



REBUILD FLORIDA

GUIDE FOR DISASTER CASE MANAGERS

REBUILD FLORIDA

This program is being offered by the US Department of Housing and Urban Development and administered through the Florida Department of Economic Development. This program will provide \$616M in funding to support long-term recovery efforts from Hurricane Irma in Florida. You may also hear this program referred to as the Community Development Block Grant Disaster Recovery (CDBG-DR) Program. There are several components to this program:

- Housing Repair and Replacement Program (\$273M+)
 - The Housing Repair Program is a housing rehabilitation or replacement program for low- and moderate-income families impacted by Hurricane Irma.
- Workforce Affordable Rental New Construction Program (\$100M)
 - The CDBG-DR funds will be provided as zero-interest forgivable loans to eligible private for-profit and non-profit housing developers, and public housing authorities to produce new affordable housing rental units.
- Land Acquisition for Workforce Affordable Rental Program (\$20M)
 - Funding to purchase land for the development of affordable housing to address the workforce housing needs in communities around the state.
- Voluntary Home Buyout Program (\$75M)
 - To reduce the risk of flooding in residential areas this program will create a voluntary home buyout program to encourage risk reduction through the acquisition of residential property in high flood risk areas.

Future components of this program include Economic Revitalization Activities which may include:

- Workforce Recovery Training Program (\$20M)
 - There is an identified unmet need for skilled labor and an opportunity to provide job training to assist Floridians looking for work in the construction field as well as providing a new labor force to support the needs coming out of the Hurricane Irma recovery effort.
- Business Recovery Grant Program (\$60M)
 - A grant program for eligible business owners who are seeking reimbursement for the cost of replacing equipment and inventory damaged by Hurricane Irma. This includes owners of both for-profit and non-profit small businesses.
- Business Assistance to New Floridians from Puerto Rico (\$6M)
 - This program will implement a public assistance program for new businesses and entrepreneurs who have migrated from Puerto Rico that were affected by Hurricane Maria.

OVERVIEW:

The Housing Repair Program is a centralized housing rehabilitation or replacement program for low- and moderate-income families impacted by Hurricane Irma. This program is for homeowners and landlords that own affordable housing units that need repairs as a direct result of Hurricane Irma.

Included in this program are the following housing assistance activities:

- Repairs to, reconstruction or replacement of housing units damaged by Hurricane Irma, which may include bringing the home into code compliance and mitigation against future storm impacts, including elevation.
- The completion of work to homes that have been partially repaired.
- Repairs to, or replacement of, manufactured homes impacted by Hurricane Irma.
- Temporary Housing Assistance based on individual homeowners needs and their participation in the Housing Repair Program.
- Temporary Housing Assistance based on individual tenant needs and their participation in the Housing Repair Program.
- Acquisition of substantially-damaged housing units for housing redevelopment or buyouts of substantially-damaged properties may also be considered.
- **Qualified homeowners/landlords can receive up to \$150,000 per unit.**

Notes:

- Reimbursements for repairs already completed are NOT part of this program.
- There will be no duplication of benefits. Whatever assistance the homeowner has already received (FEMA, HIFA, etc.) will be deducted from their claim.
- Mobile homes to be rehabilitated must be no more than five years old and the repair costs must not exceed \$5,000 (hard and soft construction costs). Any mobile/manufactured home that is older than five years old or has an estimated repair cost greater than \$5,000 shall require the mobile/manufactured home to be replaced with another mobile/manufactured home.

ELIGIBILITY:

Rebuild Florida housing repair program will serve primary resident homeowners and owners of rental property in HUD and state-identified most impacted and distressed counties. Property owners must prove Irma storm damage to qualify for home repair, reconstruction or replacement assistance.

The following additional eligibility criteria apply:

- Home was impacted by Irma (DR-4337). The property must have documented damage because of the declared disaster. Home repair needs will be documented by FEMA, SBA, and/or a privately contracted inspection.
- For homeownership, the state will prioritize homeowner applicants earning less than or equal to 80 percent AMI. If this need is fulfilled, DEO may address applicants earning greater than 80 percent AMI.
- Owners of rental properties are also eligible for the Housing Repair Program, providing that the assisted rental property remains affordable for LMI tenants for a minimum of 20 years.

- All applicants must own a single-family home, mobile/manufactured home, or rental property located within one of the most impacted counties and zip codes prior to the Irma storm event.

Rebuild Florida assistance will not assist with applicants that:

- (a) the combined household income is greater than 120 percent AMI or the national median;
- (b) the property was located in a flood plain at the time of the disaster; and
- (c) the property owner did not maintain flood insurance on the damaged property, even when the property owner was not required to obtain and maintain such insurance.

AMI INCOME LIMITS:

As mentioned, this program is focused on helping the Extremely Low, Very Low, and Low Income vulnerable population. If there are funds left after all of the vulnerable population has been assisted, they will consider applications from families above 80% and below 120% AMI.

AREA MEDIAN INCOME LIMITS 2017 FOR BROWARD COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income	\$16,000	\$18,300	\$20,600	\$22,850	\$24,700	\$26,550	\$28,350	\$30,200
50% Very Low Income	\$26,700	\$30,500	\$34,300	\$38,100	\$41,150	\$44,200	\$47,250	\$50,300
80% Low Income	\$42,700	\$48,800	\$54,900	\$60,950	\$65,850	\$70,750	\$75,600	\$80,500

PROGRAM PRIORITIES:

Recognizing that the \$273 million allocated for owner-occupied housing and rental properties will likely not address all of the need across the State, at-risk and vulnerable populations with the greatest needs will be prioritized. Households with income higher than 120 percent of AMI will not be eligible for this program. Households with one or more of the below facts will be prioritized and processed in the order that they complete an application.

1. Households with seniors age 62+
2. Households with children age 5 or younger
3. Households with special needs or special accommodation requirements (disabled)
4. Low- to very-low incomes
5. Persons that have been displaced from Puerto Rico and the U.S. Virgin Islands and are permanently resettling in Florida
6. For homeownership, the state will prioritize homeowner applicants earning less than or equal to 80 percent AMI. Special consideration may be given to the Florida Keys on a case-by-case basis.


PROCESS

All clients who meet the eligibility requirements defined above should get registered with the Rebuild Florida Program. Clients or DCMs can register in person, on-line or by phone.



On-line: www.rebuildflorida.gov

Phone: 844-833-1010


Intake Center: 2680 West Oakland Park Blvd., Fort Lauderdale



REBUILD FLORIDA:
THE STEPS TO REPAIR, REBUILD
OR REPLACE YOUR HOME

 RebuildFlorida.gov
 844.833.1010


Rebuild Florida is a program of the Florida Department of Economic Opportunity. To those Florida homeowners who were impacted by Hurricane Irma, we know your road to recovery has been long and difficult. Our team is here to help eligible Floridians repair, rebuild or replace your home. While every need is different, here are the steps Rebuild Florida will include.



1 REGISTRATION

Registration will take 15–30 minutes, and no documentation is required. It can be completed online at RebuildFlorida.gov or by calling 844.833.1010. Assistance is also provided at any of our Rebuild Florida Centers.


Notification: After you register, you will receive an email or letter confirming your registration is complete.



2 APPLICATION

Eligible homeowners will be invited by priority to complete the application. The application can be completed online, over the phone or by scheduling an appointment at one of our Rebuild Florida Centers where a case manager will be available to assist you.


Notification: After you apply, you will receive an email or letter confirming your application is complete.



3 ELIGIBILITY

Our program team will review applications and supporting documentation to verify that homeowners meet all of the eligibility requirements for the program. Priorities will include low-income Florida families who are elderly, disabled, families with children 5 or younger or tenants displaced from Puerto Rico or the U.S. Virgin Islands who are permanently resettling in Florida.


Notification: You will only be contacted by a case manager if additional information is needed.



4 HOME DAMAGE ASSESSMENT

During this scheduled appointment, inspectors will inspect work already completed and determine the remaining repairs needed to complete the home. Our team will also send inspectors to test for lead-based paint in homes constructed prior to 1978.


Notification: You will be contacted by phone to schedule your appointment.



5 ENVIRONMENTAL REVIEW

This federally required environmental review is the process of reviewing a project and its potential environmental impact to determine whether it meets federal, state and local environmental standards. This review is conducted without an appointment on the property surrounding the home.


Notification: You will only be contacted if the program team is unable to locate or access the property.



6 AWARD DETERMINATION

The program will use a formula to calculate the awarded amount. Award amounts may be reduced if benefits were received from insurance or other federal recovery resources.

Notification: You will receive an email or phone call once the award determination is available.



7 GRANT AGREEMENT



Once these steps are complete, an eligible homeowner will meet with our team to review and accept the award and sign the grant agreement. The grant agreement will be available online, and applicants may request to speak to a case manager, then accept or appeal the award funding.

Notification: You will receive a call or email with information regarding your grant agreement.



8 REPAIR, REBUILD OR REPLACEMENT

Once the grant agreement is complete, eligible homeowners will enter into a construction contract with a program-selected building contractor. The repair, rebuild or replacement will begin. The program will pay the contractor directly for eligible repairs.



Registration will be open for 90 days from the start of the intake period which began September 27th. After the 90 period the DEO will evaluate all registrations and using the prioritizations defined above, rank the list. From there they will begin the application process. It is anticipated that it will take several months from that point for the application to make its way through the 8-step process.

EXPECTATIONS:

Expectations with the clients should be set correctly that this process will take a long time. Once they register and receive the confirmation e-mail/letter that their registration has been received, they will not hear from anyone for several months.

Once they make it through to Step 7 and are awarded the grant, a contractor of the DEO's choosing will be hired and that contractor will be paid directly. The homeowner will not be given and money directly.