STATE OF FLORIDA
ACTION PLAN for
DISASTER RECOVERY

Submitted to the U.S. Department of Housing and Urban Development (HUD) in fulfillment of requirements for the Community Development Block Grant-Disaster Recovery (CDBG-DR) program for recovery from Hurricane Irma.
### Substantial Amendment 6

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## Program Budget

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Eighty percent of each program allocation listed below will be spent within HUD-identified most-impacted and distressed communities. Funding included as a minimum set-aside for Monroe County is a subset of the 80 percent that will be spent in most-impacted and distressed communities. The remaining 20 percent will be spent in state-identified most-impacted and distressed communities, which are listed in the table above.

The program budget outlined is as follows:

*Florida will receive an additional $634 million to support additional unmet need, including infrastructure and mitigation efforts through the CDBG-DR program. The additional funding for these programs will be allocated into the budget when the federal guidance is released.

**The estimated number of units is calculated based upon the assumption that the award amount per unit will vary from the average estimated award to a maximum estimated award of $150,000. The estimated number of units have been rounded in this project budget to allow for flexibility and any imprecision in our estimates. Once DEO receives more accurate data, the program budget will be updated to accurately reflect the true cost and units. These adjustments will be included in future action plan amendments. The unmet needs assessment demonstrated that the majority of unmet needs were housing related. Therefore, the largest allocation of funding will address the remaining unmet housing needs.
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- Electricity;
- Heavy equipment operations;
- Carpet laying;
- Glass / window installation;
- Plastering;
- Welding;
- Customized training; and
- On-the-Job Training (OJT).

DEO will select entities to deliver workforce training services through a competitive application cycle. DEO will seek proposals from eligible Local Workforce Development Boards, educational institutions, and technical centers, who will describe the services they can provide in the impacted communities. This program is not a direct grant program. No funds will be paid directly to individuals seeking job training.

The Section 3 program requires that recipients of CDBG-DR funding provide, to the greatest extent possible, training, employment, contracting and other economic opportunities to low- and very low-income persons and to business concerns that provide economic opportunities to low-and very low-income persons. Subrecipients will be required to demonstrate efforts to recruit and target residents receiving public housing assistance and other low- and very-low-income persons. Further, subrecipients will be required to demonstrate that successful graduates of this training are referred to businesses supported by or working on any CDBG-DR funded projects to meet their contracted Section 3 goals.

Allocation for Activity: $20,000,000

Eligible Subrecipients: Local Workforce Development Boards, educational institutions, and technical centers

Maximum Award: N/A

Responsible Entity for Administering: DEO, subrecipients

Eligibility: 105(a)(8)

National Objective: Low- and moderate-income benefit

Business Recovery Grant Program

Small businesses are the lifeblood of local economies throughout the state. The diverse small businesses across Florida all create jobs, and support their communities, whether retail shops, restaurants, construction firms or fisheries. When small businesses suffer from disaster, it can have far reaching impacts. Damage to structures, equipment and inventory, combined with negative impacts on the customer base may lead to significant revenue and job losses, with negative impacts throughout a business’ employees and community. While many business owners have insurance for structures and some also carry insurance on building contents, events such as these can require these small business owners to apply for extended credit and loans, even exhaust their saving accounts to complete bare minimum repairs and replacements to ensure that they can keep the doors open. As shown in the unmet needs assessment, many small businesses across Florida, along with nonprofit organizations, were impacted by Hurricane Irma. To assist small businesses and non-profits fully recovering from the storm, DEO will create a Business Recovery Grant Program for eligible businesses and non-profits within the Hurricane Irma
most impacted and distressed areas. DEO may select a subrecipient to administer this program who demonstrates
the necessary experience supporting small businesses seeking federal funds and capacity to assist small businesses
across the State of Florida. Subrecipient activities related to this program may include business grant application
intake, application evaluation, disbursement of funds, and grant closing activities.

Grant funds must be used for CDBG-DR eligible uses only. This program is not a compensation program and does
not compensate for revenue losses. Eligible uses of funds include, but are not limited to, equipment, furnishings,
fixtures, inventory, mortgage payments, and lease space. Documentation of impacts from Hurricane Irma will be
required.

Grant funds may be used to meet a matching, cost sharing, or other contribution requirement for any other
federal program when used to carry out an eligible CDBG-DR activity. Business Recovery Grant Program funds may
be used to reimburse CDBG-DR eligible costs that were paid through loan proceeds from a subsidized loan
program. Business Recovery Grant Program funds may also be used for payment of interest due on subsidized
loans, provided the interest is attributable to activities that are CDBG-DR eligible. Grant funds may not be used to
pay fees or the portion of interest attributable to activities that are CDBG-DR ineligible.

Eligible businesses and non-profits that receive an award from the Business Recovery Grant Program may be
required to maintain flood insurance to ensure that CDBG-DR assisted properties are protected from future
disasters. NFIP compliant flood insurance will be required for any equipment purchased over $5,000 for the life of
the equipment or duration of the grant, if the business or non-profit is located inside the flood plain.

Businesses impacted by Hurricane Irma may have experienced not only damage to their physical structure,
equipment and inventory, but may continue to be affected by changes in the post-disaster economy. Even with
loans, grants and other disaster assistance, businesses in impacted areas may continue to struggle. Businesses
may require assistance adapting their business model and increasing their resiliency to ensure that when disaster
assistance runs out, they will not only survive, but thrive. Ensuring the success of small businesses is essential to
maintaining the local economy and supporting the complete recovery of communities. To provide resources in
support of disaster impacted businesses, $6,000,000 in funds from the Business Recovery Grant Program will be
utilized to implement a technical assistance program for small businesses and non-profits that have been
impacted by Hurricane Irma. Priority will be given to businesses that have received a grant through the Business
Recovery Grant Program.

This technical assistance program may include seminars, consultations, and other forms of assistance relating to:

- Business management;
- Accessing capital;
- Developing new business models;
- Information about changes in specific regional markets;
- Accounting and financial management assistance;
- Marketing and sales; and
- Business continuity and resiliency measures.

Technical assistance services will be provided in English, Spanish, and Haitian Creole.

The $6,000,000 in funds set aside for the technical assistance portion of the Business Recovery Grant Program will
be used to contract with a provider or providers to deliver technical assistance services. Florida will seek proposals
from service providers, who will describe the services they can provide to impacted businesses and non-profits.
The contracted provider(s) will deliver technical assistance to eligible small businesses and non-profits. No technical assistance funds will be paid directly to businesses or non-profits seeking to receive technical assistance.

The Business Recovery Grant Program will promote job creation, job retention, and income advancement for low- and moderate-income individuals utilizing the low- and moderate-income benefit national objective. At least 50 percent of Business Recovery Grant Program funds will be used to meet the low- and moderate-income benefit national objective. The Business Recovery Grant Program will meet a public benefit standard in the aggregate of one job created or retained per $50,000 in assistance awarded; this requirement does not apply to technical assistance funds. All projects funded by the BRGP must meet an eligible national objective. The urgent need national objective will only be used if the project does not meet LMI requirements, but is needed to alleviate emergency conditions that pose a serious and immediate threat to the health or welfare of the community.

Allocation for Activity: $66,000,000

Eligible Applicants: For-profit and non-profit small businesses, as defined by the SBA pursuant to 13 CFR Part 121 (see https://www.sba.gov/document/support–table-size-standards), with damages, losses, or other demonstrated impacts from Hurricane Irma.

Eligibility Criteria: Small businesses and non-profits must be located within the HUD- or state-identified most impacted and distressed area for Hurricane Irma and must have been in operation since at least September 10, 2017.

Minimum Grant Award to a Business / Non-Profit: $25,000

Maximum Grant Award to a Business / Non-Profit: $500,000

Responsible Entity for Administering: DEO, subrecipient

Eligibility: 105(a)(15), 105(a)(17), and 105(a)(8)

National Objective: Low- and moderate-income benefit or Urgent Need

Infrastructure Repair and Mitigation Activities
The State of Florida has made significant investments in mitigation over the past 25 years to ensure that infrastructure is able to withstand the impacts of wind and flood events. Hurricane Irma was a success story for the state in that infrastructure damage assessments were not as high as initially projected due to this major statewide investment. DEO will continue to strengthen the state’s infrastructure by creating an Infrastructure Repair and Mitigation Program that allows communities to use CDBG-DR to leverage other funding sources such as the Hazard Mitigation Grant Program (HMGP), 406 Public Assistance (406 PA) Mitigation Program. Some communities are not able to fully utilize these other resources following a disaster because reserve cash funds are exhausted by disaster recovery efforts and they cannot meet local match requirements. Allowing local governments to leverage CDBG-DR funding as match will enable communities, especially smaller and rural local governments, to better utilize all resources available to them.

In the development of policies and procedures, cost benefit will be addressed. DEO acknowledges infrastructure activities may have unintended risks that could potentially effect communities. With this understanding, DEO will
follow guidance provided in the Federal Register to avoid disproportionate impacts on vulnerable populations and environmental injustice. Additionally, DEO recognizes the importance of resiliency against future storms and will employ adaptable and reliable technologies to guard against premature obsolescence of infrastructure. DEO will describe the implementation of utilizing these technologies, when applicable, in its program policies and procedures manual.

Infrastructure Repair and Mitigation Program
DEO has received an additional allocation totaling in approximately $156 million. Approximately $85 million will be distributed in the Infrastructure Repair and Mitigation Program. Hurricane Irma affected many community’s infrastructure systems such as damaging roadways, bridges and state beaches. Funding will be dispersed to communities impacted by Hurricane Irma through a competitive application cycle with priority given to projects that can demonstrate urgent need, readiness to proceed, and that benefit LMI. Where possible, DEO will leverage other sources such as FEMA Public Assistance funding to first address remaining urgent and unmet needs in communities.

Eligible activities within this program may include, but are not limited to the following:

- Restoration of infrastructure damaged by Hurricane Irma (such as water and sewer facilities, streets, removal of debris, drainage, bridges, etc.).
- Demolition and rehabilitation of publicly or privately owned commercial or industrial buildings.
- Renourishment of protective coastal dunes systems and state beaches.
- Repairs to damaged buildings that are essential to the health, safety and welfare of a community when repairs to these buildings constitutes an urgent need (this can include police stations, fire stations, parks and recreational centers, community and senior centers, hospitals, clinics, schools and educational facilities, other public properties).
- Repairs to water lines and systems, sewer lines and systems, drainage and flood mitigation systems.

Prior to opening the competitive application cycle for the Infrastructure Repair and Mitigation Program, DEO will send an announcement through its mailing list describing the details of this program as well as an announcement on DEO’s webpage which can be found here. DEO will hold a pre-application training to those interested in the program. The pre-application training will go over the full details of the program. This training will also be advertised on the webpage. Then, following a tentative award, DEO will hold another pre-implementation training. This training will cover all materials and expectations for subrecipients. Following an award, DEO will hold trainings, as needed.

HUD has announced that Florida will receive an additional allocation of funds specifically for mitigation. Additional Guidance will be released in the federal register on how the funding can be used by states. The state of Florida will further define its program and adjust the budget in an amendment to this action plan, based on this guidance.

Competitive Application Cycle
Applicants will select projects or programs to propose to DEO for funding in accordance with DEO thresholds and objectives. These thresholds are:

- Projects must demonstrate tie-back to Hurricane Irma
- Projects must not duplicate benefits.