



**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

DRAFT



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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%
<b>Total</b>	<b>\$2,151,678,985</b>	<b>\$370,957,571</b>	<b>\$1,780,721,414</b>	<b>100%</b>

**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 the 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.

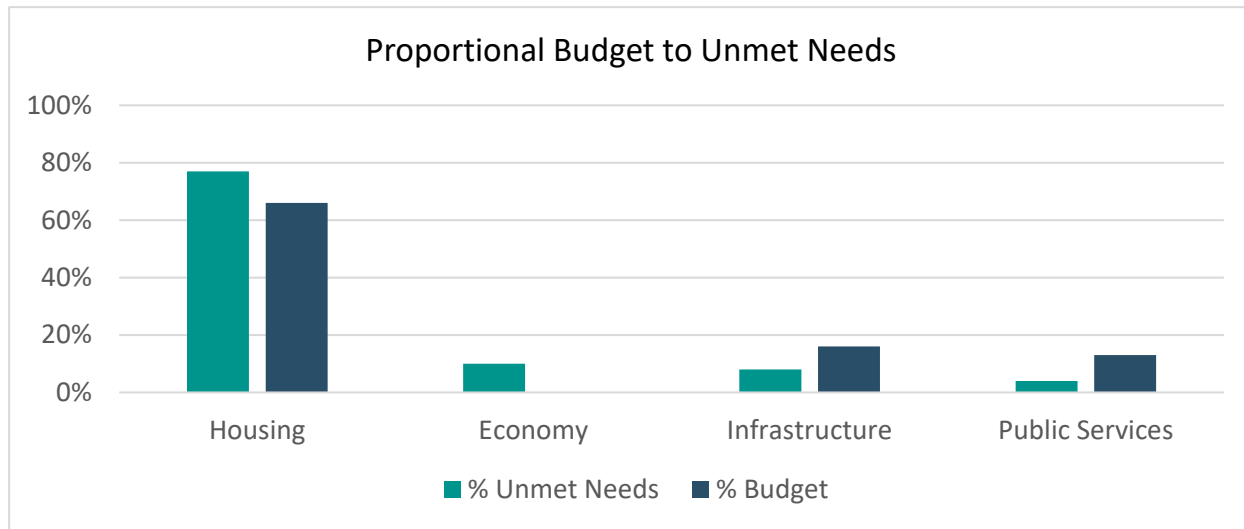
St. Petersburg's mitigation needs are heavily concentrated in water control facilities, where repeated impacts from storm surge, flooding, and power outages have exposed major vulnerabilities. Proposed projects prioritize stormwater management, flood protection barriers, lift station upgrades, and seawall 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.





**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.



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%			
<b>Total</b>	<b>\$159,884,000</b>				

**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%
<b>Housing Programs Total</b>	<b>\$105,000,000</b>	

**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%
<b>Housing Programs Total</b>	<b>\$20,000,000</b>	

**Table 5:** Public Services Programs 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 has encouraged robust public participation in the development of the Action Plan. Over the course of the Action Plan's development, the City will have 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.

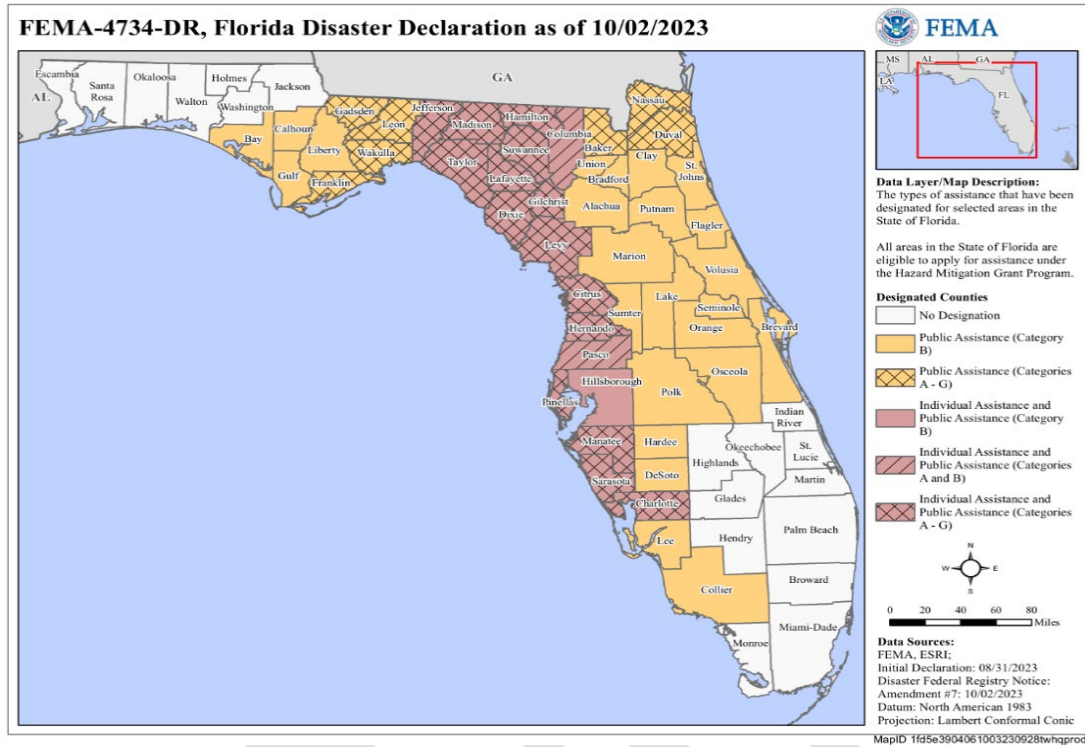
## **ACTION PLAN OVERVIEW**

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.

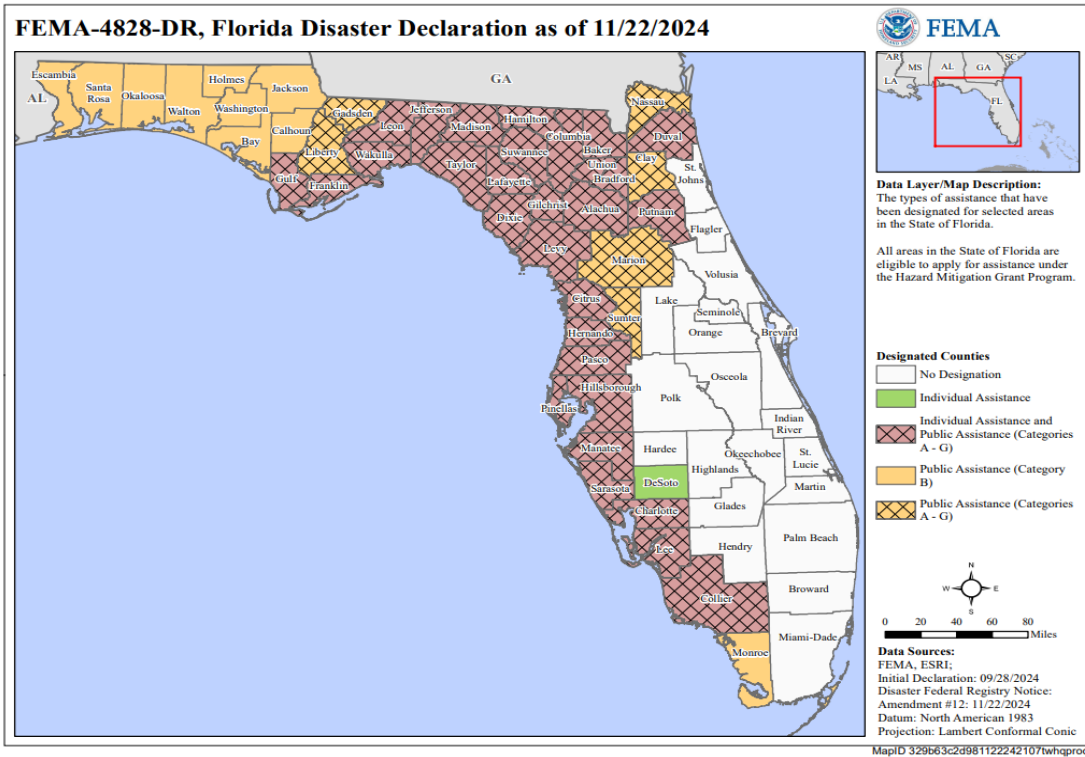
This Action Plan summarizes the hurricanes' impact on the city, examines damage to private and public property, researches unmet (i.e., unfunded) needs based on publicly available data, provides an overview of the CDBG-DR budget, and describes proposed programs. To meet disaster recovery needs, the statutes 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.



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

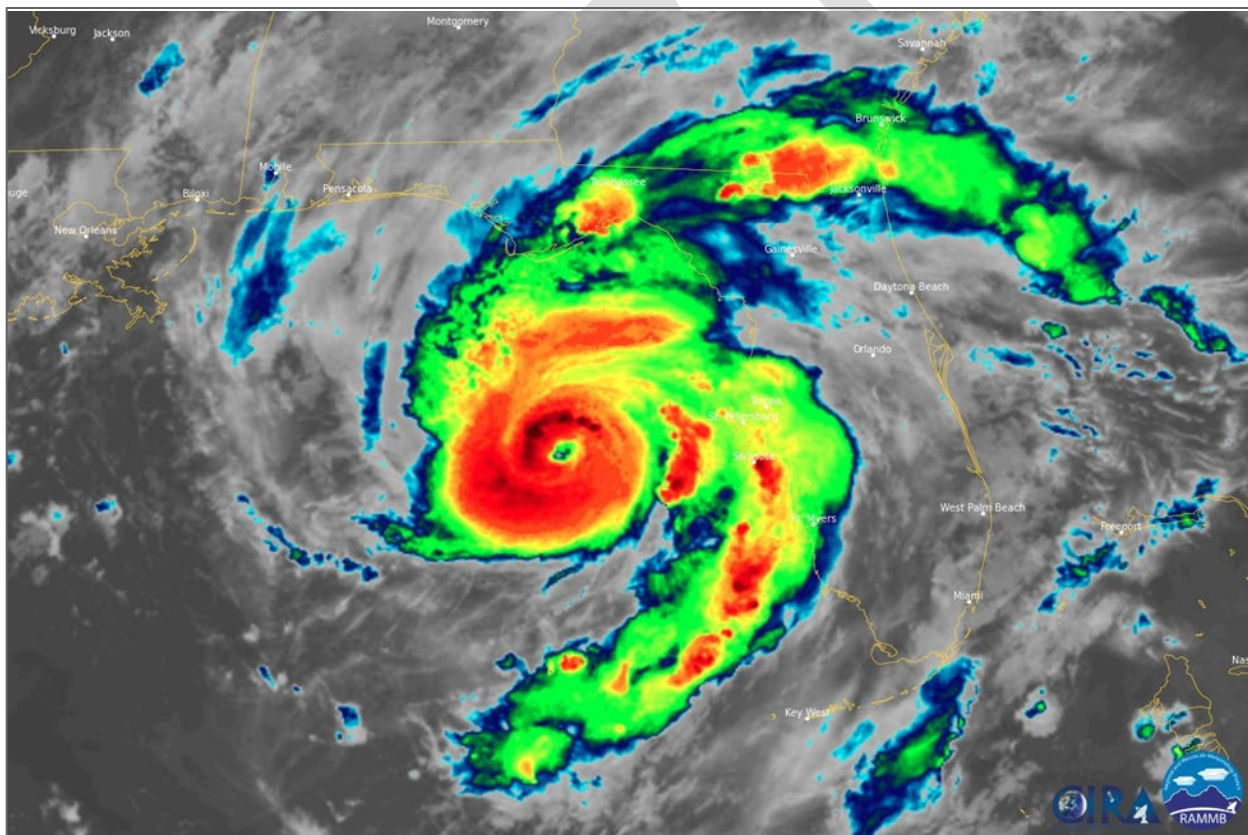


**Figure 2: Hurricane Helene (DR-4828-FL) Disaster Declaration Map**





**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.



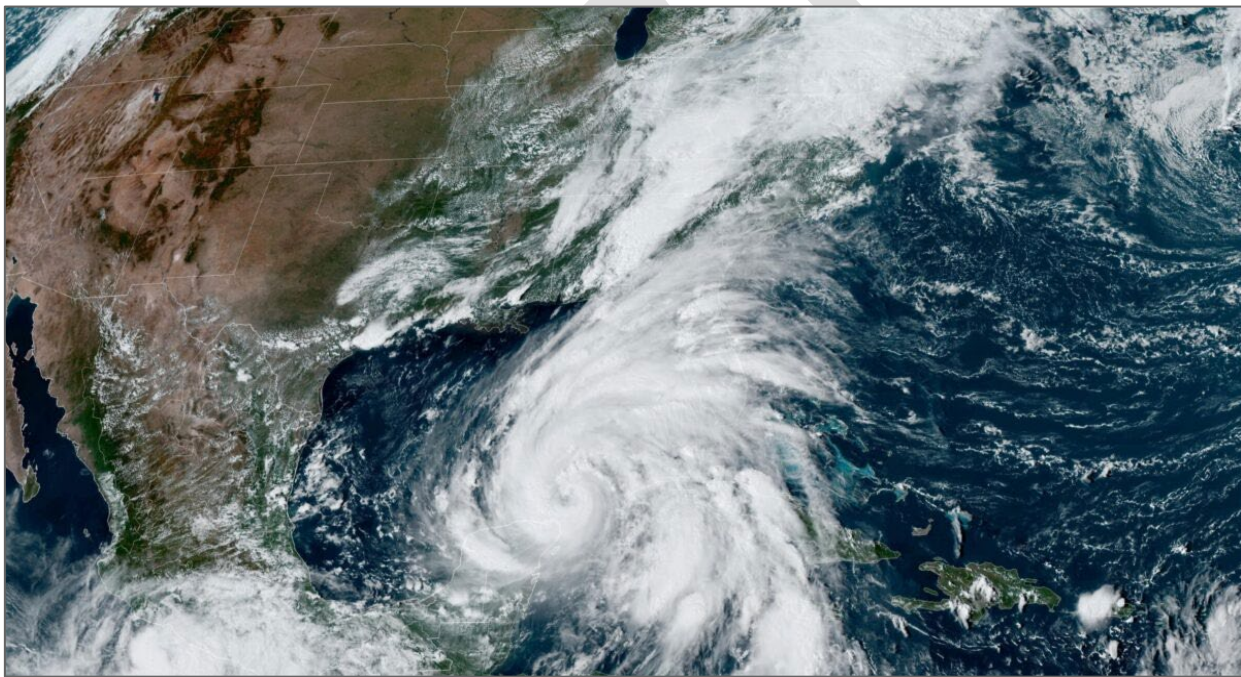
**Figure 3:** Hurricane Idalia intensifying as it approaches Florida. Source: NOAA.

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 Type	Disaster Data
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



Allocation Type	Allocation Amount
CDBG-DR Allocation	\$139,030,000
CDBG-DR Mitigation Set Aside	\$20,854,000
<b>Total Allocation</b>	<b>\$159,884,000</b>

**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

	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%
<b>MID (St. Petersburg)</b>	<b>94,335</b>	<b>228,405</b>	<b>41.3%</b>

**Table 8:** MID Low- and Moderate-Income Populations

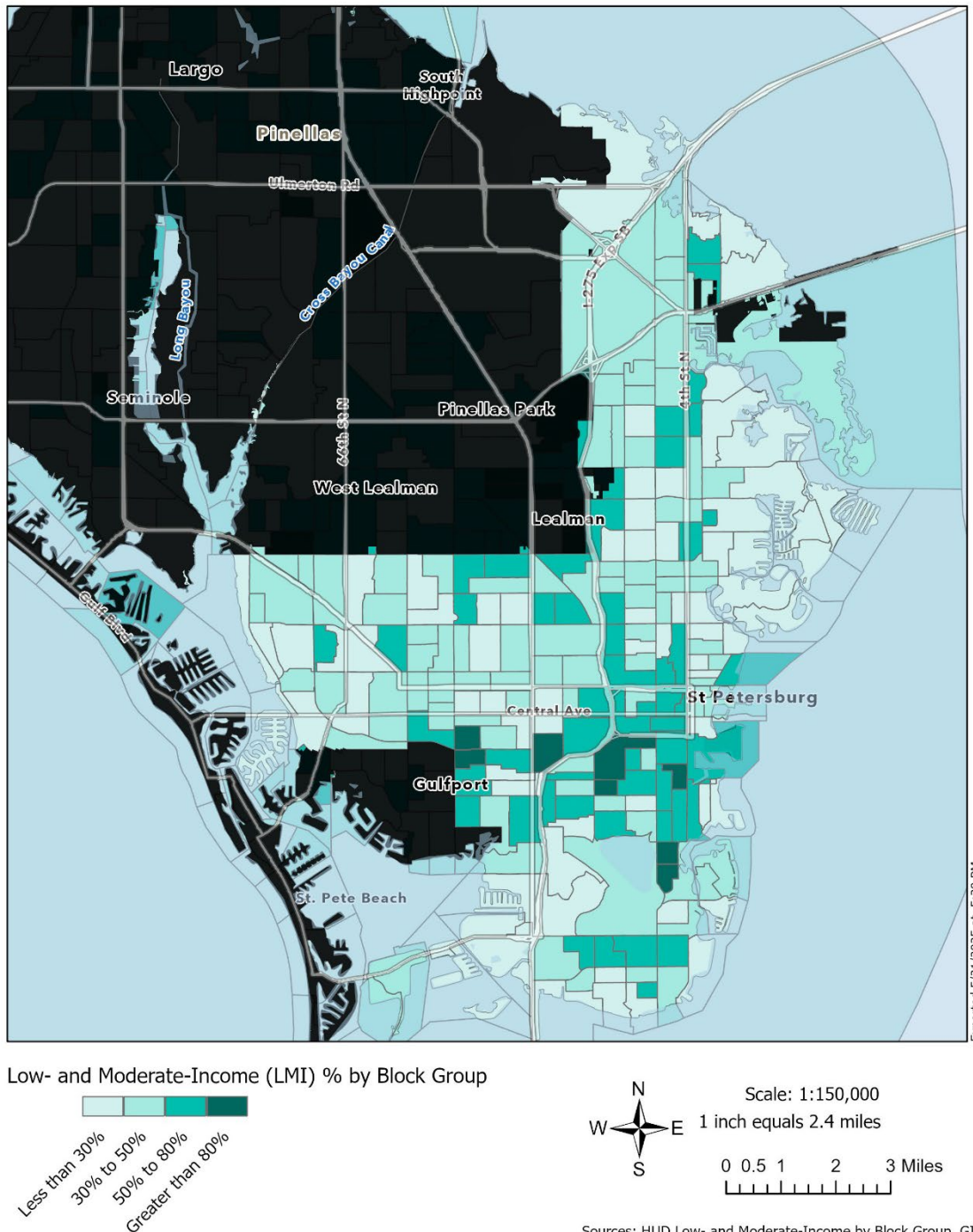
A key focus of the Action Plan is ensuring that recovery resources are directed to LMI households, who often face greater barriers to recovery. Statewide, approximately 41.9% of Florida residents are classified as LMI. In the counties covered by the federal disaster declaration, 40.1% of the population 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%
<b>Total</b>	<b>\$2,151,678,985</b>	<b>\$370,957,571</b>	<b>\$1,780,721,414</b>	<b>100%</b>

**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 report<sup>1</sup>, 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. Petersburg<sup>2</sup>.

#### Pre-Disaster Housing Conditions

Using the University of Florida Shimberg Center’s research and data for reference<sup>3</sup>, 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

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<sup>1</sup> Accessed from [Florida | National Low Income Housing Coalition](#)

<sup>2</sup> 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.

<sup>3</sup> 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 Partnership<sup>4</sup>, 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.

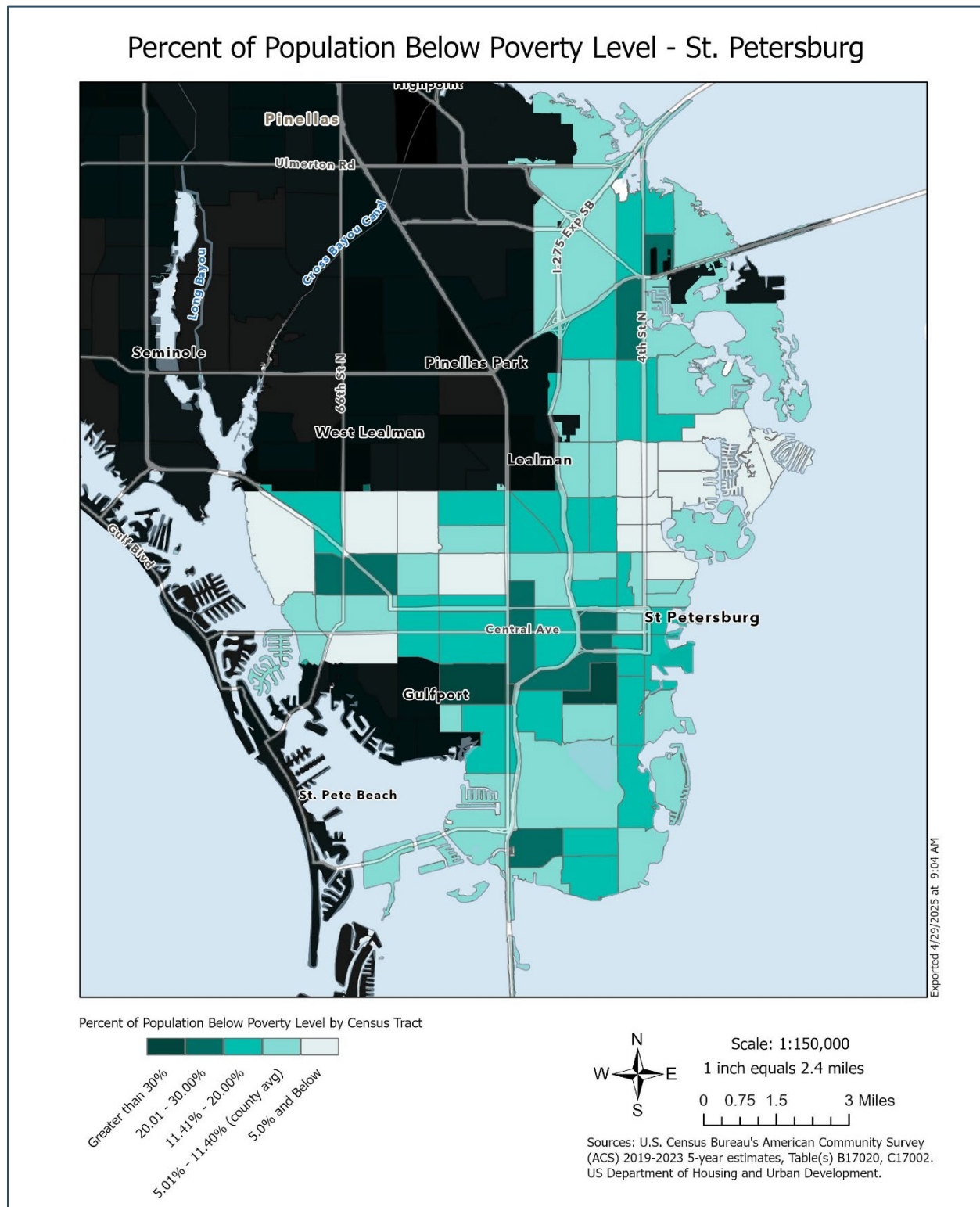
There are around 9,400 renter households in the lowest income group, but fewer than 1,500 units in the city are priced within their range, leaving a gap of nearly 8,000 units. For those earning between \$20,000 and \$50,000, about 15,300 households fall into this group, yet only 6,600 units are available 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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<sup>4</sup> Accessed from [Need By Zip Code | Affordable Housing](#)





**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:

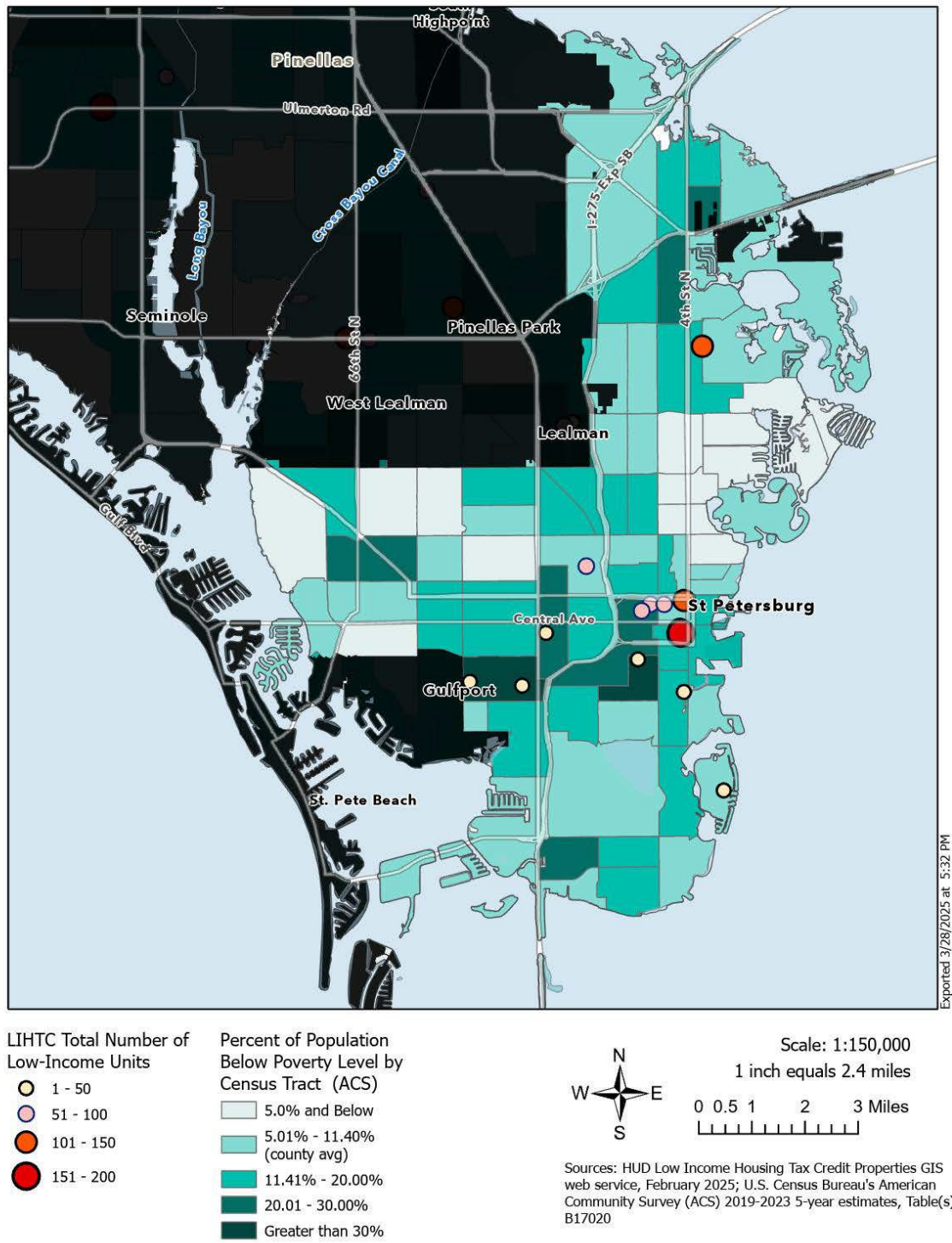
- 40 developments target families
- 35 target elderly households
- 41 serve residents with disabilities
- 40 include units for people experiencing homelessness
- 37 target other special needs populations

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



**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
<b>Totals</b>	<b>20</b>	<b>1,680</b>	<b>1,271</b>

**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.

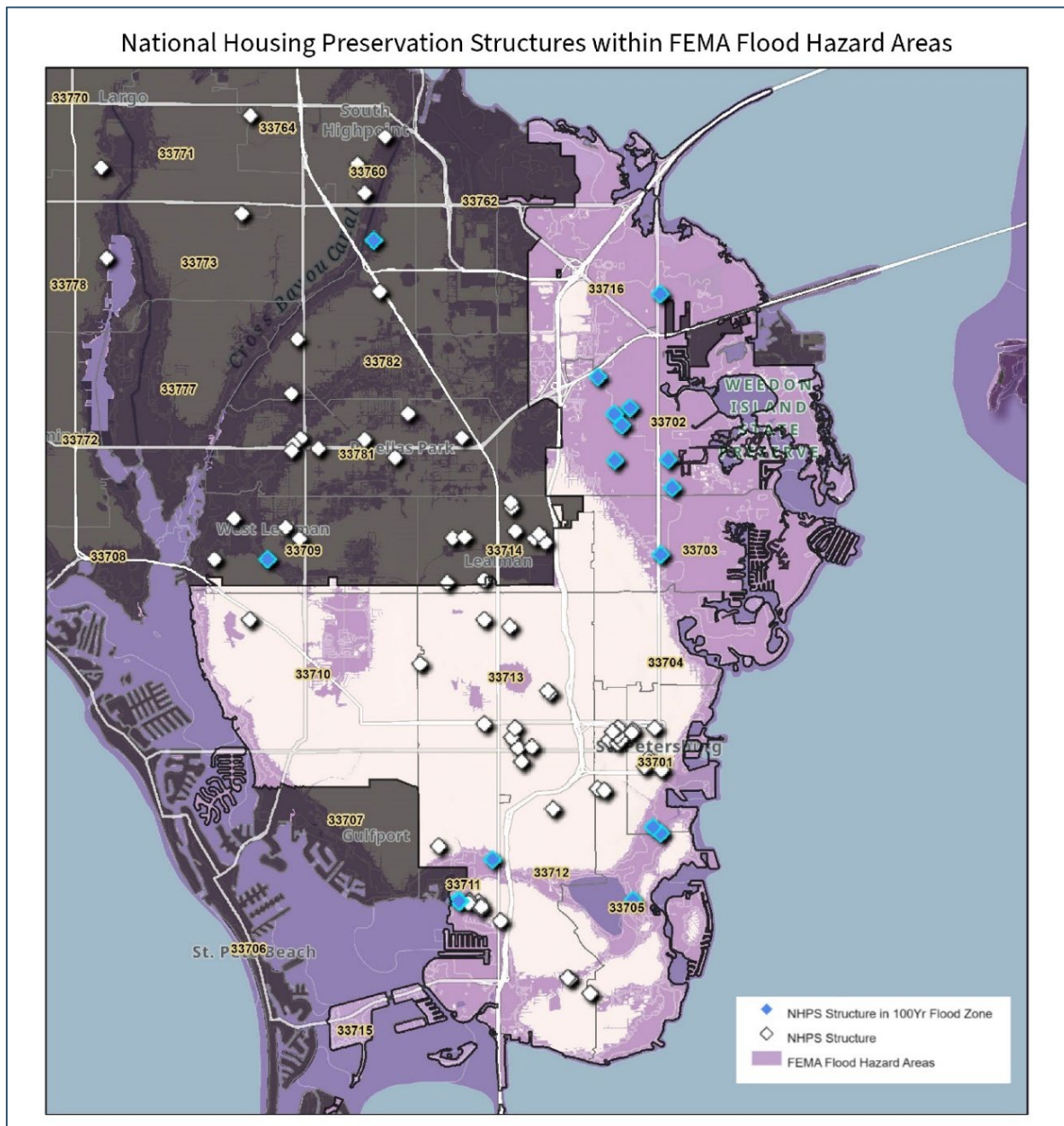
NHPR Property Locations	# of Properties	# of Units
In Flood Zone	20	566
Outside Flood Zone	38	2,605
<b>Totals</b>	<b>58</b>	<b>3,171</b>

**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%
<b>MID (St. Petersburg)</b>	<b>131,061</b>	<b>67,106</b>	<b>51%</b>	<b>42,299</b>	<b>32%</b>

**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
<b>Apartment</b>	<b>9,521</b>	<b>3</b>	<b>0.01%</b>	<b>9,515</b>	<b>23%</b>	<b>23%</b>
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%
<b>House/Duplex</b>	<b>25,028</b>	<b>15,132</b>	<b>37%</b>	<b>9,861</b>	<b>24%</b>	<b>61%</b>
Military Housing	5	0	0%	5	0.01%	0.01%
<b>Mobile Home</b>	<b>1,432</b>	<b>1,268</b>	<b>3.10%</b>	<b>159</b>	<b>0%</b>	<b>3%</b>
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%
<b>Total</b>	<b>40,952</b>	<b>18,729</b>	<b>46%</b>	<b>22,167</b>	<b>54%</b>	<b>100%</b>

**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
<b>Total</b>	<b>40,896</b>	<b>18,489</b>	<b>9,730</b>	<b>4,507</b>	<b>\$102,989,126</b>	<b>\$6,349</b>

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

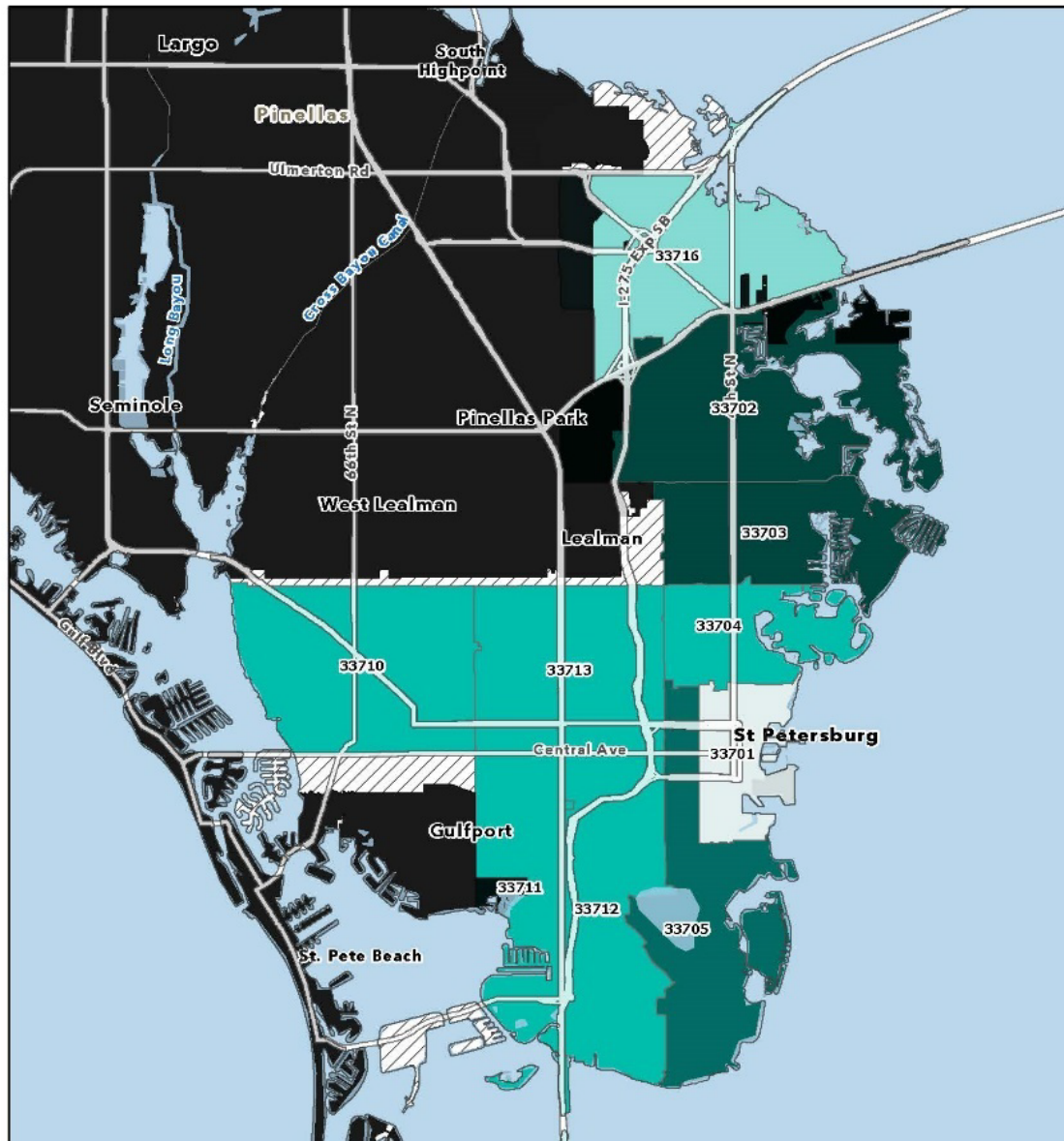
The table above presents data on FEMA-verified losses for owner- and renter-occupied households. Of the 40,896 total applicants, inspections were conducted for 18,489, revealing verified damage in 9,730 cases. Homeowners were far more likely than renters to receive verified loss amounts: homeowners saw 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



Count of Applicants with Real Property Verified Loss by Zip Code (DR-4734 & DR-4828)

- 500 and Below
- 501 - 1,000
- 1,001 - 2,000
- 2,001 - 3,000
- 3,001 - 4,400 (max)

Majority of Zip Code resides in Pinellas County



Scale: 1:150,000

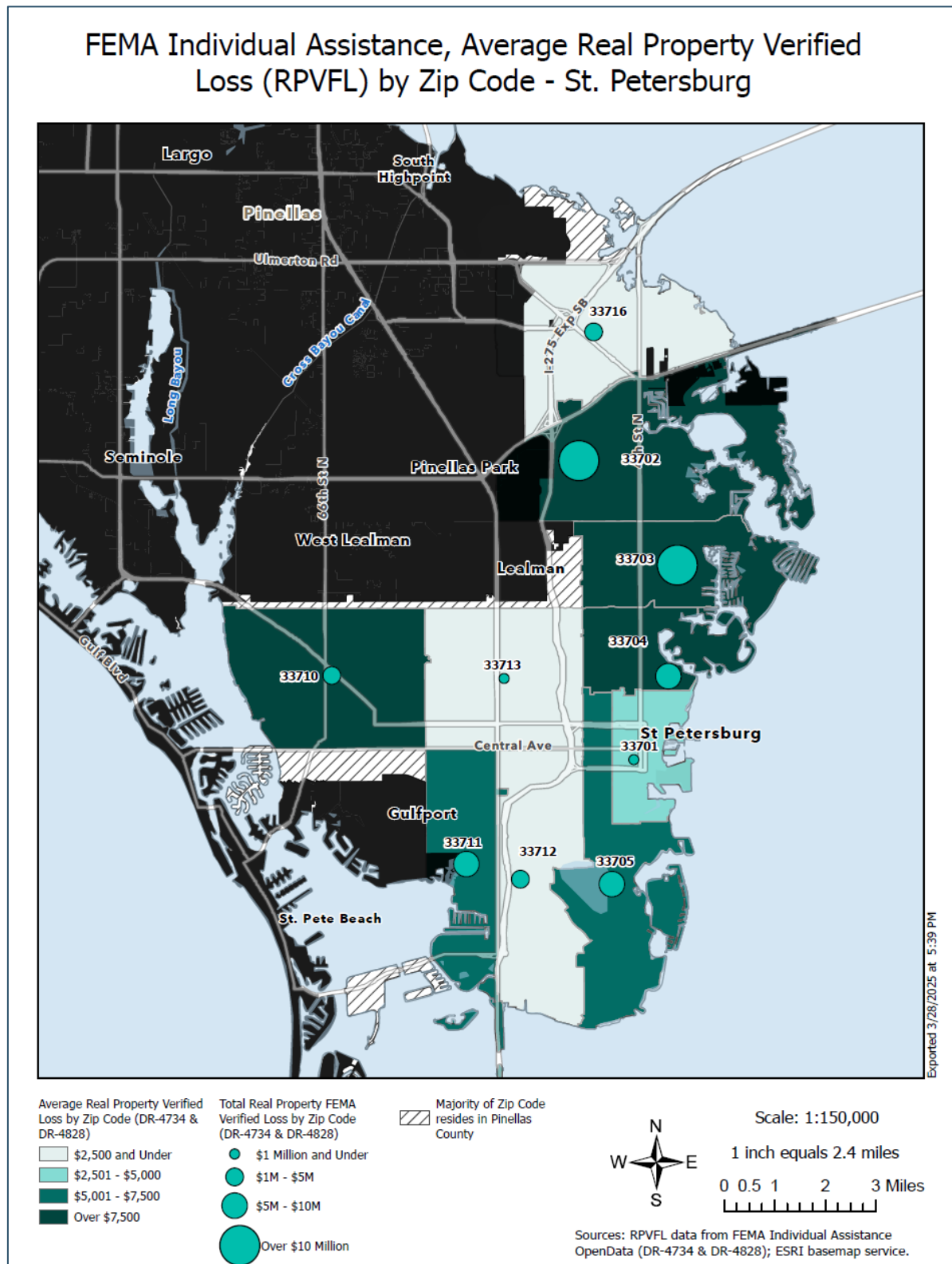
1 inch equals 2.4 miles

0 0.5 1 2 3 Miles

Sources: RPVFL data from FEMA Individual Assistance OpenData (DR-4734 & DR-4828); ESRI basemap service.

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**Figure 10: FEMA Individual Assistance Count Real Property Verified Loss**



**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 Category<sup>5</sup>

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.

<sup>5</sup> [https://www.fema.gov/sites/default/files/2020-07/fema\\_preliminary-disaster-assessment\\_guide.pdf](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
<b>Total</b>	<b>3,475</b>	<b>1,566</b>	<b>9,664</b>	<b>3,079</b>	<b>283</b>	<b>28,372</b>

**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
<b>Total</b>	<b>40,952</b>	<b>9,533</b>	<b>\$121,807,079</b>

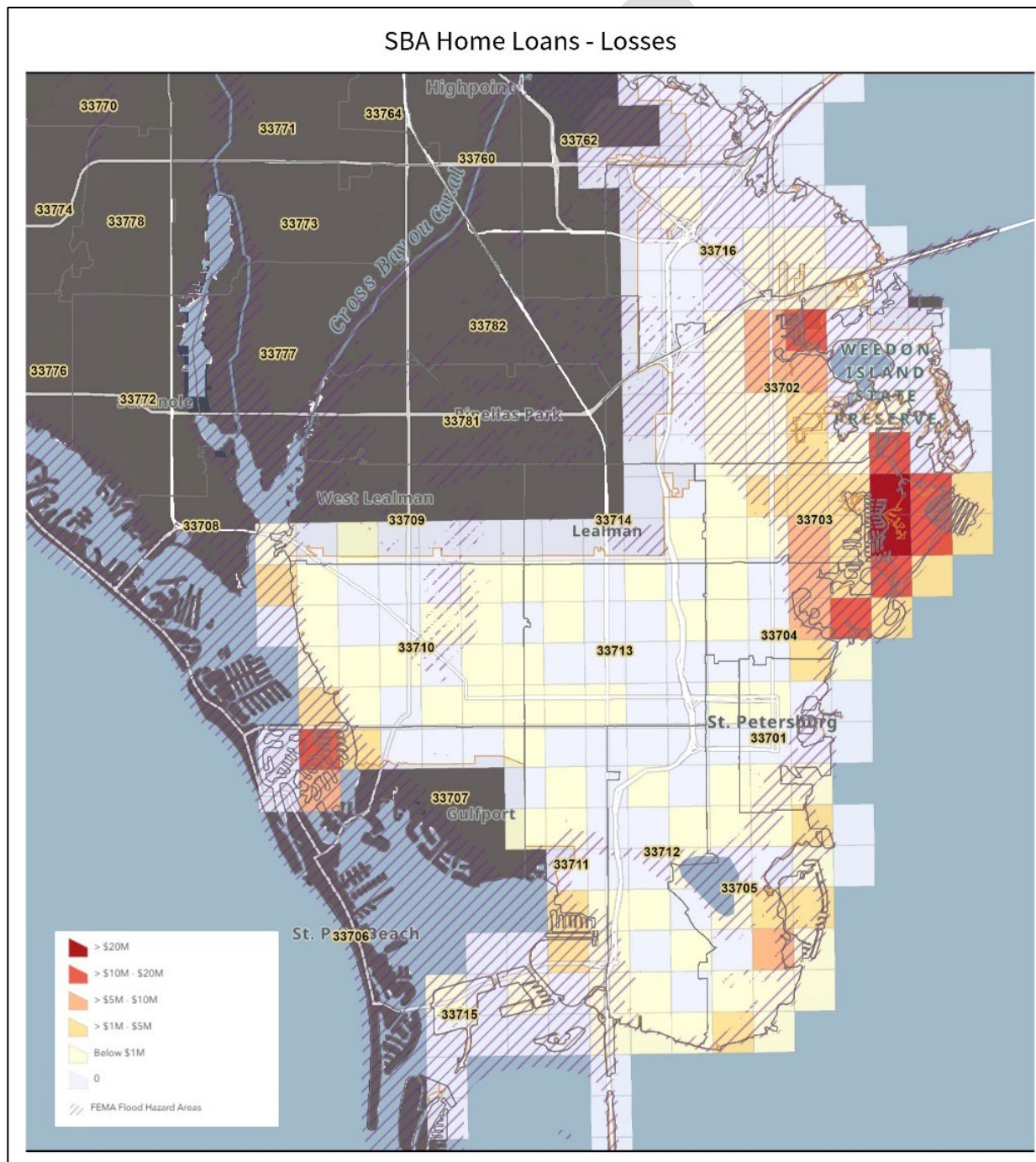
**Table 17:** FEMA Real Property Damage to Owner- and Renter-Occupied Units



### *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







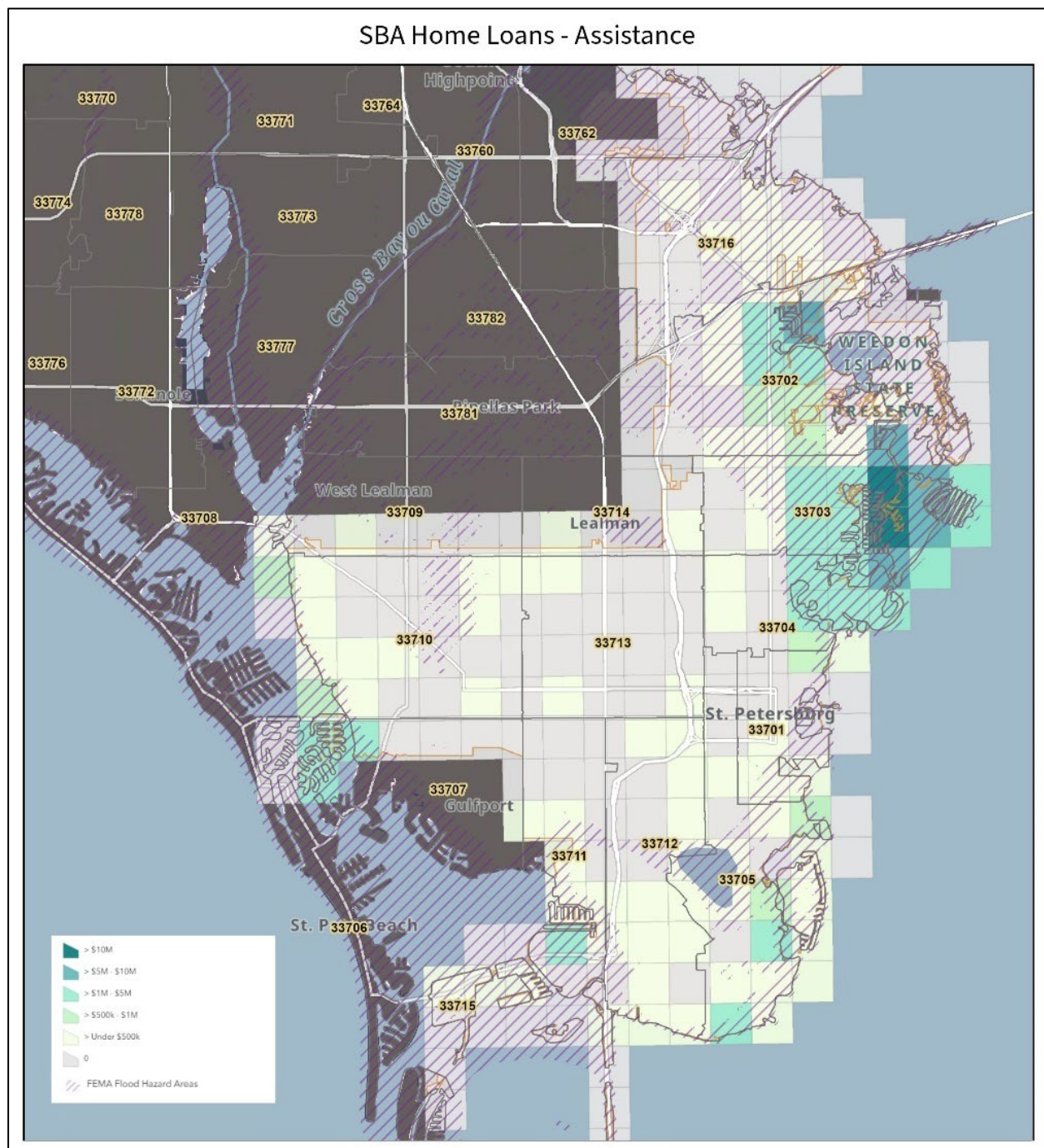
follow show the distribution of verified losses, assistance awarded, and unmet needs, offering insight into where residential impacts were most significant and where recovery funding has fallen short, particularly in areas with overlapping flood risk and storm damage.

**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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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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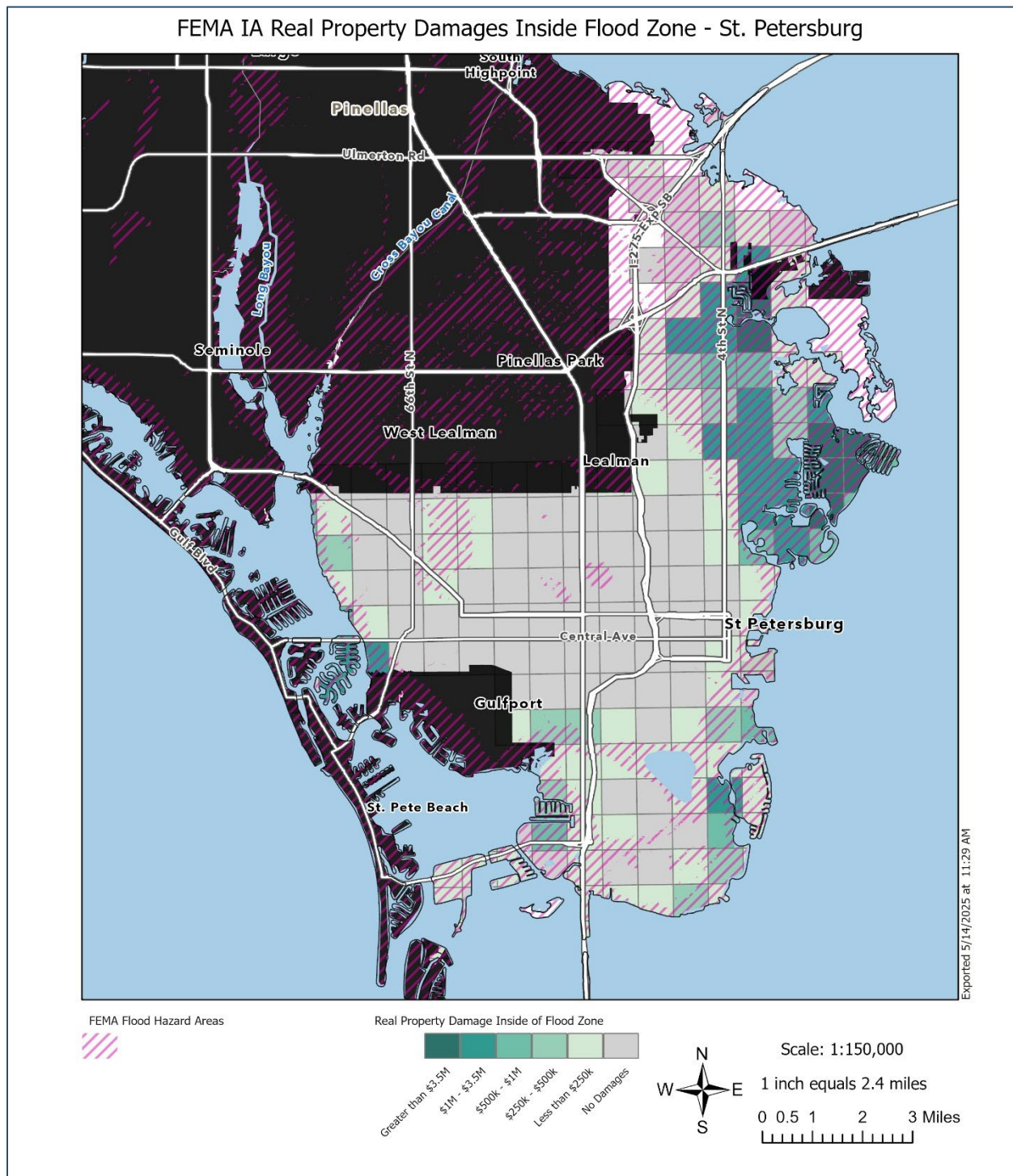
Residence Type	Record Count	Total FEMA Verified Loss to Personal Property	Total FEMA Verified Loss to Real Property	Assistance Received	Total Unmet Need
Apartment	-	-	-	-	-
Boat	7	\$10,822	\$186,329	\$135,765	\$61,386
Condo	480	\$1,544,276	\$3,396,336	\$3,521,086	\$1,477,153
House Single/Duplex	6,038	\$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	-	-	-	-	-
<b>Total</b>	<b>6,795</b>	<b>\$22,890,402</b>	<b>\$88,102,698</b>	<b>\$26,374,723</b>	<b>\$85,009,765</b>

**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.

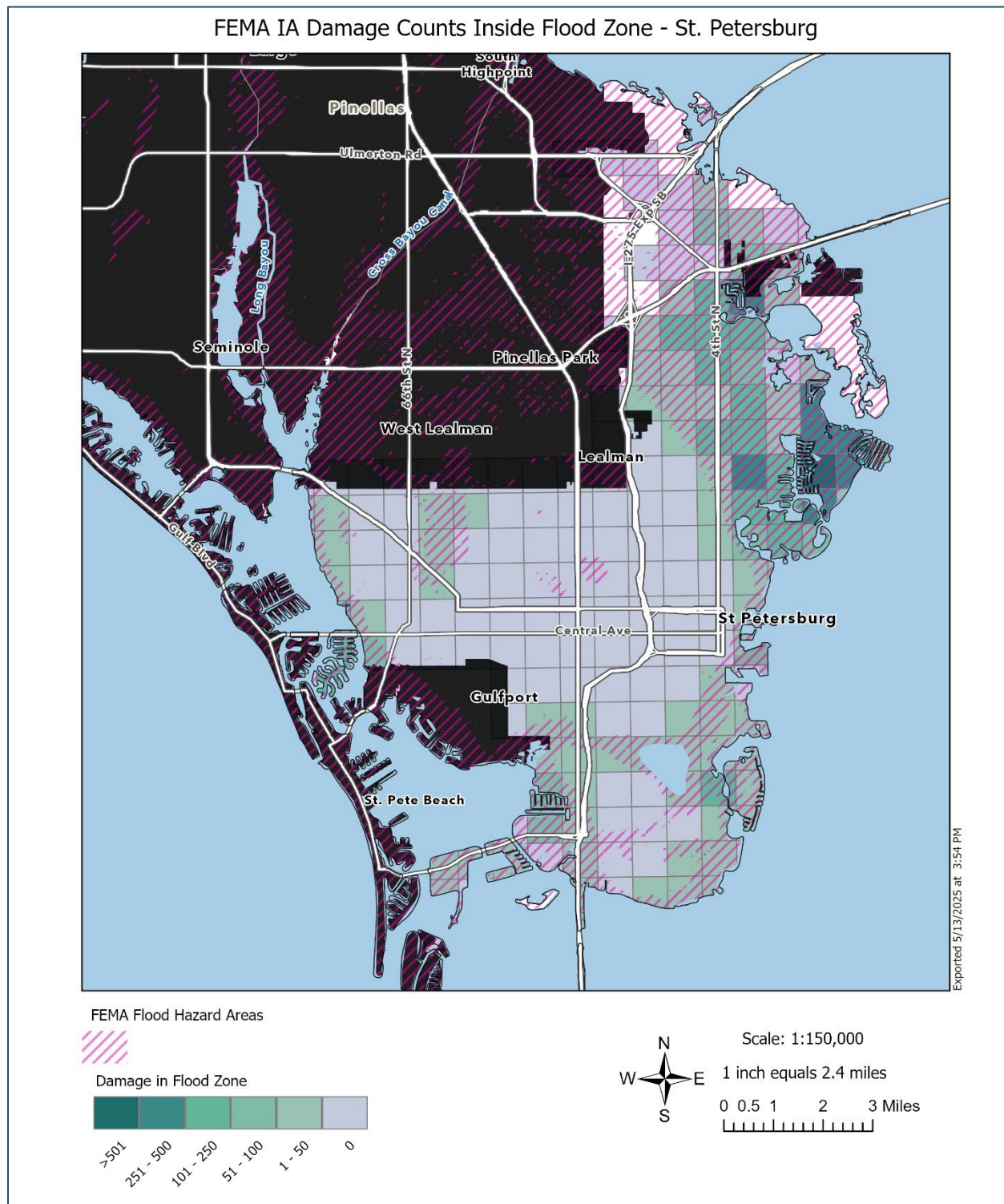
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**Figure 15: FEMA IA Real Property Damages Inside Flood Zone – St. Petersburg**

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
<b>Total</b>	<b>425</b>	<b>\$2,683,029</b>

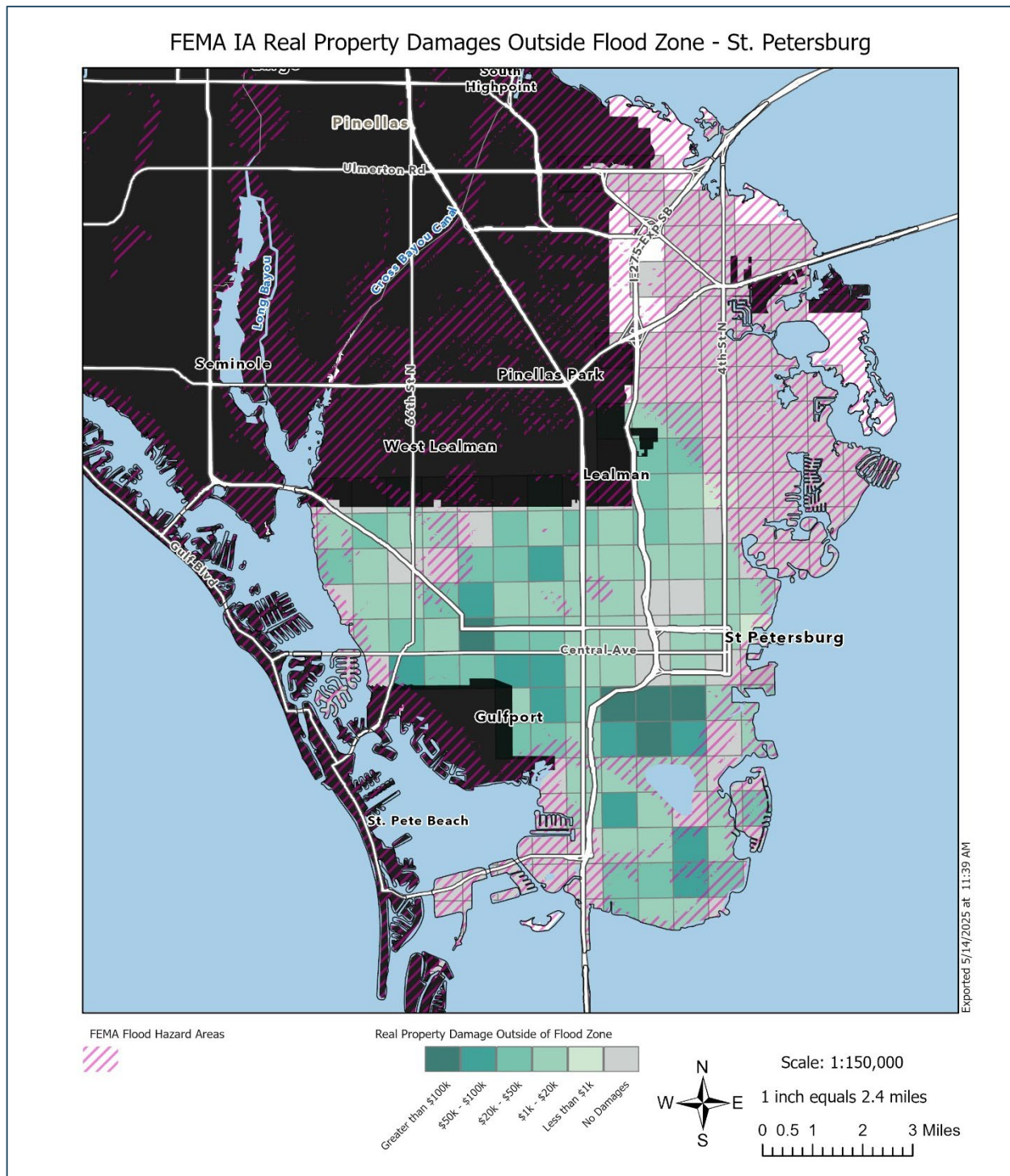
**Table 19:** St. Petersburg - FEMA IA (FIDA), Owners with Damaged Property outside FEMA Flood Hazard Areas

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.





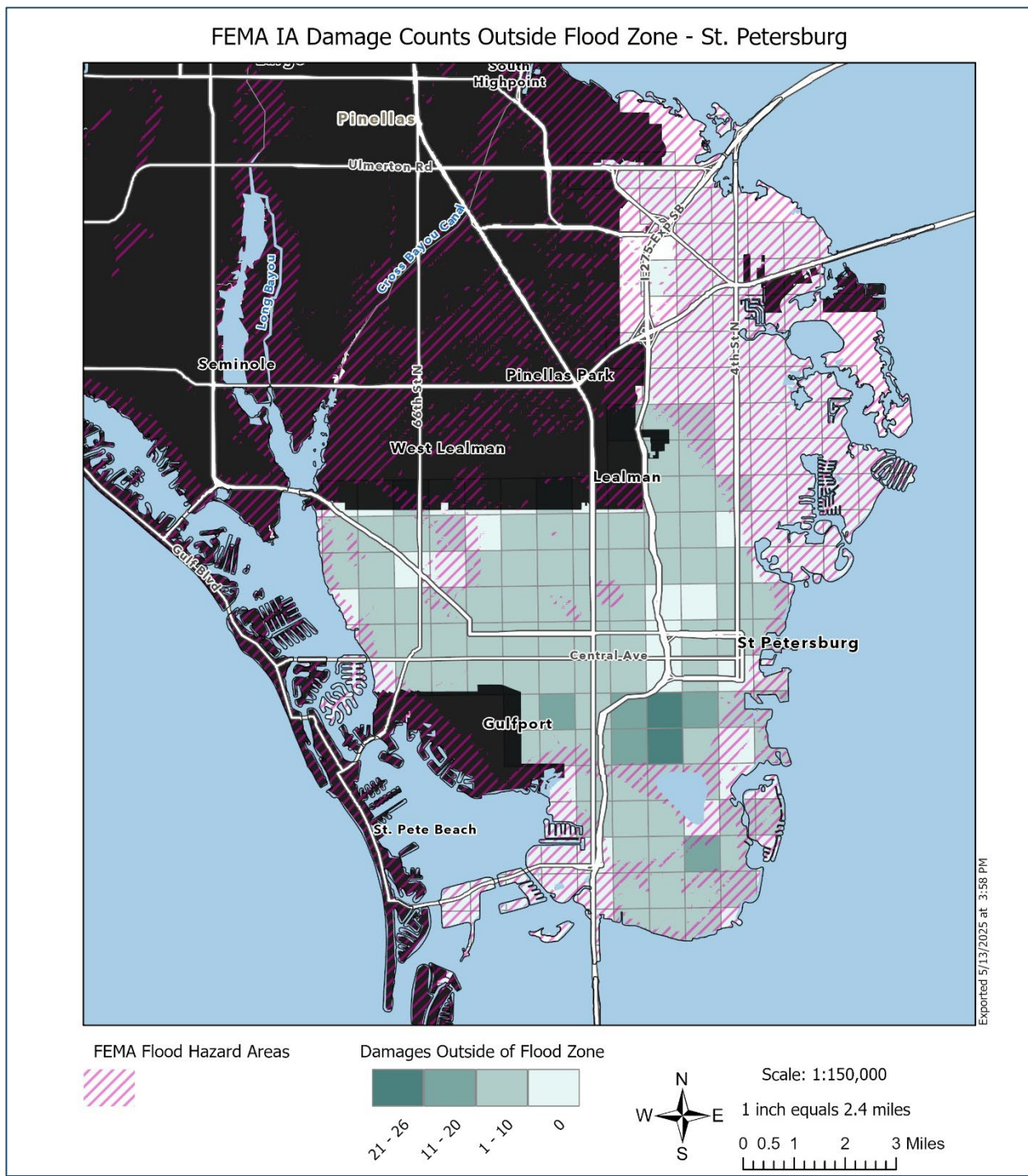
The following maps further illustrate the range of damages experienced across different housing types in the city, outside of flood zones.



**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
<b>Total</b>	<b>437</b>	<b>1,174</b>	<b>7,659</b>	<b>11,617</b>	<b>20,887</b>

**Table 20:** *Helene Damage Assessment for Multifamily Properties in St. Petersburg<sup>6</sup>*

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.

<sup>6</sup> 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 \$141,000<sup>7</sup> 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.

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<sup>7</sup> <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%<sup>8</sup> 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	\$262,594,596	\$1,302,283,747
Major-Low to Minor-Low	\$133,787	6,843	\$915,506,343		
Severe/Major-High - MHU	\$184,000	283	\$52,072,000		
<b>Total</b>			<b>\$1,564,878,343</b>	<b>\$262,594,596</b>	<b>\$1,302,283,747</b>

**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

<sup>8</sup> 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.





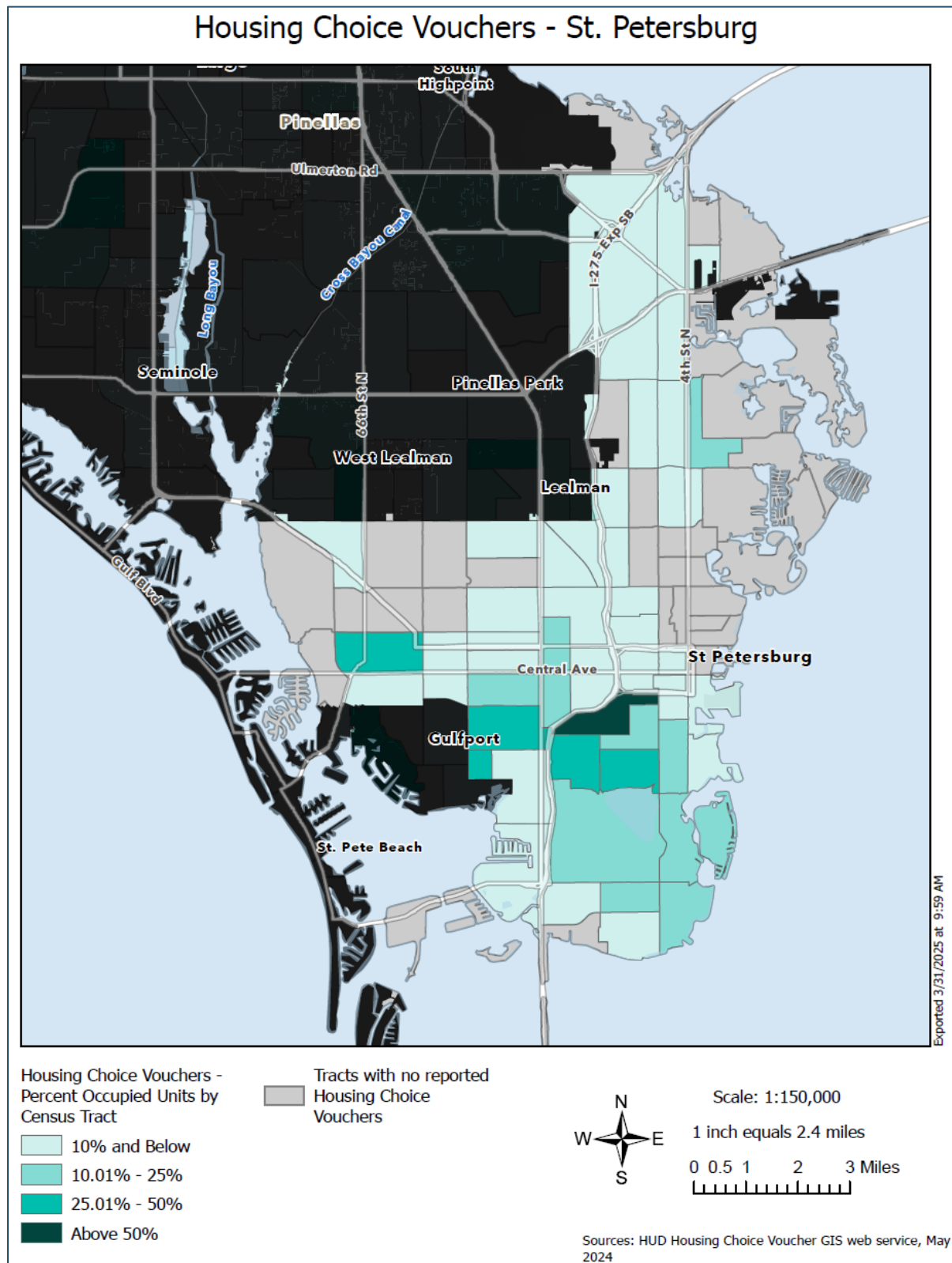
Key Need Category	Need	Impact	Possible Rehab and Mitigation Activities
1. Flood Mitigation for Critical Infrastructure	Elevation of critical electrical systems above flood-prone areas.	Severe basement flooding disabled the electrical grid for an extended period.	Move electrical systems to upper floors 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 Impacts<sup>9</sup>

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.

<sup>9</sup> 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
<b>Total</b>	<b>82</b>	<b>\$180,017,243</b>	<b>\$51,246,345</b>	<b>\$45,950,890</b>	<b>\$268,018,387</b>	<b>\$31,950,118</b>	<b>\$236,068,269</b>

**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 \$167,450,000<sup>10</sup>. 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,

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<sup>10</sup> 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** <sup>11</sup>

### 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:

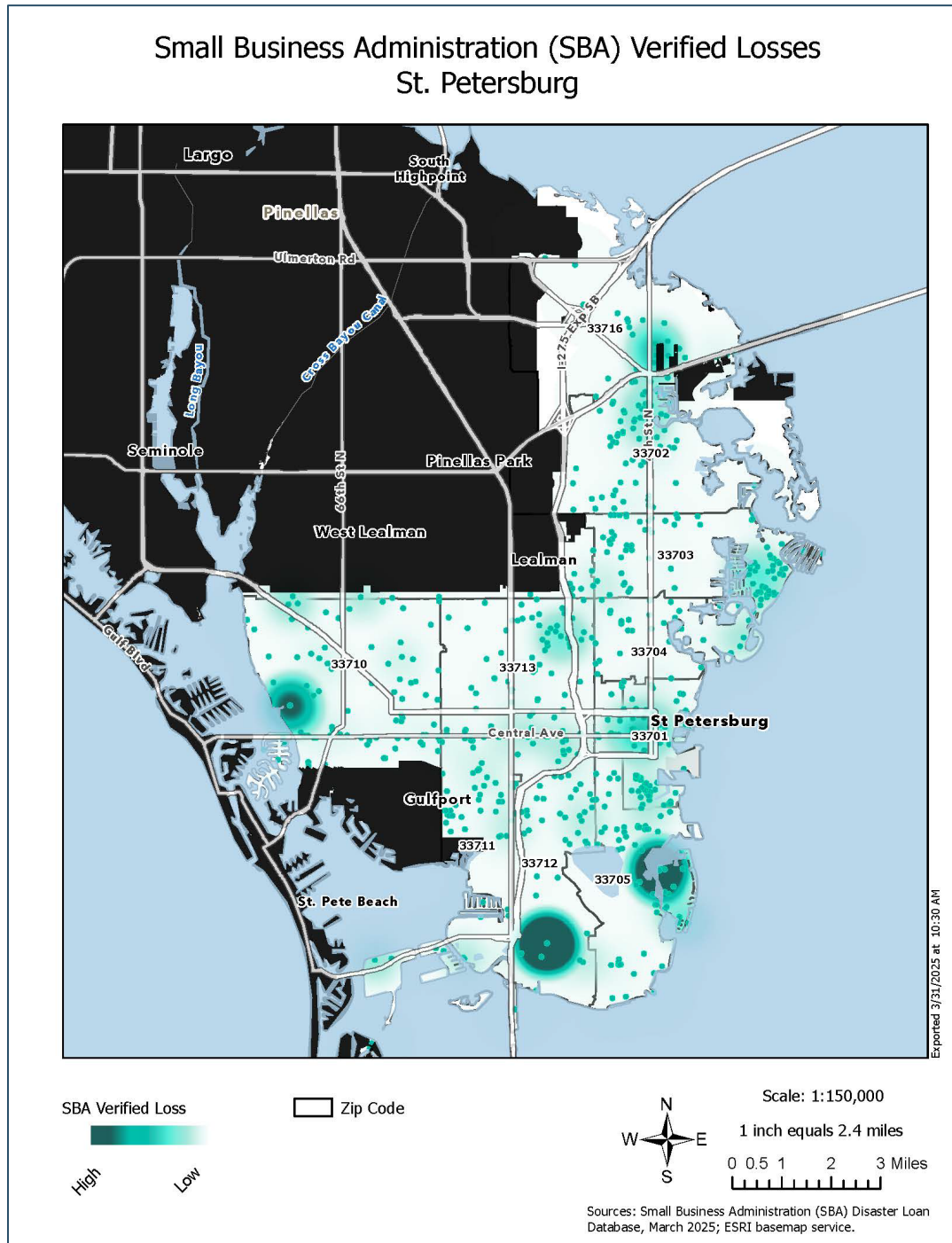
- A dense concentration is visible south and southwest of Central Avenue, including areas near Gulfport and around 33711 and 33712 zip codes.
- Another prominent cluster appears in the southeastern parts of the city near ZIP code 33705, aligning with areas of older commercial corridors and coastal exposure.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

<sup>11</sup> 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 Clearinghouse<sup>12</sup>. 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.

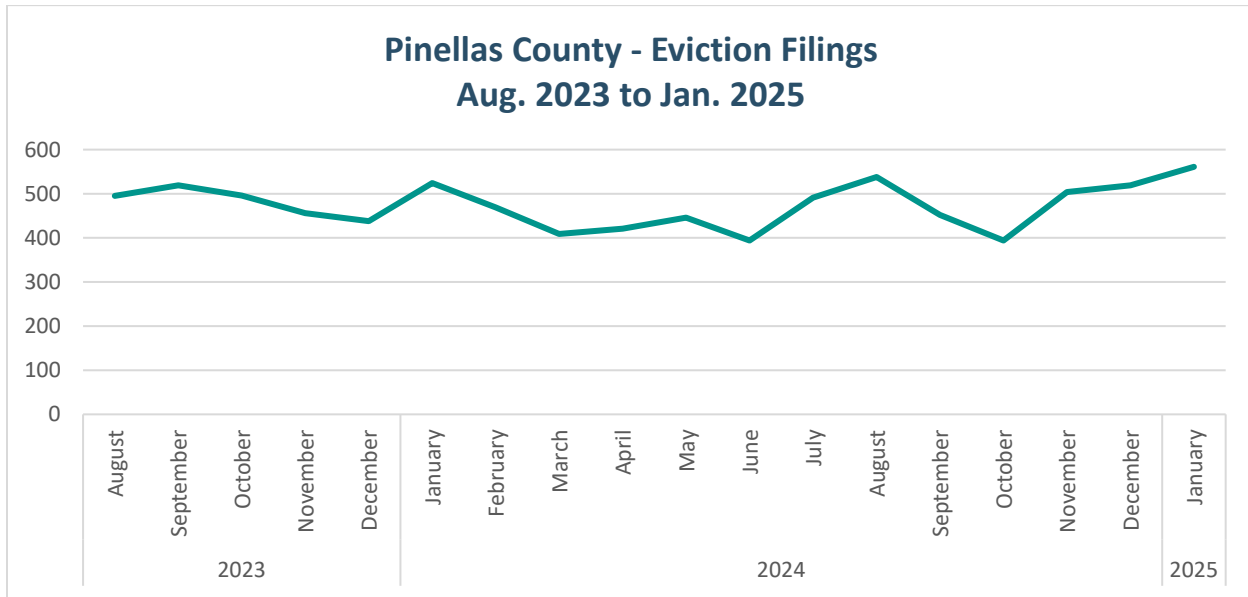
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<sup>12</sup> <http://flhousingdata.shimberg.ufl.edu/eviction-foreclosure>

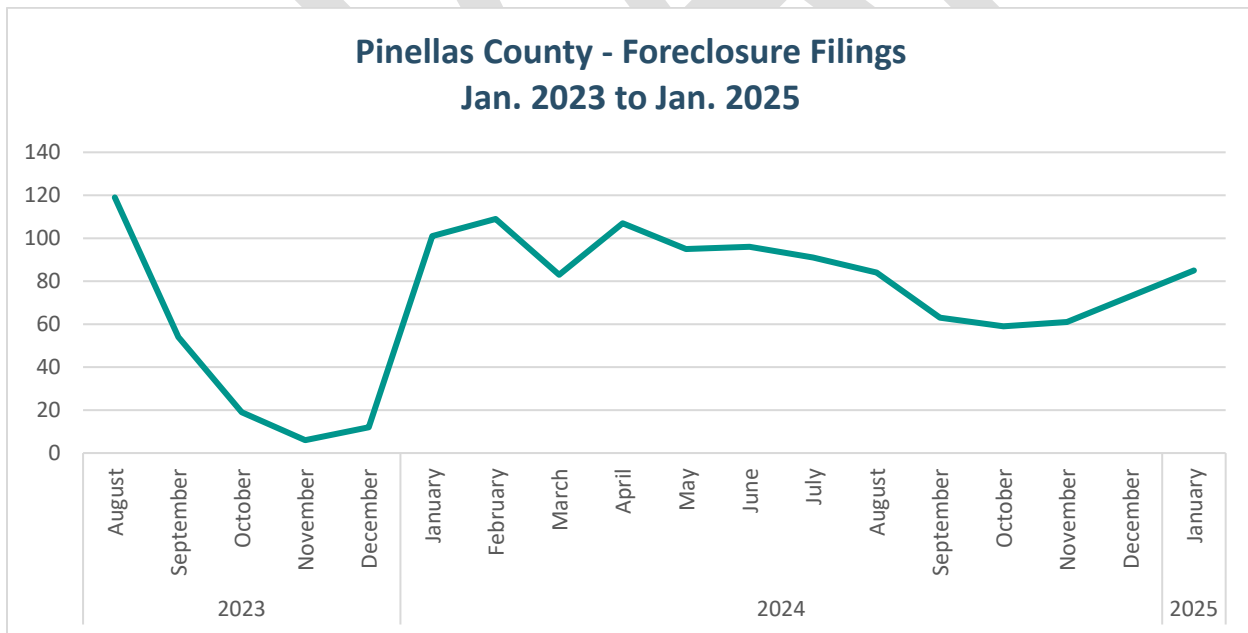




Foreclosure data tells a similar story, though with a delayed timeline. While foreclosure filings declined in the months immediately after Hurricane Idalia, they spiked 120 days later, increasing by 741%, from 12 filings in December 2023 to 101 filings in January 2024. A similar upward trend in foreclosure 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
<b>Hardship Unmet Need</b>		<b>\$70,004,996</b>

**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 <sup>13</sup>	3.4%
Post-Disaster Unemployment Rate <sup>14</sup>	3.7%
Increase Unemployment Rate	0.3%
Labor Force <sup>15</sup>	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
<b>Unmet Need (Wages)</b>	<b>\$4,659,796</b>

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

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

<sup>15</sup> 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 the 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

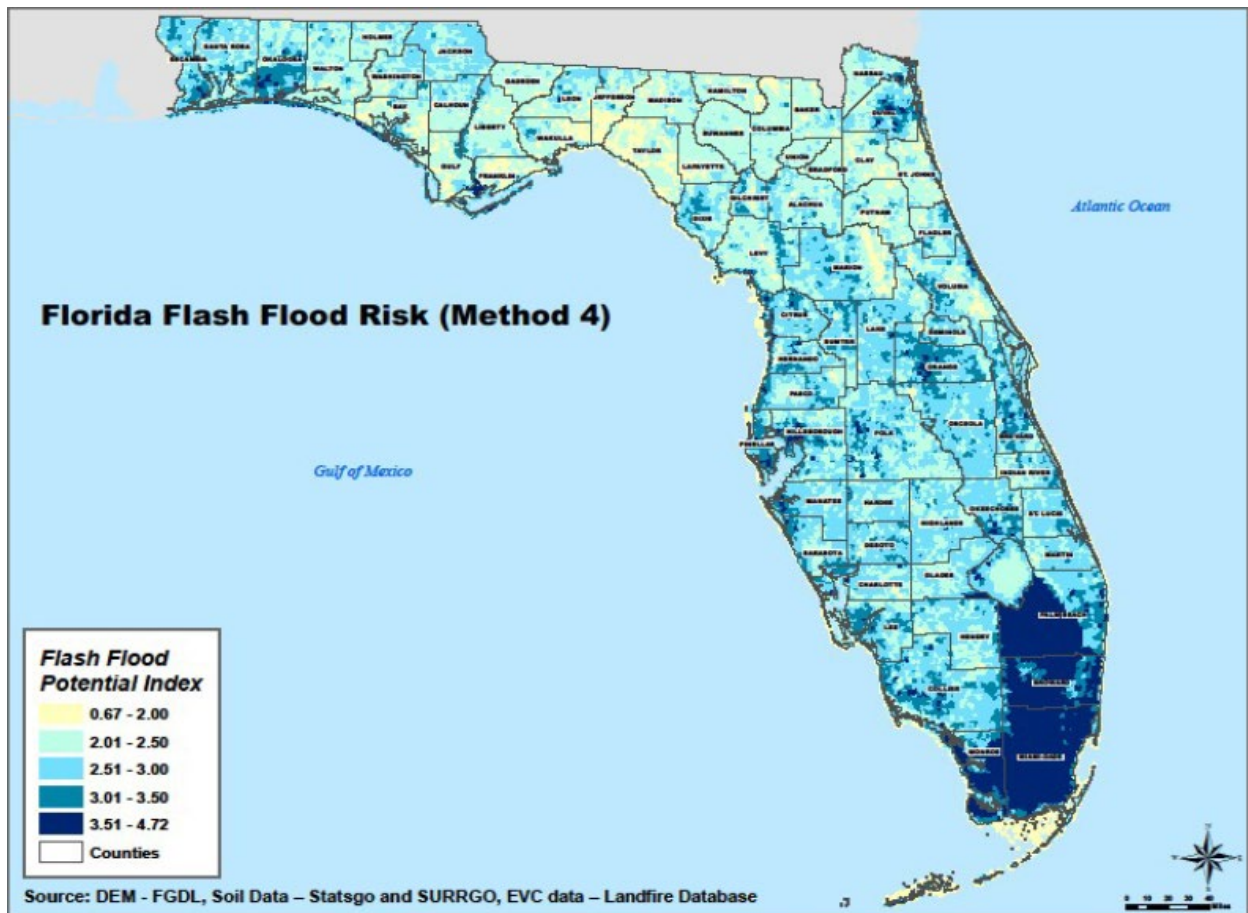
**Riverine Reach** - The influence of tides and storm surges on the river stage gradually increases the flood levels in bodies of water. Tides affect river stages at low and medium flows in the upper tidal reach and at all flows in the lower tidal reach. In the lower part of the lower tidal reach, stages 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.





**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



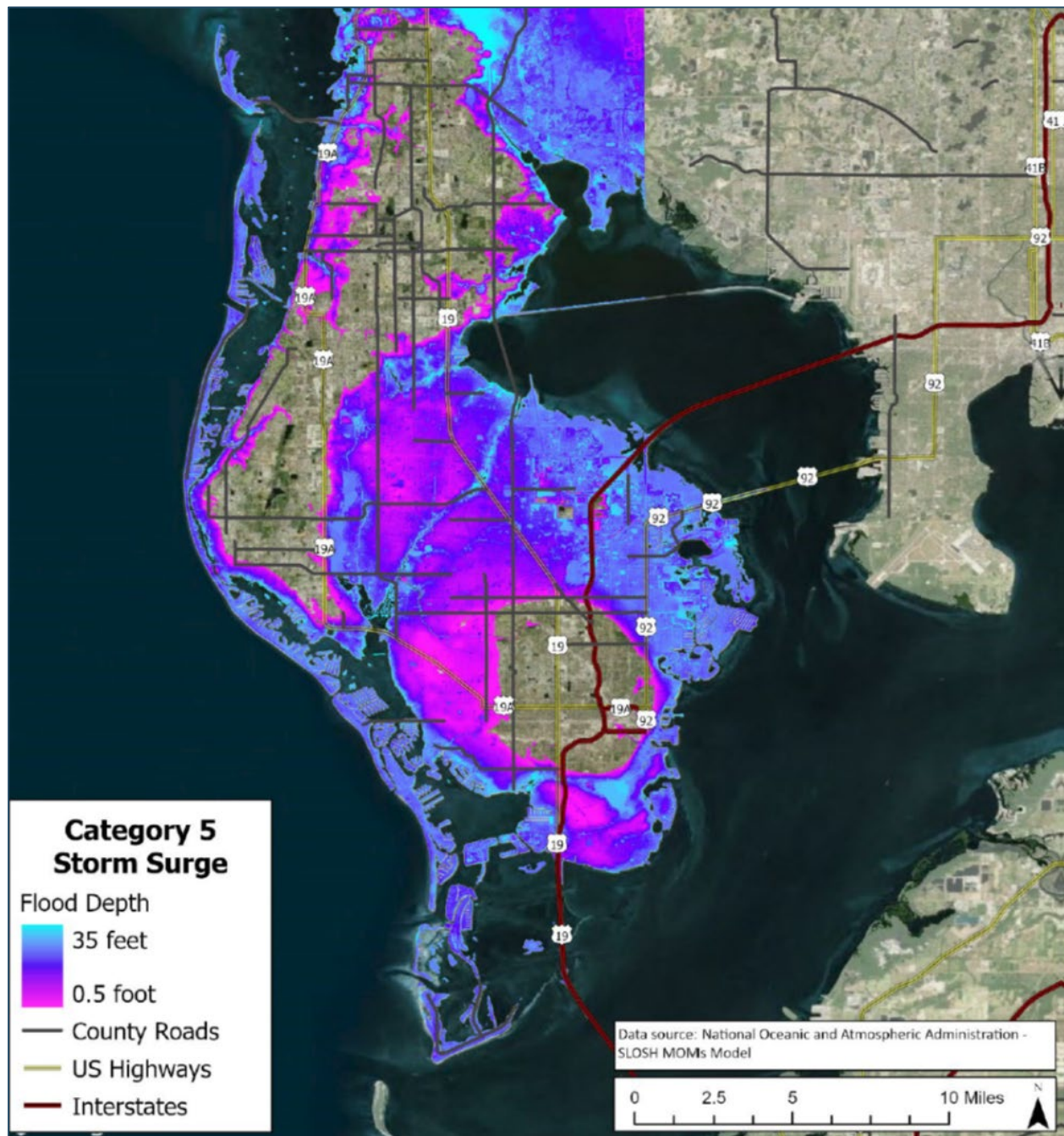


St. Petersburg recently: Hurricane Idalia in 2023 and hurricane Helene and Milton in 2024. Additionally, there were 14 reports of storm surges from 1998 to 2024.

**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.

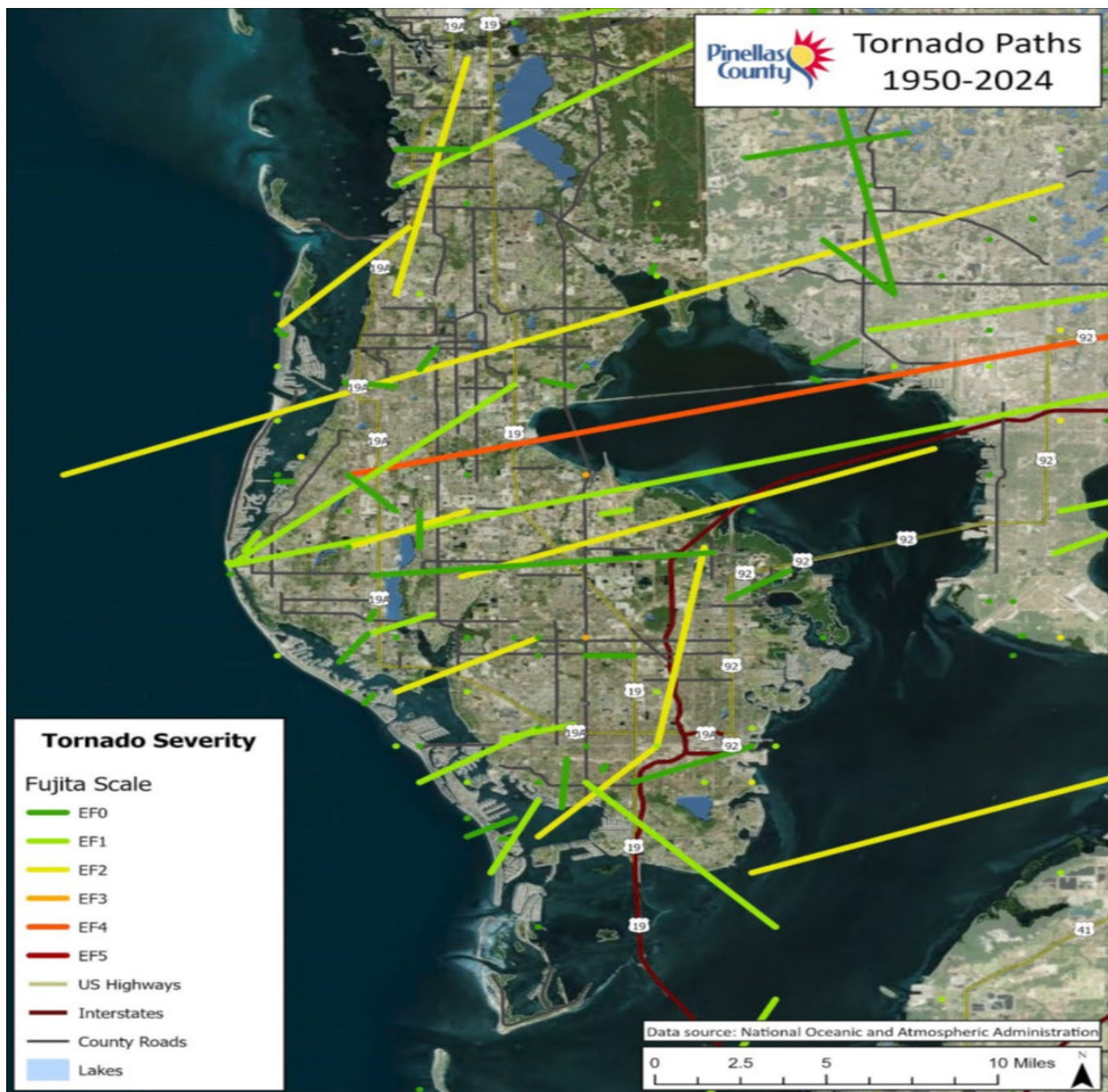
**Heavy Rain and Flash Floods** - Heavy rains are defined as intense, large amounts of rainfall in a short period. Because of this, flash floods often occur during slow-moving thunderstorms. Other factors, such as the topography of the area, the soil conditions, and the ground cover can also affect flash 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.



**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
<b>Total</b>	<b>5</b>	<b>\$174,950,000</b>	<b>\$7,500,000</b>	<b>\$ 167,450,000</b>

**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

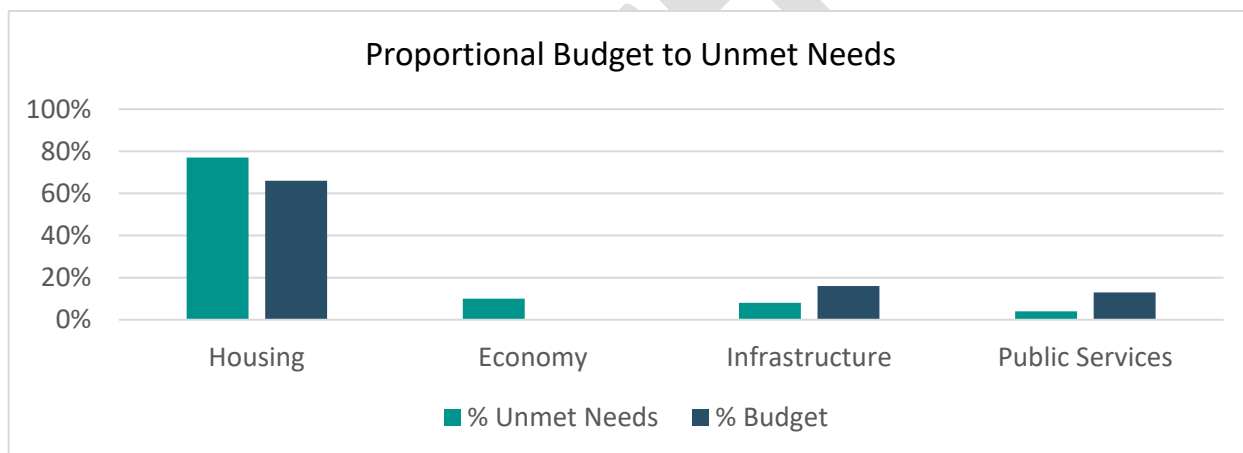
While several projects, particularly utility-focused ones, have secured the required 25% local match funding through sources like the Stormwater Drainage Capital Improvement Projects Fund and Water Resources Capital Improvement Projects Fund, multiple public facility projects have not yet identified 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.

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.

## 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 ( <i>CDBG-DR Mitigation Set-aside</i> )	\$25,000,000	16%	60%	100%	50%
Public Services	\$20,000,000	12%	0%	100%	100%
<b>Total</b>	<b>\$159,884,000</b>				

**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%
<b>Housing Programs Total</b>	<b>\$105,000,000</b>	

**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.





## 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 the 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.



## 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.

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## 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.

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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.

#	Question
1.	<p><b>Business information</b></p> <ul style="list-style-type: none"> <li>What is the primary industry of your business? <ul style="list-style-type: none"> <li><input type="checkbox"/> Retail</li> <li><input type="checkbox"/> Hospitality (e.g., hotels, restaurants, tourism)</li> <li><input type="checkbox"/> Manufacturing</li> <li><input type="checkbox"/> Construction</li> <li><input type="checkbox"/> Professional Services (e.g., legal, financial, consulting)</li> <li><input type="checkbox"/> Healthcare</li> <li><input type="checkbox"/> Education</li> <li><input type="checkbox"/> Nonprofit Organization</li> <li><input type="checkbox"/> Other (please specify): _____</li> </ul> </li> <li>What is the legal structure of your business? <ul style="list-style-type: none"> <li><input type="checkbox"/> Sole proprietorship</li> <li><input type="checkbox"/> Partnership</li> <li><input type="checkbox"/> Limited Liability Company (LLC)</li> </ul> </li> </ul>



	<ul style="list-style-type: none"><li><input type="checkbox"/> Corporation (S-Corp or C-Corp)</li><li><input type="checkbox"/> Nonprofit organization</li><li><input type="checkbox"/> Other (please specify): _____</li><li>• Is your business certified as a<ul style="list-style-type: none"><li><input type="checkbox"/> Minority-owned</li><li><input type="checkbox"/> Woman-owned</li><li><input type="checkbox"/> Veteran-owned</li><li><input type="checkbox"/> Other (Specify): _____</li><li><input type="checkbox"/> None of the above</li></ul></li><li>• How long has your business been operating?<ul style="list-style-type: none"><li><input type="checkbox"/> Less than 1 year</li><li><input type="checkbox"/> 1-3 years</li><li><input type="checkbox"/> 4-7 years</li><li><input type="checkbox"/> 8-10 years</li><li><input type="checkbox"/> More than 10 years</li></ul></li><li>• What is the size of your business in terms of employees?<ul style="list-style-type: none"><li><input type="checkbox"/> Self-employed (no employees)</li><li><input type="checkbox"/> 1-5 employees</li><li><input type="checkbox"/> 6-10 employees</li><li><input type="checkbox"/> 11-25 employees</li><li><input type="checkbox"/> 26-50 employees</li><li><input type="checkbox"/> 51-100 employees</li><li><input type="checkbox"/> More than 100 employees</li></ul></li><li>• Does your business operate in a leased or owned space?<ul style="list-style-type: none"><li><input type="checkbox"/> Leased</li><li><input type="checkbox"/> Owned</li></ul></li><li>• Does your business rely on physical storefronts, online sales, or both?<ul style="list-style-type: none"><li><input type="checkbox"/> Physical storefront only</li><li><input type="checkbox"/> Online sales only</li><li><input type="checkbox"/> Both physical and online sales</li></ul></li></ul>
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	<ul style="list-style-type: none"> <li>• What percentage of your revenue comes from local customers? <ul style="list-style-type: none"> <li><input type="checkbox"/> 0-25%</li> <li><input type="checkbox"/> 26-50%</li> <li><input type="checkbox"/> 51-75%</li> <li><input type="checkbox"/> 76-100%</li> </ul> </li> <li>• 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"> <li><input type="checkbox"/> Yes (please specify): _____</li> <li><input type="checkbox"/> No</li> <li><input type="checkbox"/> Unaware</li> </ul> </li> <li>• Has your business experienced a natural disaster in the past before this event? <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes (please specify the type and year): _____</li> <li><input type="checkbox"/> No</li> </ul> </li> </ul>
2.	<p><b>Disaster Impacts:</b></p> <ul style="list-style-type: none"> <li>• How was your business impacted by the disaster? <ul style="list-style-type: none"> <li><input type="checkbox"/> Physical/structural damage to property or facilities</li> <li><input type="checkbox"/> Loss of inventory or equipment</li> <li><input type="checkbox"/> Loss of revenue due to closures or reduced demand</li> <li><input type="checkbox"/> Displacement of employees</li> <li><input type="checkbox"/> Other (please specify): _____</li> </ul> </li> <li>• Estimate the financial loss incurred due to the disaster <ul style="list-style-type: none"> <li><input type="checkbox"/> Less than \$10,000</li> <li><input type="checkbox"/> \$10,000 - \$49,999</li> <li><input type="checkbox"/> \$50,000 - \$99,999</li> <li><input type="checkbox"/> \$100,000 - \$249,999</li> <li><input type="checkbox"/> \$250,000 - \$499,999</li> <li><input type="checkbox"/> \$500,000 or more</li> </ul> </li> <li>• What percentage of your normal revenue did your business lose during the first three months following the disaster?</li> </ul>





	<div> <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       </div> <ul style="list-style-type: none"> <li>• How long has your business been closed or significantly disrupted due to the disaster?           <div> <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           </div> </li> <li>• Has your business revenue returned to pre-disaster levels?           <div> <input type="checkbox"/> Yes               <input type="checkbox"/> No, but recovering               <input type="checkbox"/> No, business is permanently closed           </div> </li> <li>• What percentage of employees were displaced or laid off due to the disaster?           <div> <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%           </div> </li> <li>• Has your business been able to restore its pre-disaster workforce?           <div> <input type="checkbox"/> Yes               <input type="checkbox"/> No. How many currently unfilled positions?           </div> </li> </ul>
3.	<b>Assistance Received:</b> <ul style="list-style-type: none"> <li>• What financial assistance has your business received to date?               <div> <input type="checkbox"/> SBA Disaster Loan                   <input type="checkbox"/> Insurance claim payout               </div> </li> </ul>



	<p><input type="checkbox"/> Florida Commerce Bridge Loan</p> <p><input type="checkbox"/> Local government grant/loan program</p> <p><input type="checkbox"/> Private loan or line of credit</p> <p><input type="checkbox"/> Other (please specify): _____</p> <p><input type="checkbox"/> None</p> <ul style="list-style-type: none"> <li>If you received financial assistance, what was the total amount received?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Less than \$10,000</li> <li><input type="checkbox"/> \$10,000 - \$49,999</li> <li><input type="checkbox"/> \$50,000 - \$99,999</li> <li><input type="checkbox"/> \$100,000 - \$249,999</li> <li><input type="checkbox"/> \$250,000 - \$499,999</li> <li><input type="checkbox"/> \$500,000 or more</li> </ul> </li> <li>Was the assistance received sufficient to cover your recovery needs?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes, fully covered</li> <li><input type="checkbox"/> Partially covered</li> <li><input type="checkbox"/> Not sufficient at all</li> </ul> </li> <li>If assistance was not sufficient, what were the primary gaps? (Select all that apply)           <ul style="list-style-type: none"> <li><input type="checkbox"/> Repair and rebuilding costs</li> <li><input type="checkbox"/> Equipment and inventory replacement</li> <li><input type="checkbox"/> Employee wages and benefits</li> <li><input type="checkbox"/> Business relocation costs</li> <li><input type="checkbox"/> Other (please specify): _____</li> </ul> </li> </ul>
4.	<p><b>Remaining Unmet Needs:</b></p> <ul style="list-style-type: none"> <li>What is the estimated additional funding needed for your business to fully recover?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Less than \$10,000</li> <li><input type="checkbox"/> \$10,000 - \$49,999</li> <li><input type="checkbox"/> \$50,000 - \$99,999</li> <li><input type="checkbox"/> \$100,000 - \$249,999</li> <li><input type="checkbox"/> \$250,000 - \$499,999</li> </ul> </li> </ul>



	<p><input type="checkbox"/> \$500,000 or more</p> <ul style="list-style-type: none"> <li>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"> <li><input type="checkbox"/> 0 – 25% remaining unmet</li> <li><input type="checkbox"/> 26 – 50% remaining unmet</li> <li><input type="checkbox"/> 51 – 75% remaining unmet</li> <li><input type="checkbox"/> 75 – 100% remaining unmet</li> </ul> </li> <li>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"> <li><input type="checkbox"/> Grant funding for rebuilding and repairs</li> <li><input type="checkbox"/> Low-interest loans for equipment and inventory</li> <li><input type="checkbox"/> Workforce support (e.g., workforce training)</li> <li><input type="checkbox"/> Temporary housing for employees</li> <li><input type="checkbox"/> Business relocation support</li> </ul> </li> <li>How soon does your business need additional financial assistance to prevent further disruptions?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Immediately</li> <li><input type="checkbox"/> Within the next 1-3 months</li> <li><input type="checkbox"/> Within the next 6 months</li> <li><input type="checkbox"/> Within the next year</li> </ul> </li> <li>Would support for adapting your business model (e.g., online sales, alternative venues) improve your recovery prospects?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> <li><input type="checkbox"/> Not applicable</li> </ul> </li> </ul>
5.	<p><b>Resiliency, Mitigation and Infrastructure:</b></p> <ul style="list-style-type: none"> <li>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"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No, but interested</li> <li><input type="checkbox"/> No, not interested</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>Did your business experience any of the following infrastructure-related impacts from the disaster?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Power Outages</li> <li><input type="checkbox"/> Water/Sewer Service Disruptions</li> <li><input type="checkbox"/> Road Closures</li> <li><input type="checkbox"/> Internet/Telecommunication Disruptions</li> <li><input type="checkbox"/> Building Code Compliance Issues</li> <li><input type="checkbox"/> Other (please specify): _____</li> </ul> </li> <li>Did these infrastructure impacts delay your business recovery?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes, Significantly</li> <li><input type="checkbox"/> Yes, Somewhat</li> <li><input type="checkbox"/> No</li> </ul> </li> </ul>
6.	<b>Additional Feedback:</b> <ul style="list-style-type: none"> <li>What is the biggest challenge your business is currently facing in its recovery process?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Access to funding</li> <li><input type="checkbox"/> Workforce retention and recruitment</li> <li><input type="checkbox"/> Relocation costs</li> <li><input type="checkbox"/> Damage to physical property</li> <li><input type="checkbox"/> Limited customer demand</li> <li><input type="checkbox"/> Other (please specify): _____</li> </ul> </li> <li>How confident are you that your business will fully recover within the next 12 months?           <ul style="list-style-type: none"> <li><input type="checkbox"/> Very confident</li> <li><input type="checkbox"/> Somewhat confident</li> <li><input type="checkbox"/> Neutral</li> <li><input type="checkbox"/> Not very confident</li> <li><input type="checkbox"/> Not confident at all</li> </ul> </li> </ul>

**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.

#	Question
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.

#	Questions
1.	<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"> <li><input type="checkbox"/> Less than \$1 million</li> <li><input type="checkbox"/> \$1M - \$5M</li> <li><input type="checkbox"/> \$5M - \$25M</li> <li><input type="checkbox"/> More than \$25M</li> <li><input type="checkbox"/> Unknown</li> </ul>



2.	<b>How would you describe the challenges your community's most vulnerable populations face with urgent short-term and long-term recovery?</b> <i>(Open-ended)</i>
3.	<b>Rank the following recovery priorities in your community from 1 (highest priority) to 5 (lowest priority):</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Infrastructure:</b> Repairs and improvements to roads, bridges, stormwater systems, and evacuation routes.</li> <li><input type="checkbox"/> <b>Affordable Housing:</b> Development of new single-family and multifamily housing.</li> <li><input type="checkbox"/> <b>Economic Development:</b> Workforce training, business support, and commercial revitalization.</li> <li><input type="checkbox"/> <b>Housing Assistance:</b> Home repair, reconstruction, reimbursement, mobile home replacement and rental/mortgage assistance.</li> <li><input type="checkbox"/> <b>Public Services:</b> Healthcare, mental health, childcare, and employment services.</li> </ul>
4.	<b>What types of funding or resources does your community or the residents your department/agency serves need the most?</b> <i>(Select all that apply)</i> <ul style="list-style-type: none"> <li><input type="checkbox"/> Infrastructure repair</li> <li><input type="checkbox"/> Housing rehabilitation and reconstruction assistance</li> <li><input type="checkbox"/> New Construction of Affordable Housing</li> <li><input type="checkbox"/> Support for displaced residents</li> <li><input type="checkbox"/> Business recovery and economic development assistance</li> <li><input type="checkbox"/> Technical assistance for grant applications and program management</li> <li><input type="checkbox"/> Other: _____</li> </ul>
5.	<b>Do you have any additional feedback or concerns regarding disaster recovery efforts in your jurisdiction?</b> <i>(Open-ended)</i>

**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	
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.



#	Questions
1.	<p>How many properties/developments are under construction?</p> <ol style="list-style-type: none"> <li>How many are designated for families?</li> <li>How many are designated for elderly residents?</li> <li>How many are workforce housing?</li> <li>Do you have a current inventory of all properties, including addresses and key property details (e.g., unit count, building type, year built)?</li> <li>Are any of these properties located within a FEMA-designated floodplain or high-risk flood area?</li> </ol>
2.	<p>How many properties/developments are in planning or preconstruction:</p> <ol style="list-style-type: none"> <li>How many are designated for families?</li> <li>How many are designated for elderly residents?</li> <li>How many are workforce housing?</li> <li>Do you have a current inventory of all properties, including addresses and key property details (e.g., unit count, building type, year built)?</li> <li>Are any of these properties located within a FEMA-designated floodplain or high-risk flood area?</li> </ol>
3.	<p>Please provide the street address of the location of all current, under construction and planned developments:</p> <ol style="list-style-type: none"> <li>Street Address</li> <li>City</li> <li>State</li> <li>Zip</li> </ol>
4.	<p><b>HURRICANES IDALIA AND HELENE IMPACT ASSESSMENT</b></p> <p>Were any of your properties/developments impacted by Hurricanes Idalia and/or Helene?</p> <ol style="list-style-type: none"> <li>Yes</li> <li>No</li> </ol>
6.	<p>Which properties were impacted by Hurricanes Idalia and/or Helene?</p>



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



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





	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
<b>Total Households</b>	<b>1290</b>

**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
<b>Total Households</b>	<b>2,780</b>

**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%
<b>TOTAL</b>	<b>517</b>	<b>100%</b>

**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%
<b>Total</b>	<b>201</b>	<b>100%</b>

**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%
<b>Total</b>	<b>198</b>	<b>100%</b>

**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.



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%
<b>Total</b>	<b>82</b>	<b>100%</b>

**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%
<b>Total</b>	<b>36</b>	<b>100%</b>

**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.

#	Questions
1.	<p><b>Program Priorities</b></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"> <li>• Affordable Housing: Development of new multifamily affordable housing.</li> <li>• Housing Assistance: Repair, elevation, or reconstruction of disaster-damaged homes, including mobile/manufactured housing units, and rental/mortgage assistance.</li> <li>• Infrastructure: Repairs and resiliency improvements to critical infrastructure such as roads, bridges, water, wastewater and stormwater systems.</li> <li>• Public Services: Disaster case management and relief payments, mental health support, and food programs.</li> <li>• Small Business Recovery Assistance: Workforce training and small business support.</li> </ul>
2.	<p><b>Geographic Needs</b></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>
3.	<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](mailto: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.

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### SUNRISE ST. PETE

[https://www.stpete.org/government/initiatives\\_programs/sunrise\\_st\\_pete.php](https://www.stpete.org/government/initiatives_programs/sunrise_st_pete.php)

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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:

- a. **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.
- b. **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.
- c. **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.
- d. **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.
- e. **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.
- f. **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.
- g. **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).
- h. **Consultation with Local Governments (STATE ONLY) - Not Applicable.**
- i. **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).
- j. **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.
- k. **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.
- l. **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.
- m. **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.
- n. **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.
- o. **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.

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## **APPENDIX C: PUBLIC COMMENTS**

Consideration of Public Comments (Place Holder)

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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.

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