National Flood Insurance Program (NFIP). Key among them is the "50% Rule" (49% in St. Petersburg), which states that if repair costs exceed 49% of a structure's market value, it must fully comply with current floodplain regulations. In Special Flood Hazard Areas, permits are mandatory. Non-compliance could result in loss of FEMA disaster assistance eligibility, higher flood insurance premiums, and increased liability. While permitting may feel burdensome, it protects the community and ensures continued federal support.</p>
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<p>12</p>	<p>Please accept these comments in support of the Social Service Support Hubs sites and programs with the City of St Petersburg. In the aftermath of both hurricanes Helene and Milton, the Hub on 16th Street stood in support of all of our neighborhoods affected, including a day long event for supplies for our residents. The crucial need of services – but also those who can support the effects of trauma for individuals, families and young people – has proven invaluable. People Empowering and Restoring Communities – and I as an individual encourage all to support this important initiative. Thank you.</p>	<p>Thank you for your comment and your support of the City’s Social Service Support Hubs. We recognize the critical role these hubs have played in providing supplies, resources, and trauma-informed support to disaster-impacted communities. The Action Plan includes funding for nonprofit-led community services to continue meeting these urgent needs. We appreciate your partnership and advocacy in helping residents recover and rebuild.</p>
<p>13</p>	<p>Survey Summary: Public Feedback on Infrastructure Priorities Post-Hurricanes Helene and Milton In the wake of Hurricanes Helene and Milton, St. Petersburg experienced significant infrastructure failures that exposed critical vulnerabilities in the city’s ability to withstand and recover from major storm events. The most severe issues included:</p> <ul style="list-style-type: none"> • Widespread sewage overflows: The city’s aging wastewater system was overwhelmed, resulting in over 5.9 million gallons of raw sewage spilling from 55 manholes during Hurricane Milton alone. Many residents, particularly in low-lying areas, suffered sewage backups in their homes, leading to health hazards and property loss A. • Failure of lift stations: Storm surges and power outages rendered multiple wastewater lift stations inoperable, including damage to control panels and pump failures. The Northeast Water Reclamation Facility was offline for 48 hours during Hurricane Helene, affecting a quarter of the city’s population B. • Stormwater and flooding damage: Hurricane Milton dropped over 20 inches of rain in six hours, causing record-breaking flooding and \$75 million in public infrastructure damage. Tropicana Field 	<p>Thank you for your detailed feedback. The City recognizes the need for strategic infrastructure investments to enhance resilience against future storm events. The Action Plan prioritizes funding for drainage, stormwater, and wastewater system improvements through the Public Infrastructure Mitigation Program. Your recommendations on green infrastructure, facility hardening, and community preparedness align with the City's goals to strengthen long-term resilience and support vulnerable neighborhoods. We appreciate your input and commitment to a more resilient St. Petersburg.</p>



<p>alone accounted for nearly \$50 million in damages due to roof failure and water intrusion C. • Environmental contamination: Untreated wastewater discharges and stormwater runoff led to pollution of local waterways, posing long-term environmental and public health risks B. Given these challenges, the city's top priorities for federal infrastructure funding should include: 1. Modernizing the wastewater system: Replace outdated pumps (e.g., at Lift Station 85), install modular flood barriers like AquaFence, and expand sewer pipe lining to reduce inflow and infiltration during storms A. 2. Improving stormwater management: Invest in green infrastructure, upgraded drainage systems, and flood mitigation projects to handle extreme rainfall events. Provide high-impact neighborhoods with temporary flood barriers or flood dams for added protection. Sand bags and tarps alone cannot protect homes near the coasts. 3. Hardening critical facilities: Reinforce public buildings and utilities against wind and water damage, including backup power systems for lift stations and treatment plants. 4. Community resilience planning: Expand public education, emergency response coordination, and equitable recovery programs, especially for vulnerable neighborhoods. The city should install flood barriers/flood dams across the city to redirect flood water. These investments are essential not only to repair past damage but to prepare for the increasing frequency and intensity of climate-driven disasters. I urge the city to prioritize long-term resiliency and equitable infrastructure improvements that protect all residents.</p>	
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14	<p>I applaud the city's effort to secure this funding and most importantly for mitigation purposes. Page 25 of the Draft Action Plan indicates the flood zone in zip code 33710. I would like serious attention to mitigation activities within the Holiday Park neighborhood. Serious flooding occurred during these storms and it appears that may have been avoided by 1. widening and/or deepening the canal that runs through this neighborhood and 2. repairing/replacing archaic sewage infrastructure contained within this neighborhood. Fortunately, the west St. Petersburg Water Reclamation plant was able to stay online although any mitigation activities aimed at keeping that plant sustainable are also warranted.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program to address flooding and aging sewer infrastructure. Your input regarding the Holiday Park neighborhood and mitigation at the Northwest Water Reclamation Facility which provides sewage treatment to west St. Pete has been noted.</p>
15	<p>I approve of the plan outlined for hurricane recovery. We already have lost NOAA staff and FEMA help.</p>	<p>Thank you for your comment. Your support for the hurricane recovery plan and proposed mitigation activities has been noted and is appreciated.</p>
16	<p>I urge for the inclusion of credible third-party green building programs, including NGBS Green -based on the ICC-700 National Green Building Standard (NGBS) - in the City of St. Petersburg's Action Plan for Disaster Recovery. I request that the green building programs including NGBS are referenced within the 'Mitigation Measures on pages 87 and 93 under sections Residential Recovery & Elevation Program and Affordable Rental Housing Program respectively. This inclusion would provide clear directions to stakeholders and promote the consistent use of hazard-resistant construction practices and materials. Energy-efficient, green-certified homes are not only more affordable to live in because of lower operating and maintenance costs, but also safer, healthier, and far more resilient in the face of disasters. These homes protect residents during extreme weather and power outages, lower public health burdens through improved indoor air</p>	<p>Thank you for your comment. While zip code 20774 is outside the jurisdiction of the the City of St. Petersburg's CDBG-DR Action Plan, the City appreciates your recommendation to include NGBS Green and other third-party green building programs. Your input regarding resilient, energy-efficient construction has been recorded and will be considered.</p>



	<p>quality, and reduce the need for emergency intervention and costly disaster recovery efforts. A green building program is most impactful when adopted for large-scale construction efforts, such as those undertaken in the aftermath of a disaster, where entire communities are being rebuilt from the ground up. In these scenarios, sustainable design practices-like heat island mitigation through reflective surfaces and green roofs, or the use of permeable landscaping to manage stormwater- offer exponentially greater benefits when applied across a broad area. Not only do these strategies enhance environmental performance and resilience, but their effectiveness compounds at scale, transforming entire neighborhoods into more livable, energy-efficient spaces while potentially preventing future flooding and extreme temperature events. Green building programs like NGBS Green are a proven, cost-effective investment that ensures quality through third-party verification, supports energy independence, and strengthens long-term community resilience. They also spur local job creation and empower builders with market flexibility to choose the most appropriate and efficient solutions. Including NGBS in the City’s recovery strategy is a smart, equitable use of federal funds that will lead to stronger, healthier, and more self-sufficient communities.</p>	
<p>17</p>	<p>It has been 9 months since Hurricane Helene, and I am still not living in my home, lost everything except what was hanging on walls or in closets.</p>	<p>Thank you for sharing your experience. We recognize the hardship many residents continue to face months after Hurricane Helene. The Action Plan’s housing recovery programs are designed to assist eligible residents with disaster-related damage, including those still displaced. We are committed to delivering assistance as efficiently as possible to help individuals and families return home and rebuild their lives.</p>



<p>18</p>	<p>I have read the Draft Action Plan, and attended the 3/26/25 CDBG meeting. I understand that the ultimate funding comes from HUD and this report is slanted towards spending 70% of funds in LMI households. The available 30% of funding needs to be directed towards resilient infrastructure projects. Hurricane Helene exposed how fragile our MS4 system is. These critical systems need to be storm-hardened. Sunny-day flooding in low roadways is another infrastructure area that needs to be addressed. The remaining 30% of funding must be carefully programmed to make our community stronger. If requested, I will personally volunteer to assist on these infrastructure projects.</p>	<p>Thank you for your comment and for participating in the March 26 public meeting. As required by HUD, at least 70% of CDBG-DR funds must benefit low- to moderate-income (LMI) households. The remaining funds have been strategically allocated to critical infrastructure needs, including stormwater, sewer, and drainage improvements through the Public Infrastructure Mitigation Program. Your input on MS4 system vulnerabilities and sunny-day flooding is noted, and we appreciate your offer to support recovery efforts.</p>
<p>19</p>	<p>A stormwater pipe collapsed three feet from my house, in the easement, creating a large hole. I submitted several Cclickfix tickets, sent emails to the Risk dept and Stormwater dept to get relief from damages to my home that include sub-floor, flooring, and possible mold mitigation. I completed and sent a form to Eric in the Risk dept. There has been no response to my emails. My insurance denied my claim because it is the city's responsibility to cover these damages. I was born in St. Pete in 1968, I have served St Pete working in not for profit and government civil service my entire career and I feel very frustrated with the treatment by the city, the ghosting of my claim.</p>	<p>Thank you for your comment and for your longstanding service to the St. Petersburg community. We understand the concern regarding property damage near public infrastructure. While the Action Plan cannot address individual claims, the Residential Recovery and Elevation Program may assist eligible residents with documented, disaster-related damage. Additionally, the Public Infrastructure Mitigation Program is designed to strengthen stormwater systems to reduce future risk. We encourage you to explore program eligibility as details become available.</p>
<p>20</p>	<p>We need to stop dumping in our sewer and the Bay. We want to keep the environment nice for us all.</p>	<p>Thank you for your comment. The City shares your commitment to protecting the environment and improving water quality and has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>



21	<p>Before hurricane Helene my mother in law's house was appraised by the city for over \$340k. The city just purchased the property for \$225k. The only reason the home was destroyed was because of the water treatment facility being taken offline flooded the neighborhood. The city council has taken advantage of someone who wanted to age in place.</p>	<p>Thank you for your comment. While individual property transactions are outside the scope of the CDBG-DR Action Plan, we understand your concerns. The City is committed to administering CDBG-DR recovery programs transparently and in alignment with HUD requirements, including ensuring pre-disaster fair market value and voluntary participation in any buyout process. Being intentional and in-touch with residents' long-term housing needs remain core principles in our recovery approach.</p>
22	<p>Very important that debris from storms is picked up quickly to prevent accidents and to clear sewers. This can be done if the City buys more trucks and hires more drivers. Thank you for giving me the opportunity to express my views.</p>	<p>Thank you for your comment. Per HUD requirements, debris removal and operations and maintenance costs are not eligible expenses of CDBG-DR funding.</p>
23	<p>I am concerned about the capacity of our sewers and the tendency for flooded streets. Money spent on these systems is needed. I also am worried about the shutdown of water treatment plants. The one on the north west side of the city was shut for days during Milton and Helene. This also needs to be addressed. And my last main concern is the disposal of hurricane debris and damaged house materials. It took way too long last time for the residential areas to be cleared.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>
24	<p>Yes, please help restore and fix our sewer system and the dumping of sewerage into the bay.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>



<p>25</p>	<p>This comment is in reference to the State of Florida helping condo complexes with the Milestone Inspection. Our stairs need to be replaced in the amount of \$280,000. I had read previously the State would give no interest loans or grants to help the situation, but have not heard anything since then. Is there something being accomplished to this end. It is an excessive assessment for the people who live here, some may be in trouble as far as keeping their homes here. Is there any direction and help for this forthcoming? Thank you for taking the time to consider this matter. Looking forward to a reply.</p>	<p>Thank you for sharing your concerns about the Milestone Inspection and stair replacement costs. This topic falls outside the scope of the CDBG-DR Action Plan, which focuses on disaster recovery funding for housing, infrastructure, and mitigation under HUD guidelines.</p> <p>However, your question is important. State-administered programs outside this Plan—such as Florida’s condo safety and repair initiatives—may offer grants or low-interest loans for structural repairs. You may wish to reach out to the Florida Department of Financial Services or your local elected officials to inquire about progress or additional state support. In 2025, House Bills 913 and 393 made important changes to condominium laws that provide some relief to homeowners. The new laws can be found at the following addresses: HB 913: homeowners. https://housedocs.myfloridahouse.gov/Sections/Bills/billsdetail.aspx?BillId=81535; and HB 393 https://m.myfloridahouse.gov/Sections/Bills/billsdetail.aspx?BillId=80963 .</p> <p>We appreciate you raising this issue and encourage continued engagement with state-level resources to address your community’s needs.</p>
<p>26</p>	<p>Please support the HUD founding to help Hillsborough county rebuild and improve infrastructure to keep our communities safe and viable in the face of hurricanes. Thank you.</p>	<p>Thank you for your comment. While Hillsborough County is outside the jurisdiction of the City of St. Petersburg’s CDBG-DR Action Plan, we support regional efforts to strengthen infrastructure and community resilience. Your support for HUD funding and long-term recovery is appreciated.</p>



<p>27</p>	<p>I FILLED OUT EVERYTHING required for fema to help pay for the massive loss of food from our freezers & refridgerator. I got an insurance denial, the mortgage papers(had to go to that office & sign for records), all the documents fema required. they said I was too late; we had no power for 8 days after Milton. My husband & I are in our 70s. We did all the massive cleanup without help. We don't have money to hire help. Others we know who lost power for 1-2 days got over \$1000 for what they said was spoiled food. This is so unfair. We lost everything but the mustard & pickles! We had emergency food, & grilled what we could on our gas grill. But to say after 6 month we no longer qualified is cheating; fema form has loss of food on it! People are still getting assistance while we were denied. I sent an appeal. We got a call a month ago from a home inspector, which we did not request; he said we checked home damage but we did not; he seemed not to understand and asked questions that we did not fill out or put check the form. Fema has no idea how to read/interpret their own forms. Again, completely unfair; we would never file a claim if what we wrote wasn't truthful. We feel like this administration told fema just to screw people out of assistance. It's so wrong. We'd love your help.</p>	<p>Thank you for your comment. Thank you for sharing your experience, and we are truly sorry to hear about the difficulties you've faced. While zip code 33549 is outside the jurisdiction of the the City of St. Petersburg and the CDBG-DR Action Plan cannot address individual FEMA decisions or appeals, we understand how frustrating and overwhelming the process can be—especially for older adults navigating disaster recovery with limited support. The City has proposed a suite of disaster recovery programs to assist eligible applicants with their recovery. Two potentially applicable programs would be: 1) the Residential Recovery and Elevation Program, which provides financial assistance to eligible single-family owner-occupied and affordable rental properties that sustained damage from the storms; and 2) the Disaster Relief Reimbursement Program, which intends to reimburse eligible low- and moderate-income (LMI) households for out-of-pocket expenses for up to six consecutive months of subsistence-like payments.</p>
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<p>28</p>	<p>I have hopes that there will be focus on elderly homeowners that have been displaced. I am hearing that many are still out of their homes due to Hurricane damage. Then families with children that have no home due to rental property or their homes being unlivable. Next working or disabled that need assistance and the Homeless that need assistance.</p>	<p>Thank you for your comment. The City has proposed the Residential Recovery and Elevation Program, which provides financial assistance to eligible single-family owner-occupied and affordable rental properties that sustained damage from the storms. The City has proposed a set of prioritization criteria based on income, age-dependent household members, disability, or essential service personnel. Age-dependent household members are those aged 65 and older or under 18 years old.</p>
<p>29</p>	<p>My home was destroyed in 2024 by Hurricane Milton winds which caused above-ground electrical equipment, electrical lines and transformers to explode and completely destroy my home. Hurricane force winds result in grave damages such as fire and flood. The State of Florida Dept. of Emergency Management, municipalities, counties, FEMA and emergency rescue services should ALL acknowledge, advocate and support homeowners and others whose lives have been devastated and severely impacted by hurricane damage. Hurricane survivors should not be denied FEMA or other benefits unjustly; I have yet to receive any FEMA assistance even though I have submitted multiple documents proving my home was destroyed by hurricane winds. It is unacceptable and egregious to deny hurricane survivors assistance when they most need it. I am available to share additional comments and want to do whatever I can to help others like myself who have been negatively impacted by recent hurricane events.</p>	<p>Thank you for sharing your experience. While zip code 33607 is outside the jurisdiction of the the City of St. Petersburg's CDBG-DR Action Plan, we understand the devastating impacts Hurricane Milton has had on homeowners and communities. Though FEMA eligibility determinations are outside the scope of the City's CDBG-DR Action Plan, the City is using its HUD recovery funds to assist eligible residents with disaster-related housing needs. We appreciate your willingness to support others and your continued engagement in the recovery process. The City has proposed a suite of disaster recovery programs to assist eligible applicants with their individual recovery needs, as well as the broader community's recovery needs. For example, the City has proposed the Disaster Relief Reimbursement Program to reimburse eligible low- and moderate-income (LMI) households for out-of-pocket expenses for up to six consecutive months of subsistence-like payments.</p>



<p>30</p>	<p>I'm writing to express concerns shared by many in our community following the recent hurricane devastation. While I deeply support the need to prioritize assistance for underserved populations, I want to highlight that many middle-class families are also struggling—living paycheck to paycheck, and now facing significant financial strain due to storm-related losses. As someone slightly above the Area Median Income (AMI), I find myself excluded from most relief programs, despite the real financial hardship we face. Additionally, as a small property owner who rents out housing at affordable rates, I am ineligible for support, even though rental income barely covers expenses. Without assistance, I may be forced to remove these units from the market—reducing available housing at a time when it is urgently needed. I'm not asking for a handout, but for fair, accessible aid—such as grants with delayed repayment, or forgiveness after long-term ownership—that could allow small landlords like myself to stay afloat and continue serving our communities. I appreciate your leadership and ask that you consider solutions that support not just the most vulnerable, but also the middle class and small property owners who are quietly carrying much of the burden.</p>	<p>Thank you for your comment. We recognize that many middle-income households and small property owners have experienced significant hardship following the hurricanes. While CDBG-DR funds must primarily benefit low- to moderate-income (LMI) populations per HUD requirements, the City is proposing program structures—such as cost reimbursement and recovery grants—that may support a broader range of impacted residents. Your input on the role of small landlords in preserving affordable housing is especially important, and we appreciate your continued engagement in shaping a balanced and inclusive recovery.</p>
<p>31</p>	<p>If there is plenty of money how about senior citizens with health problems such as myself receiving a permanent generator that comes on automatically when the power goes out? I'm a patient at Moffitt, 77yrs old, the power going out is the worst.</p>	<p>Thank you for your comment. We understand how critical uninterrupted power is for seniors and individuals with health conditions. While permanent generators are not currently a covered expense under the proposed CDBG-DR programs, the City is committed to supporting vulnerable residents through housing rehabilitation, elevation, and resilience improvements when eligible. Your concern highlights the importance of long-term mitigation planning, and we will continue to evaluate needs as programs are implemented.</p>



<p>32</p>	<p>As the City of St. Petersburg advances its plans for the allocation of Community Development Block Grant–Disaster Recovery (CDBG-DR) funds, it is imperative to recognize and address the profound mental health challenges that arise in the aftermath of hurricanes and other natural disasters. Natural disasters, such as hurricanes, have far-reaching impacts beyond physical destruction. Survivors often grapple with heightened anxiety, depression, and post-traumatic stress disorder (PTSD). A study conducted in the aftermath of Hurricane Irma in the Florida Keys found that 17% of households reported a need for mental health care, and among those, nearly 38% did not receive the services they needed (CDC, Morbidity and Mortality Weekly Report, 2021). Furthermore, the approach of another hurricane season brings renewed anxiety for many individuals already affected by previous storms, compounding emotional strain and deepening existing vulnerabilities (Verywell Mind, 2024). Proactive mental health interventions are essential to help communities cope with this cyclical stress and prevent long-term impacts. Traditional models of mental health care often require a formal diagnosis to initiate treatment or access services. This requirement can create unnecessary barriers in post-disaster contexts, where people may be overwhelmed, destabilized, or struggling with trauma that does not fit neatly into clinical categories. Implementing flexible, trauma-informed approaches – models that focus on understanding, recognizing, and responding to the effects of trauma – can allow for responsive, community-centered support without the constraints of diagnostic thresholds. These approaches have proven effective in increasing accessibility and engagement, especially in disaster recovery settings</p>	<p>Thank you for your comment. The City agrees that mental health is a critical component of long-term disaster recovery. The CDBG-DR Action Plan includes grant funding opportunities through the Nonprofit Community Support Services Program, which is intended to support community-based organizations in providing services—including mental health services and trauma-informed care—for disaster-impacted individuals and families. We also recognize the emotional toll on frontline nonprofit workers and service providers, and we appreciate the emphasis you’ve placed on their wellbeing. Your recommendations will help inform ongoing implementation efforts as the City works to build a more resilient and supportive recovery infrastructure.</p>
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<p>(Substance Abuse and Mental Health Services Administration, 2014). It is essential to acknowledge that the mental health impacts of disasters extend beyond traditional first responders to include the many nonprofit professionals and community-based service providers who are on the front lines of recovery. These individuals serve as trusted community anchors – distributing food, providing shelter, helping with transportation, offering emotional support, and connecting neighbors to critical resources. Although they may not always carry the formal title of “first responder,” their roles are no less vital. In many cases, they are the first to show up and the last to leave, even while navigating their own storm-related trauma. This dual burden – serving the community while managing personal impacts – can lead to cumulative stress and burnout, particularly when their contributions are not widely recognized or supported in disaster planning. Research confirms that response workers, including those outside of law enforcement or emergency medical services, are at heightened risk for PTSD, depression, and anxiety due to their direct exposure to disaster conditions and emotional labor (U.S. Department of Veterans Affairs – National Center for PTSD). Providing mental health resources tailored to these service providers is not only compassionate, it is essential to sustaining the capacity and resilience of the entire disaster recovery system. The importance of addressing mental health needs is reinforced by local data. The 2023 Community Health Needs Assessment (CHNA) for Pinellas County identifies mental health and substance use as two of the most urgent and unmet health concerns in our community. The CHNA calls for expanded, accessible services and stronger partnerships across sectors to</p>	
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	<p>meet this growing demand (BayCare Health System, CHNA Implementation Plan 2023–2025). In light of the above, I respectfully recommend that the City of St. Petersburg:</p> <ol style="list-style-type: none"> 1. Allocate a meaningful portion of CDBG-DR funds to mental health services, ensuring these services are accessible to all affected individuals, regardless of formal diagnoses. 2. Prioritize the implementation of flexible, trauma-informed care models that accommodate the diverse needs of disaster survivors. 3. Provide dedicated mental health support for first responders and critical service providers, particularly nonprofit staff and community-based workers, recognizing their essential roles and unique challenges. 4. Ensure that mental health services are integrated into long-term recovery plans, offering sustained support that extends well beyond immediate relief. 5. Align mental health initiatives with findings from local health assessments, such as the CHNA, to address identified gaps and priorities with strategic clarity. <p>By incorporating these recommendations, the City can foster a more resilient and healthy community – one better equipped to withstand, respond to, and recover from future disasters. Thank you for considering these insights as you finalize the CDBG-DR funding plan. Sincerely, Duggan Cooley Chief Executive Officer Pinellas Community Foundation</p>	
33	<p>I am not certain what, if anything can be done in terms of preparedness for this, but last year when the water / sewage was out for a couple of days on the east side of I-275 for St Pete was debilitating. We weren't to use the water, even to boil at first, and we couldn't flush toilets even if we had water to use. We were still luckier than most, but is the water treatment plant going to flood every year? I just wonder.</p>	<p>Thank you for your comment. We understand the serious disruption caused by water and sewer outages during and after the storms. The CDBG-DR Action Plan includes targeted investments through the Public Infrastructure Mitigation Program to strengthen drainage, stormwater, and sewer systems in disaster-impacted areas. These improvements are aimed at reducing future service interruptions and improving system resilience. We appreciate your concern</p>



		and continued engagement in building a more prepared and responsive city.
34	Help the Americana Cove mobile home community repair the roads & drainage system that was wrecked during 2 hurricanes in 2024.	Thank you for your comment. The City is prioritizing infrastructure improvements in disaster-impacted areas through the Public Infrastructure Mitigation Program. Eligible road and drainage repairs may be considered where damage is documented, and where improvements benefit low- to moderate-income residents or address urgent community needs. We appreciate your input regarding the needs in Americana Cove.
35	#1 Fix the sewers; protect them from flooding; prevent sewage in bay. Replant seagrass. #2 Educate residents on how to prevent storm waste in our water ways. #3 Repair and repaint Snell Isle Bridge #4 Repave and repaint 22nd Ave N and Shore Acres Blvd. #4 Protect residents from looters via increased police especially in Shore Acres and Snell Isle. #5 remove damaged and dying trees from Snell Isle Blvd. #6 Repair and repaint Eden Isle bridge. #7 Replace and plant new trees along water front parks (N Shore Dr NE). Adding our beloved Banyon trees would be a great addition! Cypress trees as well.	Thank you for your comment. The City’s CDBG-DR Action Plan includes funding for infrastructure improvements through the Public Infrastructure Mitigation Program, with a focus on stormwater, sewer, and drainage systems in disaster-impacted areas. While not all suggested projects fall within the scope of this federal disaster recovery funding, your feedback on community restoration, public safety, and environmental stewardship is appreciated and will be shared with the appropriate City departments for consideration.
36	We need to use the money to clear the street drainage, help with rebuilding homes and fixing the permit process.	Thank you for your comment. The City has proposed a suite of recovery programs intended to address disaster damage and long-term resilience, including the Residential Recovery and Elevation Program to assist owner-occupied homeowners, and the Mitigation Infrastructure Program to provide broad infrastructure mitigation activities to protect our community from future disaster events.



37	<p>I recognize that low income folks should of course get the most assistance. But it would be helpful if folks who are above that line— but are not wealthy— could get assistance. Grants to lift or knock down our houses. Grants for public employees (teacher here) or grants for folks with medical issues or disability (my spouse). We are really struggling, living in squalor, can't sell our house, chronically ill spouse living apart from us because the house is not healthy for him— but we make a little more than the cutoff. Even legal or logistical advice would help. There's got to be something that will help us.</p>	<p>Thank you for your comment and for your public service. We understand that many households just above income eligibility thresholds are also experiencing serious hardship. While HUD requires that the majority of CDBG-DR funds benefit low- to moderate-income (LMI) households, the City is proposing program structures—such as reimbursement-based grants and elevation support—that may be accessible to a broader range of residents, which includes prioritization of essential service personnel including teachers and educators. We also recognize the value of legal and logistical support and will consider how best to incorporate these services into program delivery.</p>
38	<p>I think tax payer money should be used elsewhere</p>	<p>Thank you for your comment.</p>
39	<p>In the last 2 hurricanes, there was worry that St. Pete would have to shut down 1 or 2 of the sewer water treatment plants. I would like to see those significantly overhauled/reinforced/whatever needs to happen.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>
40	<p>Obviously, we all want to help those affected by these events. My family is among them. However, this discussion needs more detail on where the funds will be found. Will it be budgeted at the State or Federal level? Will it be added to the deficit. I am a Democrat but I am disappointed in Rep. Castro who is critical of the administration, but gives no real details on the tough choices on paying for things.</p>	<p>Thank you for your comment. The CDBG-DR funding outlined in the Action Plan is federally appropriated by Congress through the U.S. Department of Housing and Urban Development (HUD) and does not come from local or state tax revenue. These funds are separate from the City's general budget and are designated solely for disaster recovery. For more information on funding sources and program details, please visit the City's CDBG-DR website at www.sunrisestpete.org. We appreciate your engagement and interest in transparent recovery planning.</p>



41	<p>Increase capacity and protection of water treatment plants Plant more native trees and shrubs, encourage use of pervious pavers, fill potholes quicker, repave more city roads, reduce size of high-rise buildings, and population density, consider buying unrepaired properties that have flooded multiple times and convert land to pocket parks</p>	<p>Thank you for your comment. The Action Plan includes investments in stormwater and sewer system improvements through the Public Infrastructure Mitigation Program to strengthen capacity and resilience. While some suggestions—such as road maintenance, building density, and broader planning policies—fall outside the scope of CDBG-DR funding, your input is valuable and will be shared with appropriate City departments. The Voluntary Buyout Program may also support conversion of high-risk properties to green space where eligible.</p>
42	<p>St. Petersburg needs to use the funds to (1) improve drainage/ clean out the drainage systems, especially between 4th and 9th street; (2) rebuild the mangroves around the Tampa Bay facing shoreline to minimize the impact of the storms; (3) install Sea-Bins to clean out the harbors, inlets and install GOATs to eliminate pollution into the waterways and prevent drainage issues; (4) encourage the planting of more trees, rain gardens and permaculture-influenced landscaping throughout the city to minimize runoff.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>
43	<p>Thankfully state and local governments are receiving funds to help rebuild our homes. FEMA and Homeowners Insurance are very unhelpful.</p>	<p>Thank you for your comment.</p>
44	<p>So many people are homeless, even after the storms because rent is so high and they don't have the money to pay first and last and security deposit. It's a shame, the little houses when I was growing up on 21st St., South are still there and now you're paying for the same frame woodhut over \$1100 a month or more for rent. People on snap and with welfare unable to feed the kids during the summer months. Jobs are very scarce. And you wonder why young boys and girls getting in trouble with the law. You bring attention to crimes in the area to the police and nothing seems to happen to stop it.</p>	<p>Thank you for your comment. We understand the challenges residents face around housing affordability, food insecurity, and community safety—many of which have been worsened by recent disasters. While the CDBG-DR Action Plan is focused on disaster-related recovery, it includes programs to support displaced renters and to expand access to affordable, resilient housing. Additionally, the City has proposed a suite of disaster recovery programs to support our community, specifically in response to extensive community resident feedback for assistance to individuals, including the Disaster Relief Reimbursement Program to reimburse eligible low- and moderate-income (LMI) households for out-of-pocket expenses for up to</p>



		<p>six consecutive months of subsistence-like payments.</p>
<p>45</p>	<p>I'm a senior citizen living in senior citizen housing in south Saint Petersburg. I've been evacuated three times in three years because of hurricanes. I collapsed because of the extreme heat in a public park and I was rescued by EMTs. Something terrible is happening in the natural environment and improved government programs are needed to protect the public's health and safety and to rebuild endangered areas. The Tampa Bay area is very vulnerable.</p>	<p>Thank you for sharing your experience. We recognize the vulnerability of seniors and the risks posed by extreme weather events. The CDBG-DR Action Plan prioritizes investments in housing, infrastructure, and community-based services to help protect public health and support safer, more resilient recovery—particularly in high-risk areas like South St. Petersburg. Your comment reinforces the urgent need for long-term community recovery.</p>
<p>46</p>	<p>What is the representative from the US House District 14 in Florida and her offices doing in regards to green energy generation and preparedness for the coming hurricane season and possible interruptions in energy distribution? I am aware of 2 separate energy generation's from solar thermal technology and wind column turbine technology that we have introduced to your offices and also the staff from the mayor of Saint Pete Florida. This states that has been no tangible response to including or having the ability for presentation. What is needed in order for this to be accomplished? Is the retention of a lobbyist necessary in order to get this accomplished?</p>	<p>Thank you for your comment. While the City of St. Petersburg's CDBG-DR Action Plan focuses on disaster recovery activities authorized under HUD guidelines, we recognize the importance of advancing resilient energy solutions. Inquiries related to the U.S. House of Representatives and federal energy policy are best directed to the Office of Representative Kathy Castor (FL-14). The City values innovation and encourages engagement through formal channels such as public meetings, procurement opportunities, and program-specific consultations. We appreciate your advocacy for sustainable energy preparedness.</p>



47	<p>Fix the sewers and water infrastructure. do work prior to hurricane season, be proactive rather than reactive. The retention pond flooded many homes high above sea level. Fix it. nothing has been done. It floods in areas that are high as much as low.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>
48	<p>I love the thoughtful modernization planning that the City of St Pete has been doing over the past 20-30 years. We have come a long way in a good way. These are a few observations and suggestions to allocation some additional resources to help future proof some areas: 1. There still seems to be a good number of sewer fails at a neighborhood level caused by craked or broken cast iron pipes. pvc replacements, for example, can be done with minimal excavation. 2. Noone wants debris going into the bay. Consider beefing up and controllling the storm water drain intake to help filter debris better at the street level and increase our street sweeping vacuuming schedules. Although it's everyone's responsibility to pick up trash if they can, seems like the trash situation hasn't been getting much better in some areas. 3. Not sure how to quantify this without data, however it seems that the police and fire responses to calls in too many instances are delayed due to traffic. Perhaps an additional fire and/or police substation in northern St. Pete would help response times. Retail thefts unfortunately seem to be on the rise, particulary by the homeless. I will also add that there seem to be too many drug houses around as well. One is too many. 4. Downtown parking is getting congested and a deterrant to some to visit. The cost to park is resonable however if you can find it. Many hope including myself with the baseball team relocating out, congestion will improve. Fingers crossed. 5. Lastly, of course, anything that can be done to provide affordable housing for vulnerable</p>	<p>Thank you for your thoughtful feedback and support for the City’s long-term planning efforts. The CDBG-DR Action Plan prioritizes disaster recovery investments, including sewer and stormwater system upgrades through the Public Infrastructure Mitigation Program and expanded affordable housing options for impacted residents. While issues such as policing, parking, and public amenities fall outside the scope of this funding, your insights are appreciated and will be shared with the relevant City departments as part of broader planning and service delivery efforts.</p>



	<p>residents would be the right thing to do with some of these funds 6. Bonus: I have overheard people say there is nowhere to sit and pause for a minute, ie benches, along Central. I counted only one bench between 1st n and 8th st. This is supposed to be a leisurely, unrushed stretch Again, a sincere thank you for all the good work and thoughtful planning that we are seeing</p>	
49	<p>Please use all funds to lower property taxes in Pinellas County. Or issues proportional refunds for amounts paid in 2024.</p>	<p>Thank you for your comment. Unfortunately, this is not an allowable use of CDBG-DR funds.</p>
50	<p>Idalia and Helene only? What about Milton's wind-driven rain, which created mold in my wood floors and drywall, though my condo is on the 8th floor. I received no government help.</p>	<p>Thank you for your comment. The City's CDBG-DR allocation from HUD is based on impacts from Hurricanes Idalia and Helene, as identified in the federal appropriation. While Hurricane Milton caused additional damage for many residents, it was not referenced in HUD's allocation to the City. As a result, the Action Plan focuses on the storms identified by HUD, though we acknowledge the broader impacts experienced across the community and will continue to monitor opportunities to address additional unmet needs.</p>
51	<p>We decided to tear down and rebuild our home after evaluating our options after Helene, as we experience significant flooding. We realize it was unprecedented, but there was so little coordination from the federal side. For example, Flood FEMA insurance has no contact with non-flood FEMA coverage for rent etc. The SBA, which offers low interest loans for building, has no</p>	<p>Thank you for sharing your experience and for your kind words about City staff. We understand how challenging it can be to navigate multiple federal recovery programs with limited coordination. The CDBG-DR Action Plan aims to provide a more unified, local response to long-term housing and infrastructure needs resulting from Hurricanes Idalia and Helene. Your feedback reinforces the importance of clear communication, cross-agency coordination, and</p>



	<p>coordination with the other offices. We found the City of St. Pete to try very hard. You could go there and get answers, however, they weren't always correct. I became adept at asking for certain people only, as they knew what they were talking about. Honestly, it was such a nightmare dealing with all the different agencies. I have yet to hear back from the non-insurance side of FEMA; I call regularly but there's never any progress. It's been nearly nine months since the hurricane. We have given up on any progress with them. The other agencies, although slow, have come through.</p>	<p>continued improvement in disaster recovery efforts.</p>
<p>52</p>	<p>I would like to see the city of St Pete provide more support and assistance to resident who may experience nonresidential damage such as property damage. During hurricane Milton in 2024 a tree from a neighboring yard, fell onto our property and is leaning against a cable that is owned by WOW Internet. While I've written to the FCC who referred me to the department of agriculture who eventually escalated my concern to the city of Saint Petersburg, wow has made no attempt to come on my property and remove that big limb from Office cable. In the meantime, no reputable yard company will make an attempt to remove the limb for fear of endangering their staff so I don't know if this requires use of budgeted funds or if it just requires better leadership but in any case nothing has been done to expect WOW Internet who does business in Pinellas County to remove the tree from my yard</p>	<p>Thank you for your comment. While the CDBG-DR Action Plan focuses on disaster-related housing and infrastructure recovery, it does not cover private property disputes or utility service obligations. However, your experience highlights the importance of clear coordination among service providers, regulatory agencies, and local government in post-disaster response. We appreciate you bringing this issue forward and will ensure it is shared with the appropriate City department for further review.</p>
<p>53</p>	<p>Stop pulling our water from lake keystone area.</p>	<p>Thank you for your comment. While outside the scope of the CDBG-DR Action Plan, the City purchases water from Tampa Bay Water.</p>



54	<p>Hello, I'm unemployed and paying for HO insurance at ridiculous prices. Citizens is making me wait 30 days to cover my only source of income right now. I have one rental property where I also house my retired Mother but they say it's because I didn't have it insured previously. This doesn't make any sense. There is no storms named. Why? Isn't this run by the state to help people get insurance in Florida? This should be addressed in your action plan.</p>	<p>Thank you for your comment. We understand the frustration many residents face in navigating Florida's property insurance market, especially following disaster events. While the CDBG-DR Action Plan focuses on federally funded disaster recovery programs and cannot address state-run insurance policies or procedures, your concern highlights an important systemic issue. We encourage you to continue engaging with the Florida Office of Insurance Regulation and Citizens Property Insurance Corporation to seek clarification and resolution.</p>
55	<p>Hi-rise condo owners need specific instructions re: hurricane threats vs single family homeowners. (We) are all too complacent about not realizing hurricane threats and don't evacuate.</p>	<p>Thank you for your comment.</p>
56	<p>Would be nice to see \$ for small business (Nicko's Pizza) in St. Petersburg, whilst all their equipment due to landlords not securing buildings from flooding. I'm sure there were many, but this business is a staple in the community. Especially since it's on the south side of St. Pete where business is hard to find.</p>	<p>Thank you for your comment. We recognize the importance of small businesses like Nicko's Pizza, especially in areas like South St. Petersburg where local businesses are vital to the community. While the CDBG-DR Action Plan does not currently include direct small business funding, the City has established the We Are St. Pete Small Business Recovery Fund to provide targeted support. We encourage impacted business owners to explore this resource and appreciate your advocacy as we continue working toward an inclusive and resilient recovery.</p>
57	<p>Need to listen to those most affected and there needs to get it down to the the People</p>	<p>Thank you for your comment. The City conducted extensive community engagement during the development of the draft Action Plan, including community meetings during City Hall on Tour, online surveys to residents, businesses, nonprofits, public housing authorities, and the affordable housing community, and three (3) public hearings during the public comment period. More details on the results of these outreach efforts are detailed in the draft Action Plan. To ensure broad awareness and participation in the City's recovery programs, we will conduct a data-driven, targeted outreach and engagement campaign throughout the city.</p>



58	I would like to see our city put funding into two places: better drainage systems in our streets and adding natural barriers (mangrove trees etc) to prevent shore erosion. This will help our neighbors not get flooded in the future.	Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.
59	Use money to hire city employees to go to residential neighborhoods and provide tree trimming services.	Thank you for your comment. Tree trimming is not an eligible activity under the CDBG-DR program, per HUD requirements, which is the funding source for Sunrise St. Pete.
60	Please prioritize protecting water and wastewater facilities during storms so the sewers don't have to 'go down' during future storms.	Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.
61	As a concerned resident, I would like to understand why the City of St. Petersburg continues to raise property taxes, water rates, and other municipal fees, even as it receives significant federal funding through the Community Development Block Grant – Disaster Recovery (CDBG-DR) program. According to the City’s CDBG-DR Action Plan (Final Draft, May 2025), St. Petersburg has been allocated approximately \$159.8 million in federal disaster recovery funds. These funds are intended to address unmet needs and mitigate future risks following the impacts of Hurricanes Idalia and Helene. The plan outlines investments in infrastructure, housing, and community resilience—areas that typically require substantial local funding. Given this influx of federal support, it is reasonable to ask: Why are local taxpayers still facing increased financial burdens? Shouldn’t these federal funds be strategically leveraged to stabilize or even reduce the cost of living for residents, especially in a time when affordability is a growing concern? I urge city leadership to consider a more transparent and strategic approach to budgeting—one that prioritizes the use of	<p>Thank you for your comment. The City’s CDBG-DR allocation is a one-time federal grant specifically designated for disaster recovery related to Hurricanes Idalia and Helene. These funds are restricted by HUD for use in addressing unmet needs—such as damaged housing, infrastructure, and mitigation—and cannot be used to offset general operating costs, municipal tax rates, or utility fees.</p> <p>We understand concerns around affordability and cost of living, and we remain committed to ensuring federal resources are used transparently to support long-term recovery and community resilience.</p>



	<p>federal grants to offset local costs and ease the financial pressure on residents. Freezing or reducing tax and utility rates would be a meaningful step toward equitable recovery and long-term community sustainability. Thank you for your attention to this matter. I look forward to your response and to seeing how these federal resources are being used to truly benefit the people of St. Petersburg.</p>	
62	<p>My area was without power for eight days after the storm. If the resources coming in from the government and local community did not happen then the results would have varied.</p>	<p>Thank you for your comment.</p>
63	<p>Why should everyone subsidize those people who choose to live at the water's edge?</p>	<p>Thank you for your comment. The CDBG-DR program is designed to assist communities recovering from federally declared disasters, with a focus on addressing unmet needs and reducing future risk—particularly for low- and moderate-income households. Funding decisions are guided by federal requirements and local impact assessments indicating storm impacts across the entirety of the city, not limited to waterfront communities. The City is committed to ensuring that recovery investments are made with long-term community resilience in mind.</p>
64	<p>We need a safe place where people, including first responders, can go in a disaster. It is a hardship for people to have to pay for hotels or apartments when they are still paying a mortgage.</p>	<p>Thank you for your comment. The City understands the hardship faced by residents who were displaced after the storms while still managing mortgage obligations. The Action Plan includes housing recovery programs and a Disaster Relief Reimbursement Program, which allows eligible households to be reimbursed for certain out-of-pocket expenses incurred after Hurricanes Idalia and Helene. While CDBG-DR funds cannot cover future emergency shelter needs or hotel stays directly, these programs are</p>



		designed to help offset past disaster-related costs and support long-term recovery.
65	<p>Many residents in Shore Acres cannot afford the cost to elevate or mitigate. Could some funding go towards installing barriers on homes? It seems that this may be a low cost option</p>	<p>Thank you for your comment. The City recognizes that many residents in Shore Acres and other flood-prone areas face financial barriers to elevation and other major mitigation efforts. The Residential Recovery and Elevation Program may include support for cost-effective mitigation measures—such as flood barriers or other protective retrofits—where eligible under HUD guidelines. Your suggestion will be considered as program policies are finalized to ensure a range of practical, resilient options are available to impacted households.</p>
66	<p>I work as a clinical mental health therapist with HUB. The services that HUB provides to community members is invaluable! Many people's lives changed fundamentally due to the recent hurricanes and increased financial burdens. As a therapist I am happy to work with HUB to provide mental health services to individuals who have previously never had access to mental healthcare for themselves. HUB also provides much needed wrap around care to individuals and families in St. Petersburg. Discontinuing funding for HUB will take away much needed access to care and be detrimental to individuals and families in the St. Petersburg community.</p>	<p>Thank you for your comment. The City recognizes the value of our nonprofit service providers to our community and has proposed the Non-Profit Community Support Services Program. This program is intended to assist eligible organizations with providing critical community recovery and resilience functions, including significant grant funding to support mental health services.</p>
67	<p>I'm begging you please to allot significant budget for infrastructure. Especially in the area of Riviera Bay and Shore Acres. I live in Riviera Bay and the city-owned seawall across from our house is going to fall into the water any day as it is completely</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>



	<p>compromise and being held up by rotted wooden posts. PLEASE HELP US!</p>	
68	<p>More for infrastructure needed as that impacts everyone in the city, not just a select few. People can protect their own Property, and while I emphasize with anyone who suffered damage, I don't think it is anyone else's job, to repair and protect what they failed to project by purchasing insurance. Those that did pay for and sacrificed to pay for insurance seem to get the penalized for being responsible, while those who chose to not sacrifice and pay for their own insurance, reap rewards for their irresponsibility. Doesn't seem right. Use the funds in ways that improve the community and protect the masses from future issues.</p>	<p>Thank you for your comment. The City understands the importance of investing in infrastructure that benefits the broader community, which is why a reasonable proportionate amount of CDBG-DR funding is dedicated to stormwater, sewer, and drainage improvements through the Public Infrastructure Mitigation Program. At the same time, federal guidelines require that recovery funds address documented unmet needs—especially for low- to moderate-income households—regardless of insurance status. The City is working to balance community-wide resilience with targeted support for those most impacted by the storms.</p>
69	<p>Far too much is being spend on Affordable (section 8) housing and far too little on Infrastructure improvements. The entire city is impacted by Infrastructure, if that's not fixed, this city will continue to flood. 4th street was flooded yesterday during the heavy rain. That needs to be fixed first!</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>
70	<p>8 million for administration? Are we fund retirement plans, paying bonuses ? How can you justify this expense.</p>	<p>Thank you for your comment. The administrative budget in the Action Plan complies with HUD regulations, which allow up to 5% of the total CDBG-DR grant to be used for eligible administrative costs. These funds support the necessary staffing, systems, and oversight required to manage a complex federal recovery program in compliance with HUD rules. They do not fund bonuses or retirement plans. Transparency, accountability, and fiscal responsibility remain top priorities throughout program implementation.</p>
71	<p>I look forward to learning more about the plan</p>	<p>Thank you for your comment. For more information, and to stay up to date, please visit www.sunrisestpete.org.</p>



72	<p>I am here to echo the amazing and incredible work that the HUB is delivering to the community. It is imperative that this work continues as we heal together in community</p>	<p>Thank you for your comment. The City recognizes the value of our nonprofit service providers to our community and has proposed the Non-Profit Community Support Services Program. This program is intended to assist eligible organizations with providing critical community recovery and resilience functions, including significant grant funding to support mental health services.</p>
73	<p>I had the opportunity to attend the virtual public hearing on the well-constructed action plan designed to support the residents of St. Petersburg. I would like to affirm that the objectives of the Nonprofit Community Support Services Program align with the current resident needs observed by the St. Petersburg Community Support Hubs. Following last year's hurricanes, there has been a marked increase in the demand for mental health counseling and support. Consequently, we have extended the number of counseling sessions available to address hurricane and disaster-related trauma. We have invested considerable time in developing a diverse network of local clinicians who share the Hub's mission of serving the residents of St. Petersburg. This network is committed to providing group and clinical support in areas of need and stands ready to offer assistance in whatever capacity required by St. Pete residents. Thank you for the opportunity to offer comment.</p>	<p>Thank you for your comment. The City recognizes the value of our nonprofit service providers to our community and has proposed the Non-Profit Community Support Services Program. This program is intended to assist eligible organizations with providing critical community recovery and resilience functions, including significant grant funding to support mental health services.</p>
74	<p>I am currently building a new house on my lot in Shore Acres. I think this plan will help many of my neighbors who need help making sure they don't keep flooding. I also hope something will be done about the street drainage as well. I also work at a solar-powered streetlight company based in Tampa. We have about 10,000 lights installed around Tampa Bay but only 8 lights in Pinellas. As a resident and an expert in these lights, I'd hate to see a</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>



	<p>single grid-tied light not replaced with our hurricane resilient lights as part of these improvements. Please take a look at Streetleaf.</p>	
75	<p>I'm not sure what to say here, but I have to admit I could use some of the Recovery funds to repair my small condo, I only got a small amount from FEMA, before I had to delete the FEMA account due to Lockout, due to me changing my Phone Number (due to harassing phone calls) - I tried to restore the account by calling FEMA but they never answered the phone (I was on the line 45 min. at least twice, but no one answered the phone). - anyway - I could use some funds to repair drywall due to 3.5 inches of Storm Surge in my condo unit, also discarded Carpet, damage in bathroom (water under Tile), damage to bathroom vanity, damage to Kitchen cabinets, Storm surge killed my Dryer (the Washer seems to be OK). - the Storm surge damaged my vehicle was also damaged. - currently I am in a Temporary Apartment while some of the repairs are being fixed, I could use rent assistance to help with some of the Condo repairs, as I was not able to do that thru FEMA.</p>	<p>Thank you for sharing your experience. We understand how challenging it can be to navigate disaster recovery, especially when access to FEMA assistance is limited. The City's CDBG-DR programs are supported by a federal grant from the U.S. Department of Housing and Urban Development (HUD) to help address unmet needs following Hurricanes Idalia and Helene. This includes assistance for eligible homeowners with storm-related damage and reimbursement for certain out-of-pocket expenses. We encourage you to apply once programs open and appreciate your continued resilience.</p>
76	<p>Please fix the drainage/sewage problem. Save peoples homes and protect our waters by NOT DUMPING SEWAGE IN THE BAY. Florida waterways are just as important as our homes. Let's protect both by fixing the water recovery sewage abd drainage systems with the hurricane recovery money. Forget the Rays worry about the people</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>



77	I feel the money should go into local, small businesses.	Thank you for your comment. While the CDBG-DR Action Plan does not currently include direct funding for small businesses, the City recognizes their importance to community recovery. To support locally impacted businesses, the City has established the We Are St. Pete Small Business Recovery Fund outside of the federal CDBG-DR allocation. We appreciate your support for local businesses and will continue to explore ways to strengthen economic resilience in future recovery efforts.
78	Please help homeowners with costs associated with hurricane damage to their property that was not covered by FEMA or homeowner's property insurance, such as tree removal and damage to other structures on property. We had over \$20,000 of damage from both storms.	Thank you for your comment. The City recognizes that many homeowners experienced significant out-of-pocket costs not covered by FEMA or insurance. The CDBG-DR Action Plan includes a Residential Recovery and Elevation Program, as well as a Disaster Relief Reimbursement Program, which may assist eligible households with documented, disaster-related damage and expenses. These HUD-funded programs are designed to help close the gap for those who did not receive sufficient assistance through other sources.
79	YES! please help those of us that are being hit by the 49% rule and not allowed to renovate our current structure. If I don't get approved for an SBA loan to demo my current home of 25 years, and rebuild a new home, I have no idea what I will do. I will not be able to sell my little 723 sq ft, flood damaged, stick home for enough to buy anything else in the area. I am 60 years old, have worked for non-profits and used to work for the City of St. Pete - first marketing director at Sunken Gardens when the city took it over - and only make 41,000 a year currently. I would be homeless if I do not get help.	Thank you for sharing your experience. The City understands how the 49% rule has created difficult circumstances for many homeowners with substantial damage. The CDBG-DR Action Plan includes a Residential Recovery and Elevation Program that may assist eligible households facing reconstruction needs to meet FEMA or local code requirements. These HUD-funded programs are designed to support disaster-impacted residents—especially those with limited incomes—who are unable to recover through insurance or SBA loans alone. Your longtime service to the community is deeply appreciated, and your input will help inform the City's continued efforts to support those most in need.
80	The Sewage Infrastructure Needs Funds to support the growth of St Petersburg. A sewage backup flood in our homes is the Worst kind of flood.	Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.



<p>81</p>	<p>I think that more money and effort should be spent on infrastructure. By our home the bay has risen just in the past 2 years that we have lived here. It needs to be dredged. Also, the sewers back up daily with the tides flooding the streets even in a drought. The sewers system needs to be maintained. I'm worried that tying money to HUD would disqualify many in my Rivera Bay neighborhood who have 2 income households but aren't rich. We make enough money to get by but don't have savings and don't have "extra" money for emergencies.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan. Additionally, we recognize that many middle-income households and small property owners have experienced significant hardship following the hurricanes. While CDBG-DR funds must primarily benefit low- to moderate-income (LMI) populations per HUD requirements, the City is proposing program structures—such as cost reimbursement and recovery grants—that may support a broader range of impacted residents.</p>
<p>82</p>	<p>I believe this money should be used to help the victims from hurricane Helene, specifically the people in need who have not flooded in prior years in other storms. Flooding for the first time leaves people in utter shock, disaster & distress. Although it's been almost a year since this has happened our community is still deeply affected. Parts of St Petersburg that has never flooded before seen water up to 9 inches (probably more in other locations). I hope you can come up with a way to use this money wisely to help the people truly in need, even if it's just a \$2000 check to houses affected by these floods (specifically for the first time).</p>	<p>Thank you for your comment. The City recognizes the lasting impact Hurricane Helene has had on households experiencing flood damage for the first time. The CDBG-DR Action Plan is designed to assist residents with verified, disaster-related damage and unmet needs—regardless of whether they've previously flooded. Programs such as Residential Recovery and Disaster Relief Reimbursement aim to provide flexible support to those most affected. We appreciate your input as we work to ensure funds are used effectively to reach those truly in need.</p>
<p>83</p>	<p>Please spend the available funds to plant trees (!!!) also on back up power for traffic lights, create emergency fuel reserve, bury power lines underground and build levies to protect city from storm surge.</p>	<p>Thank you for your comment. While we understand the importance of tree planting, backup power for traffic lights, emergency fuel reserves, burying power lines, and building levees, it is essential to note that HUD regulations do not permit the use of CDBG-DR funds for tree planting and certain other operations and maintenance activities.</p> <p>To address community resilience, the City has proposed the Public Infrastructure Mitigation Program, which includes improvements to stormwater systems and other critical infrastructure projects such as those identified in the St. Pete Agile Resilience (SPAR) Plan. These efforts aim to enhance readiness and resilience against future disasters.</p>



84	8 mil for admin? No way Harden the sewer plants first! Affordable housing should be last at the feeding trough!	Thank you for your comment. Up to 5% of the City’s CDBG-DR allocation—approximately \$8 million—is permitted by HUD for administrative costs to ensure proper oversight, compliance, and delivery of federally funded recovery programs. The majority of funds are directed toward housing and infrastructure needs, including hardening stormwater and sewer systems through the Public Infrastructure Mitigation Program. HUD also requires that at least 70% of funds benefit low- to moderate-income households, which guides the inclusion of affordable housing investments in the Action Plan.
85	Maybe helping some of us out with our rising insurance rates. Mine just doubled. It's affecting everybody. I might not be able to afford my house if this keeps going on.	Thank you for your comment. The City understands the growing burden of rising insurance costs and how it affects housing stability for many residents. While CDBG-DR funds cannot be used to subsidize insurance premiums, the programs in the Action Plan aim to reduce future risk—such as through elevation and mitigation—which may help lower insurance costs over time. We appreciate your input and remain committed to supporting long-term housing resilience for our community
86	The HUBBS program provides necessary mental health support to those who otherwise may not have access. This creates outlets and resources that impact the city in long term positive ways.	Thank you for your comment. The City recognizes the value of our nonprofit service providers to our community and has proposed the Non-Profit Community Support Services Program. This program is intended to assist eligible organizations with providing critical community recovery and resilience functions, including significant grant funding to support mental health services.



<p>87</p>	<p>I completely disagree that the \$160M for hurricane relief to be spent on "affordable housing." The citizens so painfully affected by Helene, especially in Shore Acres, need assistance in flood prevention and lifting houses. The City should offer no- or low-interest loans to citizens to raise their houses.</p>	<p>Thank you for your comment. The CDBG-DR Action Plan prioritizes assistance for households with documented disaster-related damage, including those in flood-impacted areas like Shore Acres. The Residential Recovery and Elevation Program is designed to help eligible homeowners with repairs, reconstruction, and elevation. In accordance with HUD requirements, at least 70% of funds must benefit low- to moderate-income (LMI) households, and funding allocations must be proportionate to the unmet needs identified in the City's damage assessment—where housing emerged as the most impacted sector. Your input is appreciated and will help inform ongoing implementation decisions.</p>
<p>88</p>	<p>Instead of investing in disaster recovery, how can we invent and innovate disaster prevention? We need to consult larger companies and figure out what preventative measures we can showcase on our beaches and home fronts.</p>	<p>Thank you for your comment. While the City has proposed the Public Infrastructure Mitigation Program to support disaster recovery and long-term community resilience projects and recognize the importance of disaster mitigation more broadly. We are committed to incorporating innovative and effective mitigation measures into CDBG-DR funded projects and longer term, the Post-Disaster Improvement and Planning Program will enable the City to review its recent disaster response to help inform mitigation and long-term recovery measures that can continue to increase readiness and support community resiliency.</p>
<p>89</p>	<p>I would venture to state that not many citizens understand the concept of AMI. Further, AMI percentages tends to be focused on families of two to four, when there surely are single-person residents and homeowners. Hopefully the grant application process will consider elders who are likely not e-savvy.</p>	<p>Thank you for your comment. The City agrees that concepts like Area Median Income (AMI) can be confusing, especially for individuals or households outside the typical family size assumptions. Program eligibility will be based on HUD income limits, which do account for household size—including single-person households. We are also committed to ensuring that the application process is accessible to all residents, including seniors and those who may have limited digital access. Your input is important and will help shape an inclusive, user-friendly recovery process</p>



<p>90</p>	<p>Help renters that lost their first, last, security to homeowners that got help when tenants were displaced having to pay for storage, new first last security , lost contents, etc. Help people with children that can't afford to live here anymore.</p>	<p>Thank you for your comment. The City has proposed a suite of disaster recovery programs to assist eligible applicants with their recovery. The Disaster Relief Reimbursement Program, for instance, intends to reimburse eligible low- and moderate-income (LMI) households for out-of-pocket expenses for up to six consecutive months of subsistence-like payments. This program is intended to provide housing and financial stability to those LMI households impacted by the disasters.</p>
<p>91</p>	<p>If possible, the money that has been allocated for recovery should first be spent on infrastructure hardening for future storm issues and any money left over should be used to help those who have lost their homes from the previous storms. If they are rebuilding, allocate money to help them raise their rebuilt home so that the next storm will not flood it, if possible.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>



<p>92</p>	<p>Tiny Home Big Impact – Mission Statement At Tiny Home Big Impact, our mission is to provide semi-off-grid, low-carbon-footprint, environmentally conscious homes to struggling veterans and their families. We aim to redefine the future of housing and sustainability while honoring those who have served. Each home is designed to be semi-self-sufficient, offering security and resilience during storms or natural disasters. In times of crisis, our units provide peace of mind to those who have sacrificed so much—because we’ve got your six. Each unit includes: Four beds: two permanent lofts (one master, one guest) and two folding twin Murphy-style bunk beds A compact kitchen with a microwave, induction cooktop, sink, small cabinet for dishes and food, and a medium-sized dorm refrigerator A living area with a large loveseat, TV wall unit, and functional space for comfort A full bathroom with a standing shower, standard toilet, vanity cabinet, and sink Sustainability features: A 100-gallon freshwater reservoir A greywater tank filtered through a three-stage reverse osmosis system for reuse in watering plants or outdoor purposes A 400-watt solar panel system powering two lithium-ion RV batteries, ensuring essential appliances and the AC can function during outages Our goal is to give veteran families a solid foundation—a home that empowers them to rebuild, grow, and thrive. Whether as a stepping stone or a forever home, each structure is built to be as strong and enduring as the veterans it serves. To every service member—past, present, and future—thank you for your courage and dedication. This is our way of giving back. I’m seeking grants and investments to get this off the ground</p>	<p>Thank you for your comment. The City has proposed the Non-Profit Community Support Services Program to assist eligible organizations with providing critical community recovery and resilience functions. The Program will provide targeted financial assistance to community-based nonprofits that primarily serve LMI communities. Grants awarded through the program are intended to: 1) Support the recovery and increased service capacity of nonprofits critical to the disaster recovery ecosystem; and 2) Foster long-term resilience and mitigate the disproportionate impacts of the disasters on low- and moderate-income households. The program is designed with flexibility to address a broad range of wrap-around recovery needs, enabling nonprofits to deliver tangible services and commodities to impacted LMI households. Eligible activities may include, but are not limited to, the provision of food assistance, housing navigation services, mental health and trauma recovery counseling, childcare services, and emergency shelter support.</p>
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<p>93</p>	<p>Your table for allocation of \$105 million in funds adds up to \$152 million. Are we being taxed for the extra? Or is the math just wrong? Repairing peoples flooded houses seems like a silly waste. I would MUCH rather address the sewage system and stop or at least slow down the sewage leaks and "don't flush the toilet" warnings. Perhaps we could spend the money of infrastructure instead of the lack of affordable housing which is NOT a function of a couple of hurricanes, it is a function of poor planning and allowing the area to be built into expensive housing so that developers from far away can make a bit more money by building expensive housing here.</p>	<p>Thank you for your comment. The \$105 million allocation referenced in Table 4: Housing Program Budget is correct. The Residential Recovery and Elevation Program includes a total of \$47 million, which is broken down into two components: \$35 million for the Rehabilitation, Reconstruction, and Elevation pathway, and \$12 million for the Reimbursement for Rehabilitation pathway. These figures are part of the same \$47 million program total and should not be added separately to the overall budget, as doing so would result in duplication.</p> <p>Regarding your broader concern, the City recognizes the need for resilient infrastructure and shares your priority of addressing long-standing vulnerabilities such as sewer overflows and stormwater management. The CDBG-DR Action Plan includes substantial investments in these areas through the Public Infrastructure Mitigation Program.</p> <p>However, per U.S. Department of Housing and Urban Development (HUD) requirements, funding allocations must be proportionate to documented unmet needs. In St. Petersburg, the greatest unmet need identified was in the housing sector—particularly among low- to moderate-income (LMI) households. Additionally, HUD requires that at least 70% of CDBG-DR funds benefit LMI populations. These factors guide the structure of the Action Plan and ensure compliance with federal regulations while striving to support both individual recovery and community-wide resilience.</p>
<p>94</p>	<p>Please work on our current drainage system. With this out of the way it will help with residents not leaving near the coast flood and money can go to them to raise their homes for future storms.</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan.</p>



<p>95</p>	<p>Please allocate a higher percentage/\$ amount to the elevation programs so that a larger percentage of qualified applicants might receive aid to prevent future flooding. Thank you.</p>	<p>Thank you for your comment. The City recognizes the importance of elevation as a long-term mitigation strategy to reduce future flood risk. Elevation is an eligible activity under the Rehabilitation, Reconstruction, and Elevation pathway within the Residential Recovery Program and may be incorporated when required by local or federal regulations. Funding levels were established based on HUD’s requirement that allocations be proportionate to documented unmet needs. As implementation progresses, the City will continue to evaluate demand and consider future amendments to ensure programs are responsive to both current damage and future resilience needs.</p>
<p>96</p>	<p>IDEA: Within the Homeowner Recovery funding, consider having the City contract to demo properties being sold for "land value only." Homeowners want to tear down but can't afford to because they are paying mortgages on top of new living expenses. While you say that elimination of "Slum and Blight" would not be used, consider that these vacant properties are full of mold and pests (roaches, rats), have unfenced slimy pools, could become drug flop houses or hangouts and make it difficult for law enforcement to search for wanted people. Additionally, it eliminates the problem we are currently having of unscrupulous "investors" buying property on the cheap as tear downs but rehabbing Substantially Damaged, Repetitive Loss properties without permits and turning them into illegal rentals. If the house is gone, that can't happen. The costs of the demolition can be placed as a lien on the property allowing the city to recoup those funds over the next year or so to put toward other housing projects. This will expedite getting new homes built and rid our neighborhoods of these dangerous properties. We should be trying to get as much good done for as many people as possible. This project would provide both an immediate and a future benefit.</p>	<p>Thank you for your thoughtful suggestion. CDBG-DR funds may be used for demolition when it supports eligible housing recovery activities, such as reconstruction following substantial storm damage. In some cases, demolition may also be permitted to address serious health and safety risks or neighborhood stabilization needs, if consistent with federal requirements.</p> <p>Your idea to use liens for cost recovery is a creative approach that could support both immediate recovery and long-term redevelopment. The City will consider this feedback as programs are implemented and explore how demolition strategies might be incorporated in a way that aligns with HUD guidelines and promotes community resilience.</p>



<p>97</p>	<p>The HUB has provided an invaluable resource to bridge the accessibility gap within the community. I'm excited to share with others the available opportunity to engage in steps toward mental wellness without the burden of financial responsibility for that critical adjustment period. The city of St Petersburg continues to show up for its residents which has been refreshing to see upon relocating to Florida. The leadership and partners of the HUB are genuinely invested and continue to find new ways to be a support and change agent within the community.</p>	<p>Thank you for your comment. The City recognizes the value of our nonprofit service providers to our community and has proposed the Non-Profit Community Support Services Program. This program is intended to assist eligible organizations with providing critical community recovery and resilience functions, including significant grant funding to support mental health services.</p>
<p>98</p>	<p>I am writing to provide feedback on how the city plans to spend over \$150 million on unmet needs resulting from the hurricane and on building resilience for future storms. I urge the city to prioritize funding for improvements to our sewage infrastructure, as this should be a top concern when preparing for future storms. It is completely unacceptable that our sewage system had to be shut down during Hurricane Helen. The outdated sewage infrastructure has led to ongoing sewage overflows and backups during regular rainstorms in recent years. The dangers posed by sewage in floodwaters, which contaminate our homes, businesses, and the environment, must be addressed. Therefore, fixing the sewage infrastructure should be a key focus in our plan to build resilience against future storms. Before allocating funds for affordable rental housing and other expenses, we should prioritize our sewage system. By proactively addressing our sewage challenges, we may reduce the need for additional rental housing. This is especially important as the city continues to permit the construction of more high-rises, which will further strain the existing infrastructure. Some homes experienced flooding not because of rising waters but</p>	<p>Thank you for your comment. The City, in accordance to HUD requirements, has proposed a budget allocation that is reasonably proportionate to the Action Plan unmet needs breakdown. Also, the City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan. A full detailed breakdown of the CDBG-DR allocation, unmet needs assessment and program budgets is available in the draft Action Plan, available on the City's recovery website: www.sunrisestpete.org.</p>



	<p>due to internal flooding caused by sewage backing up through their pipes. Homeowners have had to pay high deductibles to file insurance claims for flooding, even when the issue was solely related to sewage. This situation is unacceptable. The city must address the faulty sewage infrastructure and drainage systems, as this is a critical issue that should have been a top priority for years. When will this issue receive the attention it deserves? I would also like to request a detailed breakdown of how the funds are being spent, including specific categories and allocations. Thank you.</p>	
99	<p>Vulnerability assessment identifying projected 100-yr storm surge (not just storm water) floodplains and flood elevations to determine minimum finished floor elevations, particularly outside of fema flood zones as these areas are vulnerable to flooding as well and are only held to fbc minimum elevations. City of Atlantic beach Florida did this and found homes outside of fema flood zones are not protected from storm surge with current fbc requirements, they also found in 50 years their 2.5 foot freeboard in flood zones wasn't sufficient either based on projected storm surge elevations.</p>	<p>Thank you for your comment. The Post-Disaster Improvement and Planning Program provides funding to support planning efforts aimed at enhancing disaster response and recovery processes, fostering community-based recovery, and strengthening resilience to future disasters. This program enables the City of St. Petersburg to conduct comprehensive mitigation planning, feasibility studies, outreach efforts, needs assessments, and reports, fostering informed stakeholder decision-making and the strategic and efficient allocation of resources for long-term disaster risk reduction.</p>
100	<p>Fix the sewers and drainage. Finish the Obama Library. And don't spend any money on the dome or any other sports venue!</p>	<p>Thank you for your comment. The City has proposed the Public Infrastructure Mitigation Program intended to support disaster recovery and long-term community resilience projects or projects identified in the St. Pete Agile Resilience (SPAR) Plan. Per HUD rules, funds may not be spent on private sports arenas.</p>



<p>101</p>	<p>I have lived in St. Petersburg and Shore Acres for 48 years, and have witnessed firsthand the increase in stormwater and sunny day flooding in our neighborhood. We need to allocate more funding to infrastructure and drainage. Adding more housing is only going to put more strain on our already overwhelmed infrastructure. If we must allocate funds to housing, create an easy pathway for homeowners to prevent future property flooding by offering a one time grant of \$100,000 to use for home elevation, demolition, or first floor abandonment for primary homesteaded properties that flooded in Idalia or Helene.</p>	<p>Thank you for your comment and for your long-standing residency in Shore Acres. The City shares your concern about worsening stormwater and tidal flooding and has prioritized major investments in infrastructure improvements through the Public Infrastructure Mitigation Program.</p> <p>At the same time, HUD requires that CDBG-DR funds be proportionally allocated based on documented unmet needs, which in St. Petersburg were greatest in the housing sector. The Residential Recovery and Elevation Program is designed to help eligible, storm-impacted homeowners with elevation, reconstruction, or other resilient recovery measures. Your suggestion for targeted, one-time elevation grants will be considered as part of ongoing program design to ensure support reaches those most in need while reducing future flood risk.</p>
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APPENDIX D: STANDARD FORM 424

Standard Form 424 will be included in the final submission of this Action Plan to HUD.