



SUNRISE
ST. PETE

City of St. Petersburg

Executive Summary

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



Overview

This Action Plan has been prepared in accordance with the requirements of the U.S. Department of Housing and Urban Development (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 (the City) 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 Community Development Block Grant-Disaster Recovery (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, research 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 experienced two major disasters in 2023 and 2024 that are eligible under this CDBG-DR allocation: Hurricane Idalia (DR-4734-FL), Hurricane Helene (DR-4828-FL). These storms led to presidential disaster declarations and to the availability of FEMA Public Assistance (PA) and Individual Assistance (IA) in the city.

HUD-Identified Most Impacted and Distressed (MID) 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 will be expended to benefit low- to moderate-income 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, which does not extend to the city.

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

MID Low- to Moderate-Income Populations

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

Table 3: MID Low- to Moderate-Income Populations



A key focus of the Action Plan is ensuring that recovery resources are directed to low- to moderate-income (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.

Unmet Needs and Mitigation Needs Summary

Sector	Disaster Impact	Assistance	Unmet Need	% of Unmet Needs
Housing	\$1,564,878,343	\$ 262,594,596	\$1,302,283,747	77.4%
Economy	\$189,152,325	\$21,447,720	\$167,704,606	10.0%
Infrastructure	\$553,695,667	\$415,271,750	\$138,423,917	8.2%
Public Services	\$129,629,930	\$54,965,137	\$74,664,793	4.4%
TOTAL	\$2,437,356,265	\$754,279,203	\$1,683,077,062	100%

Table 4: Unmet Needs and Mitigation Needs Summary

The housing sector faces the most significant disaster impact and unmet need in the city. With more than \$1.5 billion in estimated damages, an estimated \$262 million in assistance has been provided from the Federal Emergency Management Agency – Individual Assistance Program (FEMA IA) and the Small Business Administration (SBA), leaving an unmet need of over \$1.3 billion, accounting for over 77% 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 property and received an estimated \$21 million in assistance, representing 10% of total remaining unmet need.

Infrastructure has an unmet need of \$138 million, out of \$553 million in total estimated impact with an estimated \$415 million in assistance received. This represents approximately 8% of total unmet needs.

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

Unmet Needs Assessment

This Action Plan for the City 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 most impacted and distressed (MID) areas. The purpose of the Unmet Needs Assessment (UNA) is to describe the effects of the qualifying disasters and the greatest remaining recovery needs that have not been addressed by other sources of funds, including insurance proceeds and 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 unmet needs assessment 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 rental housing that is both affordable and available to extremely low-income (ELI) households—those earning at or below the federal poverty level (30% of the area median income (AMI)). According to the National Low Income Housing Coalition’s Housing Needs by State report, ELI households make up 19% of all renters statewide yet face a gap of more than 410,000 rental homes that are suitable to 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 like 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 for St. Petersburg.

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

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

Mitigation Needs Assessment

The Mitigation Needs Assessment provides a risk-based overview of the natural threats and hazards facing the City of St. Petersburg, Florida. It is designed to guide the use of the city's 15% minimum CDBG-DR mitigation set-aside and to enhance resilience through the incorporation of 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 Pinellas County's 2025 Local Mitigation Strategy (LMS) and the State of Florida's 2023 State Hazard Mitigation Plan (SHMP-FL). Currently, the city does not have its own standalone Local Mitigation Strategy (LMS). However, as the city progresses with disaster recovery and mitigation efforts, developing a Long Term Community Recovery Plan will be 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 enhance natural hazard threats while making the most 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 **\$1,683,077,062** in unmet recovery needs resulting from the presidential disaster declarations for Hurricane Idalia and Hurricane Helene.

Connection of Proposed Programs and Unmet & Mitigation Needs

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, home buyers, and local landlords in the Most Impacted and Distressed (MID) area, 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 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 targeted financial relief to disaster-impacted households.

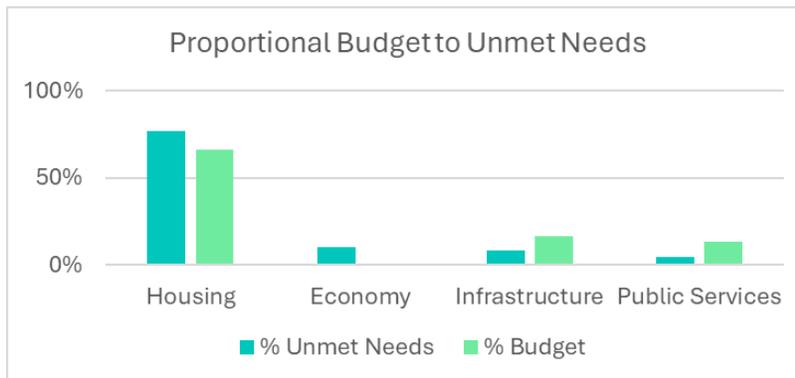


Figure 1: CDBG-DR Program Allocation and Funding Thresholds

Finally, while infrastructure accounts for a smaller portion of the total unmet need, the City intends to address mitigations 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 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.

Allocation and Award Caps

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

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

Table 5: CDBG-DR Program Allocation and Funding Thresholds



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 Low and Moderate Income (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 Need 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).

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 in alignment with the unmet needs assessment and stakeholder input. These programs are targeted to predominantly meet the needs of low- to moderate-income (LMI) households and promote resilient recovery across the city's most impacted and distressed areas.

Residential Recovery and 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 and 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 Uniform Relocation Act (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 low- and moderate-income 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 Housing budget of \$105,000,000 contains several distinct programs, as described below.

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

Table 6: *Housing 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 encourages robust public participation in the development of the Action Plan. 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.