

loans incurred by individual homeowners for expenses on eligible costs and eligible repairs prior to application for CDBG-DR assistance.

4.3.8 Interchangeability of Funds

As stated in the Federal Register Notice, Vol. 88, No. 96, May 18, 2023, HUD “authorizes grantees receiving a CDBG-DR grant under the Appropriation Act and prior or future appropriations acts for activities authorized under title I of the HCDA for a specific qualifying disaster(s) to use these funds interchangeably and without limitation for the same activities in MID areas resulting from a major disaster in a prior or future appropriation acts, as long as the MID areas overlap, and the activities address unmet needs of both disasters.” All waivers and alternative requirements associated with a CDBG-DR grant apply to the use of the funds provided by that grant, regardless of which disaster the funded activity will address.

CDBG-DR funds will be interchanged between Hurricane Ian and Hurricane Milton allocations in Volusia County since the entire county was identified as MID in both disasters. Volusia County may apply Hurricane Ian funds toward Hurricane Milton recovery efforts when allowable by this Action Plan and the Federal Register.

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5.0 CDBG-DR Program Details

5.1 Housing: Homeowner Single Family Repair and Replacement Program

Homeowner Single Family Repair and Replacement Program Budget

Program	Budget
Homeowner Rehabilitation and Reconstruction Program - LMI	\$ 101,500,000
Homeowner Rehabilitation and Reconstruction Program - UN	\$ 43,500,000

Table 65: Single Family Repair and Replacement Budget

Program Description

Hurricane Ian caused extensive damage to housing in Volusia County, greatly reducing the quality and safety of much of the impacted area’s housing stock. To address damage to housing, Volusia County has developed the Homeowner Single Family Repair and Replacement program.

Volusia County proposes the following housing assistance activities under this program:

- Repair or replacement of single-family housing units (no more than four attached units) damaged by Hurricane Ian, which may include bringing the home into code compliance, and the incorporation of mitigation measures, including elevation, to help protect against future storm impacts;
- Replacement of, manufactured, modular and mobile homes impacted by Hurricane Ian;
- Housing buyouts with incentives for eligible applicants in the SFHA when it is determined to be in the best interest of the applicant and the program to pursue this option and as

long as there will be no impact that results in a failure to affirmatively further fair housing in historically disadvantaged populations;

- Temporary housing assistance based on individual homeowner needs; and
- Reimbursement for repairs to the primary structure completed by homeowner prior to application submission.

Volusia County will manage and complete the construction process for the repair or replacement of damaged homes on behalf of eligible applicants. With the assistance of an implementation vendor, the county will work with a pool of qualified contractors assigned to repair or replace damaged properties; applicants will not select their own contractors. The program will pay the vendor directly and no funds will be paid to homeowners. Homeowners may be reimbursed for repairs they completed after the storm and prior to submitting an application for assistance. Applicants will be required to enter into agreements with the county setting forth the terms and conditions of the program.

Volusia County is aware of private not-for-profit entities who leverage private sector resources to work with impacted homeowners and provide short-term bridge loans to repair damage to impacted homes. These organizations are familiar with CDBG-DR regulations and cross-cutting requirements (such as duplication of benefits and environmental regulations) and can provide assistance to help homeowners remain in their home and complete repairs quickly. Homeowners who choose to work with these entities may be eligible for reimbursement of their short-term bridge loans through the Single Family Repair and Replacement Program. Homeowners seeking this option must complete all construction before applying for reimbursement from the program. The last day to apply for reimbursement will be May 23, 2025. Applicants may not initiate any further repairs on the damaged property after submission of an application for assistance from Volusia County. An applicant undertaking or completing any repairs after applying for assistance from the county may result in ineligibility for assistance through the Single Family Repair and Replacement Program.

The Homeowner Single Family Repair and Replacement Program will not serve applicants seeking assistance for second homes. The home must be the applicant's primary residence.

National Objectives

The allowable national objectives for this activity will be direct benefit to the low-to-moderate income community, and urgent need.

Eligible Applicants

Residents of Volusia County with primary residences that were damaged by Hurricane Ian.

Eligibility Criteria

Participants in the Homeowner Single Family Repair and Replacement Program must meet the following as conditions of eligibility:

- Own, or have an ownership interest in, both at the time of the disaster, and at the time of application and service, a structure that meets the definition of a single-family housing unit;
- The eligible structure must have been the applicant's primary residence at the time of the disaster;
- The structure must have been damaged by Hurricane Ian and have remaining unmet need for recovery.
- Have a household income below 120% of the Area Median Income

Maximum Award(s)

Maximum awards by project type are:

- \$100,000 for single family housing unit repair of remaining unmet needs and/or reimbursement of repairs completed by the homeowner prior to application submission, not inclusive of additional requirements imposed by local jurisdictions, exterior site conditions, homeowner's associations, or accessibility issues.
- \$275,000 for single family housing unit replacement, not inclusive of additional requirements imposed by local jurisdictions, exterior site conditions, homeowner's associations, or accessibility issues.
- \$200,000 for mobile home unit replacement, not inclusive of additional requirements imposed by local jurisdictions, mobile home parks, homeowner's associations, or accessibility issues.
- \$275,000 for housing buyouts, not inclusive of any additional incentives as defined in program policy; buyout awards are determined using pre-disaster valuation.

The county may exceed the maximum award per project type if it is determined to serve the best interests of the applicant and the program and to comply federal accessibility standards or to reasonably accommodate a person with disabilities on a case by case basis.

Prioritizing Vulnerable Populations

When determining priority for service for eligible applicants, the program will consider the following components for prioritization:

- Applicants that applied for FEMA assistance and have remaining unmet need
- Applicants with household members over the age of 64 and/or with minor children living in the home;
- Applicants with a documented disability as defined by the housing policy manual;
- Applicants with a household income less than 80% of the Area Median Income

Volusia County believes that the prioritization of households with these characteristics creates a more equitable prioritization system and better serves the spirit and fact of Affirmatively Furthering Fair Housing. Furthermore, Volusia County clarifies that prioritization does not "stack." In other words, families with members both elderly and disabled household members do not receive higher priority than those with only elderly or disabled members.

To ensure that Volusia County's Single Family Repair and Replacement Program does not create barriers to entry that could result in an unjustified discriminatory effect or failure to benefit any one racial or ethnic minority, Volusia County will develop policies and procedures that take into account the specific needs of individual communities. For example, populations that are more likely to have heirship property issues will be afforded multiple means of meeting the primary residency requirements and/or referred to legal aide partners to assist in the resolution of those issues.

Additionally, Volusia County will undertake steps to ensure that groups that have difficulty in accessing and/or using computers, such as the elderly and disabled, are given additional opportunities to apply for assistance. These steps will include conducting in-home visits to explain program requirements and/or review documentation and will be outlined in the Single Family Repair and Replacement Program's policies and procedures.

5.2 Housing: Rental Repair Reimbursement Program (Inactive)

Please note: Rental Repair Reimbursement Program was removed from the Action Plan in accordance with the program activity changes in Substantial Amendment 2.

Rental Repair Reimbursement Program Budget

Program	Budget
Rental Repair Program – LMI	\$ 1,999,000
Rental Repair Program – UN	\$1,000

Table 66: Rental Repair Program Budget

Program Description

Hurricane Ian caused extensive damage to housing in Volusia County, greatly reducing the quality and safety of much of the impacted area's housing stock. To address damage to the rental housing stock, Volusia County has developed the Rental Repair Reimbursement Program. The program is designed to reimburse eligible property owners in Volusia County for repairs to disaster-impacted rental properties that meet the HUD definition of single-family structures (less than 5 attached units). Applicants will be required to enter into agreements with the county setting forth the terms and conditions of the program.

Affordability Period

Landlords served through the Rental Repair Reimbursement Program will control and provide affordable rent in accordance with HUD guidelines for a period of 20 years. The affordability requirement states that property owner must lease the units to LMI households earning 80 percent or less of the AMI and must lease the units at an affordable rent. Rent must comply with the maximum HUD HOME rent limits. The maximum HUD HOME rent limits are the lesser of:

- The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or
- A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the AMI, as determined by HUD, with adjustments for number of bedrooms in the unit. The HUD HOME rent limits will include average occupancy per unit and adjusted income assumptions.

Affordability restrictions will be enforceable by deed restrictions, covenants, or other similar mechanisms and/or instruments.

National Objectives

The allowable national objectives for this activity will be direct benefit to the low to moderate income community.

Eligible Applicants

Rental property owners residing in Volusia County that own eligible disaster-damaged structures located in Volusia County.

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Eligibility Criteria

Participants in the Rental Repair Reimbursement Program must meet the following as conditions of eligibility:

- Own, or have an ownership interest in, both at the time of the disaster, and at the time of application and service, a structure that meets the definition of a single family housing unit (no more than four attached units) or accessory dwelling unit (ADU);
- The property owner must be a resident of Volusia County at the time of application;
- The eligible structure must have been rented or available for rent at the time of the disaster;
- The structure must have been damaged by Hurricane Ian.
- Short term rental properties are NOT eligible for assistance through the Rental Repair Program. For the purposes of this, short term rental is defined as having a lease term less than six months.

Maximum Award(s)

The maximum award for the Rental Repair Reimbursement Program is no more than \$50,000 per unit.

The county may exceed the maximum award per project type if it is determined to serve the best interests of the applicant and the program and to comply with federal accessibility standards or to reasonably accommodate a person with disabilities on a case by case basis.

Prioritizing Vulnerable Populations

Determining priority for service for eligible applicants, the program will consider the following components for prioritization to ensure resources are serving the most vulnerable citizens:

- Landlords that served Section 8 tenants at the time of the disaster in the unit seeking assistance will receive preference.

Landlords that served other types of subsidized tenants at the time of the disaster in the unit seeking assistance will receive preference. Additionally, Volusia County will undertake steps to ensure that groups that have difficulty in accessing and/or using computers such as the elderly and disabled are given additional opportunities to apply for rental assistance. These steps will include targeting outreach efforts in areas heavily populated by the elderly and disabled and conducting in home visits to explain program requirements and/or review documentation and will be outlined in the Rental Repair Program's policies and procedures.

5.3 Housing: Multifamily New Construction Program

Multi-Family New Construction Program Budget

Program	Budget
Multifamily New Construction Program - LMI	\$ 35,000,000 40,000,000
Multifamily New Construction Program—UN	\$ 5,000,000

Table 67: Multi-Family New Construction Program Budget

Program Description

Hurricane Ian caused extensive damage to housing in Volusia County, greatly reducing the quality and safety of much of the impacted area’s housing stock. To address the loss of housing stock as a result of the hurricane, Volusia County has developed the Multifamily New Construction Program.

The Multifamily New Construction Program is designed to serve as leveraged funding for larger multifamily projects.

Affordability Period

Projects funded through the Multifamily New Construction Program must provide affordable rent in accordance with HUD guidelines for a minimum period of 30 years. The affordability requirement states that property owner must lease the units to LMI households earning 80 percent or less of the AMI and must lease the units at an affordable rent. Rent must comply with the maximum HUD HOME rent limits. The maximum HUD HOME rent limits are the lesser of:

- The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or
- A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the AMI, as determined by HUD, with adjustments for number of bedrooms in the unit. The HUD HOME rent limits will include average occupancy per unit and adjusted income assumptions.

Affordability restrictions will be enforceable by deed restrictions, covenants, or other similar mechanisms and/or instruments.

National Objectives

The allowable national objectives for this activity will be direct benefit to the low-to-moderate income community, and urgent need.

Eligible Applicants

Public Housing Authorities, for profit, and non-profit housing developers

Maximum Award(s)

Maximum awards by unit type are:

- \$60,000 per PHA unit

- \$35,000 per non-PHA unit
- \$75,000 for permanent supportive housing units

The county may exceed the maximum award per project type on a case-by-case basis if it is determined to serve the best interests of the applicant and the program.

Project Selection Process

Projects will be selected for funding based on a number of criteria including:

- Overall capacity of the developer with a demonstrated ability to provide services with the same scope to include the professional expertise of the team and prior experience relative to similar projects
- The ability of the firm's proposed project to produce affordable housing and to ensure on-going compliance with the property management and affordability requirements
- Collaboration with community partners for the implementation of the proposed project as shown by written commitment from the partner(s)
- Overall project design/approach to support the needs and objectives of the project, including the following elements:
- Number of total affordable units, the number of affordable units projected at each income level, and the proposed rental rates to be charged
- Understanding of and demonstration that project design meets the needs of the current local homeless issues
- Demonstrated need for the project and market need within the proposed location readiness to proceed
- Competition for other funding sources and the ability to meet the needs of the most vulnerable populations, with preference given to proposals that can demonstrate other leveraged funding sources

5.4 Infrastructure: Infrastructure Program

Infrastructure Program Budget

Program	Budget
Infrastructure Program - LMI	\$ 35,000,000
Infrastructure Program - UN	\$ 15,000,000

Table 68: Infrastructure Program Budget

Program Description

An infrastructure activity includes any activity or group of activities (including acquisition or site or other improvements), whether carried out on public or private land, that assists the development of the physical assets that are designed to provide or support services to the general public in the following sectors:

- Public facilities;
- Surface transportation, including roadways and bridges;
- water resources projects to include potable water and wastewater;
- broadband;
- stormwater and sewer infrastructure;
- hospitals

Infrastructure projects will address community-based mitigation systems, such as the FEMA Community Lifelines.

Volusia County will require the identification of a responsible entity as a condition of consideration for infrastructure funding during the application phase. The responsible entity will be required to identify its plan for funding operating and maintenance costs (if applicable) for any infrastructure project within its jurisdiction funded through the infrastructure program.

Volusia County will utilize licensed engineers or general contractors to verify costs and determine cost reasonableness on a project-by-project basis, ensuring that construction costs are reasonable and consistent with market costs at the time and place of construction.

National Objectives

The allowable national objectives for this activity will be area benefit to the low-to-moderate income community, and urgent need.

Eligible Applicants

Units of general local and state government, non-profit organizations, and public housing authorities.

Project Selection

Volusia County will evaluate project submissions and select projects based on a number of factors, including, in the following priority with points identified as below:

- Leveraged funding (20 points)

- LMI- Area benefit percentage (20 points)
- Level of Flood Risk Reduction (20 points)
- Quantity of Flood Risk Reduction (Number of structures protected) (15 points)
- Cost benefit Analysis (10 points)
- Environmental Impact (Incorporation of additional resilience factors such as green infrastructure) (10 points)
- Ease of permitting/percentage of design complete (5 points)

Maximum Award(s)

Volusia County Council will have the ultimate authority to select projects.

Prioritizing Vulnerable Populations

Priority will be given to historically disadvantaged populations. Projects that identify and target historically disadvantaged populations in the LMI-Area Benefit Analysis will be given consideration during project evaluation. In addition, Volusia County will encourage applications from municipalities and non-profits that identify and target historically underserved communities and disadvantaged populations.

5.5 Mitigation: Mitigation Program

Mitigation Program Budget

Program	Budget
Mitigation Program - LMI	\$ 42,637,000 4,737,000.00
Mitigation - UN	\$ 18,273,000 19,173,000.00

Table 69: Mitigation Program Budget

Program Description

Volusia County will undertake mitigation activities in conjunction with, and in addition to, existing programs contemplated in this plan. Mitigation activities are defined as those activities that increase resilience to future disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship. [Mitigation funds may be used as the local match requirement for state or federal mitigation programs.](#)

National Objectives

The allowable national objectives for this activity will be direct benefit to the low-moderate income community, and urgent need.

Maximum Award(s)

Maximum awards will depend on the type of activity being undertaken, whether as an addition to an existing housing activity or as an infrastructure project that meets all requirements of the infrastructure activity without the specific link to the disaster.

5.6 Public Services: Job Training Program (Inactive)

Please note: The Job Training Program was removed from the Action Plan in accordance with the program activity changes in Substantial Amendment 2.

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Job Training Program Budget

Program	Budget
Job Training Program – LMI	\$ 750,000
Job Training Program – UN	\$ 250,000

Table 70: Job Training Program Budget

Program Description

The intent of the Job Training Program is to provide funding to launch or expand training programs for construction trades including roofing, masonry, carpentry, concrete finishing, plumbing, HVAC, electricity, heavy equipment operations, floor installation, window installation, plastering, welding and more. Graduates of the program may be required to serve a term assisting in the active recovery of Volusia County on a housing construction team or infrastructure project.

National Objectives

The allowable national objectives for this activity will be direct benefit to the low/moderate income community, and urgent need.

Eligible Applicants

Local nonprofits, workforce development boards, school districts, higher educational institutions and technical centers operating in Volusia County.

Eligibility Criteria

As a condition of eligibility, organizations must be:

- Designated as a nonprofit, institute of higher education, school district, or technical center
- Organization must be based or have operations in Volusia County

Maximum Award(s)

Volusia County intends to award one organization \$1,000,000 for the implementation of the Job Training Program.

Prioritizing Vulnerable Populations

Funding will be prioritized to organizations focused on assisting at risk, low-income youth (defined as 16-24 years of age) that have a desire to pursue a career in the construction trades and a commitment to actively participate in the construction recovery of Volusia County.

Volusia County will conduct outreach in historically underserved communities during the implementation of the job training program and ensure that any subrecipient partners do so as well. Volusia County will partner with local municipalities in order to identify those neighborhoods in which job training is a priority.