



Action Plan

**Community Development Block Grant –
Disaster Recovery**





Table of Contents

1.0 Executive Summary..... 5

 1.1 Background 5

 1.2 Disaster Specific Overview 5

2.0 Unmet Needs Assessment 6

 2.1 Overview 6

 2.2 Housing Unmet Need..... 13

 2.2.1 Disaster Damage and Impact 13

 2.2.2 Single Family v. Multi-Family Needs; Owner-Occupied v. Tenant 15

 2.3 Multi-Family Assisted Housing..... 16

 2.3.1 Public Housing Authorities Damaged 18

 2.4 Fair Housing, Civil Rights Data and Advancing Equity..... 19

 2.4.1 Advancing Equity and Equal Opportunity 22

 2.5 Grantee Demographics and Disaster Impact Populations 23

 2.5.1 Income Demographics 32

 2.5.2 LMI Analysis – Overall 34

 2.5.3 LMI Analysis – Federally Declared Disaster Areas 35

 2.5.4 Manufactured Housing Units Impacted by Disaster 38

 2.5.5 Limited English Proficiency Breakdown 38

 2.5.6 Point in Time Count – Type of Shelter 41

 2.5.7 Point in Time Count – Impacted by Disaster..... 41

 2.5.8 Assisted Housing Impacted by the Disaster 42

 2.6 Infrastructure Unmet Need 42

 2.6.1 Disaster Damage and Impact 42

 2.6.2 Total Cost and Need by Public Assistance Category 43

 2.6.3 Hazard Mitigation Needs per County or Known Project..... 44

 2.7 Economic Revitalization Unmet Need 46

2.7.1 Disaster Damage and Impact	46
2.8 Mitigation Only Activities.....	48
3.0 General Requirements.....	55
3.1 Citizen Participation	55
3.1.1 Outreach and Engagement	55
3.1.2 Public Hearings.....	58
3.1.3 Limited English-Speaking Ability	58
3.1.4 Complaints	58
3.2 Public Website	58
3.3 Amendments.....	59
3.3.1 Substantial Amendments.....	59
3.3.2 Non-Substantial Amendments.....	60
3.4 Displacement of Persons and Other Entities	60
3.5 Protection of People and Property	60
3.5.1 Elevation standards.....	60
3.5.2 Flood Insurance Requirements	62
3.5.3 Construction Standards.....	62
3.5.4 Contractors’ Standards	63
3.5.5 Environmental Review	64
3.6 Preparedness, Mitigation and Resiliency.....	64
3.7 Broadband Infrastructure in Housing	65
3.8 Cost-Effectiveness.....	66
3.9 Duplication of Benefits.....	66
3.10 Projection of Expenditures and Outcomes.....	67
4.0 Grantee Proposed Use of Funds	68
4.1 Overview	68
4.2 Program Budget	68
4.3 Connection to Unmet Needs	69
4.3.1 Leveraging Funds	69
4.3.2 Program Partners.....	69
4.3.3 Distribution of Funds.....	70
4.3.4 Most Impacted and Distressed (MID)	70
4.3.5 Program Income.....	70

4.3.6 Resale or Recapture	70
4.3.7 Pre-Agreement Cost Reimbursement.....	71
4.3.8 Interchangeability of Funds	71
5.0 CDBG-DR Program Details.....	72
5.1 Housing: Homeowner Single Family Repair and Replacement Program	72
5.2 Housing: Rental Repair Reimbursement Program (Inactive)	75
5.3 Housing: Multifamily New Construction Program	76
5.4 Infrastructure: Infrastructure Program.....	78
5.5 Mitigation: Mitigation Program	80
5.6 Public Services: Job Training Program (Inactive)	81
5.7 Planning: Planning Activity.....	81
5.8 Administration: Administration Activity	81

Action Plan Amendment Log

Action Plan Version	Approval Date	Notes
1	12.05.2023	Initial version based on County-wide unmet need assessment and public commentary.
1.1	03.18.2024	Technical amendment adding clarifying language to Sections 2.0, 2.4, 2.5, 2.8, 3.1, 3.4, 3.5, 4.3, 5.1, 5.2, 5.4, 5.6.
1.2	07.07.2024	Non-substantial amendment clarifying flood insurance requirements in 3.5.2, adding job training to programs listed in 4.3.3, clarifying program requirements in 5.1, updating National Objective goals in 5.2, and clarifying eligibility requirements in 5.6.
1.3	10.21.2024	Non-substantial amendment incorporating extension of reimbursement for pre-application repair costs to May 23, 2025 in Section 5.1.
2.0	12.11.2024	Substantial amendment that modifies the benefit type and eligibility criteria of the rental assistance program (Section 5.2). Under this amendment, the program will now provide reimbursement assistance for pre-application repairs completed by rental property owners and will no longer require a remaining unmet need for eligible structures.
2.1	01.02.2025	Non-substantial amendment encompassing changes to overall budget in Section 4.2, and program activity budgets in 5.2 (Rental Repair Reimbursement), 5.3 (Multi-Family New Construction), 5.5 (Mitigation), and 5.7 (Planning).
3.0	05.05.2025	Substantial amendment that deletes the Rental Repair Reimbursement Program (5.2) and Job Training Program (5.6), reallocates the budget for those activities towards Mitigation (5.5), expands the scope of the Mitigation Program so as to include the local match requirement for state and local mitigation programs (5.5), provides additional eligible applicants to the Infrastructure Program (5.4), and provides for the interchangeability of funds in Section 4.3.8. The program overview in Section 4.1 and the budget in 4.2 were revised to reflect these changes.
4.0	09.29.2025	Substantial Amendment that modifies the Homeowner Single Family Repair and Replacement Program eligibility criteria and activity maximum benefit amounts to align with the Hurricane Milton Homeowner Recovery Program. This amendment adds a maximum structure value of \$450,000 as an eligibility requirement, and establishes a maximum benefit of \$100K for the match activity within the program. The program budget in section 4.2 has been updated to reflect these changes.

1.0 Executive Summary

1.1 Background

The U.S. Department of Housing and Urban Development (HUD) announced that Volusia County, Florida will receive \$328,910,000 in funding to support long-term recovery efforts following Hurricane Ian (DR-4673-FL) through the Volusia County Government Department of Recovery and Resiliency. Community Development Block Grant – Disaster Recovery (CDBG-DR) funding is designed to address needs that remain after all other assistance has been exhausted. This plan details how funds will be allocated to address remaining unmet need in Volusia County.

To meet disaster recovery needs, the statuses making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual CDBG program to enhance flexibility and allow for a quicker recovery. HUD has allocated \$328,910,000 in CDBG-DR funds to Volusia County in response to DR-4673-FL, through the publication of the Federal Register, [Vol. 88, No. 96, May 18, 2023](#). This allocation was made available through the Housing and Urban Development Appropriations Act, 2023 (Pub. L. 117–328, Division L), approved December 29, 2022.

1.2 Disaster Specific Overview

On September 28, 2022, Hurricane Ian made landfall in South Florida and proceeded to cut its way Northeastward across inland Florida towards Volusia County packing 75-mile-per-hour winds, torrential rainfall, and a powerful storm surge that coincided with astronomically low tides. Rainfall levels of 21.49 inches were recorded at Daytona Beach. The storm surge led to maximum inundation levels of up to five feet and wave-water levels of six. While the storm surge submerged many of Volusia County’s coastal communities, the historic rainfall inundated the county’s inland population. Flooding along the St. John’s River reached five feet above ground level and took weeks to subside. Hurricane Ian brought devastating damage to the County’s infrastructure, housing, and businesses. Over 200,000 residents were without power and at least 7,000 homes suffered some level of flood damage. A total of 40 buildings were destroyed outright while 1,656 buildings had structural damaged. Every coastal park in the County was damaged, and all 16 beach access ramps were decimated.

2.0 Unmet Needs Assessment

2.1 Overview

All of Volusia County is the Most Impacted and Distressed Area (MID). The most detrimental impacts were high precipitation, coastal flooding, and hurricane force winds. Barriers to ongoing disaster recovery include a variety of factors, including:

- Delays in repairs to housing and infrastructure damaged by Hurricane Ian.
- Displacement of residents due to housing that is unfit for habitation.
- Severe damage to several housing authorities, including New Smyrna Beach and Daytona Beach.
- Infrastructure damage to wastewater and drainage facilities that remain vulnerable to additional damages.

The Unmet Needs Analysis has identified housing unmet needs of \$661,160,638 (82.2%), and infrastructure unmet need of \$101,164,223 (12.6%). The complete unmet needs assessment is summarized as follows:

Unmet Need and Proposed Allocation

Category	Remaining Unmet Need	% of Unmet Need	Program Allocation Amount	% of Program Allocation
Administration	\$0	0.0%	\$16,445,500	5.0%
Planning	\$0	0.0%	\$18,554,500	5.6%
Housing	\$661,160,638	82.2%	\$200,000,000	60.8%
Infrastructure	\$101,164,223	12.6%	\$50,000,000	15.2%
Economic Revitalization	\$41,310,135	5.1%	\$0	0.0%
Public Services	\$999,960	0.1%	\$1,000,000	0.3%
Mitigation	\$0	0.0%	\$42,910,000	13.1%
Total	\$804,634,956	100.0%	\$328,910,000	100%

Table 1: Unmet Need and Proposed Allocation

The total unmet needs are \$804,634,956. The Infrastructure Unmet Needs was derived by adding the total Hazard Mitigation Grant Program infrastructure projects (less HMGP housing), local match for FEMA Public Assistance Projects, and any additional projects proposed by the County and its municipalities.

Public Services Unmet Need is derived from an estimate for a jobs training program for housing construction jobs that will be required as part of the rebuilding effort.

The following summary provides a breakdown of the Housing Unmet Needs Analysis. In order to derive the final unmet needs estimate for housing, the data for 64,206 FEMA registrants was analyzed.

For single family owner units, 34,208 are potentially CDBG-DR eligible. Of those, 13.88% had more than 12” of water in their home, which is a proxy for storm-related damages. Therefore, 4,747 potentially eligible CDBG-DR owner-occupied units are in the MID. The methodology adopted an owner-occupied multiplier of \$78,100 per unit for repairs based on the average cost of housing repairs for federally declared storm-related disasters over the last decade, including Superstorm Sandy and Hurricane Katrina. The product is an unmet needs estimate of \$370,733,888. To account for the recent rise in housing construction cost inflation, an additional \$92,683,472 was added to the total, which was obtained by multiplying the total of \$370,733,888 by 25%.

For renters, there are 25,394 registrants living in an eligible unit, of which 9.27% has more than 12” of water in the unit. The multiplier for rental units is \$30,000 based on an estimate of typical rental rehabilitations, for a product of \$70,600,248.

Next, the total Public Housing Authorities’ (PHAs) unmet needs were added, \$19,644,695. The subtotal of housing unmet needs was multiplied by 15% to account for mitigation improvements to housing rehabilitations. There are \$24,448,990 HMGP housing projects also added to the total (the HMGP housing projects were not multiplied by 15% since they already incorporate mitigation measures). The total is \$661,160,638 in unmet housing need.

Housing Unmet Needs Analysis

Volusia County	Total	Percent
Total FEMA Registrants	64,206	100%

Table 2: Total FEMA Registrants

FEMA Registrants in each municipal jurisdiction

City in Volusia County	Total	Percent
CASSADAGA	1	0.00%
DAYTONA BEACH	18,161	28.29%
DAYTONA BEACH SHORES	243	0.38%
DE LEON SPRINGS	414	0.64%
DEBARY	1,185	1.85%
DELAND	5,745	8.95%
DELTONA	10,369	16.15%
EDGEWATER	3,208	5.00%
ENTERPRISE	76	0.12%
HOLLY HILL	1,121	1.75%
LAKE HELEN	390	0.61%
NEW SMYRNA BEACH	7,315	11.39%
OAK HILL	330	0.51%
ORANGE CITY	2,132	3.32%
ORMOND BEACH	4,083	6.36%
OSTEEN	429	0.67%
PIERSON	270	0.42%
PONCE INLET	150	0.23%

City in Volusia County	Total	Percent
PORT ORANGE	8,501	13.24%
SEVILLE	83	0.13%

Table 3: FEMA Registrants by Municipal Jurisdiction

Owners

Owner Criteria Category	Total	Percent
Total FEMA registrants located within the incorporated Jurisdiction	64,206	100%
Number of FEMA registrants that are owners	36,702	57.16%
Number of FEMA registrants that are owners and unit is their primary residence	35,396	96.44%

Table 4: FEMA Registrant by Homeownership

FEMA registrants that are owners, the home is their primary residence, and living in a CDBG-DR eligible house:

Housing by Type	Total	Percent
Condo	2,080	6.08%
House/Duplex	27,061	79.11%
Mobile Home	4,583	13.40%
Townhouse	484	1.41%

Table 5: FEMA Registrants by Eligibility Criteria

Criteria	Total	Percent
Total FEMA registrants that are owners, the home is their primary residence and living in a CDBG Eligible House	34,208	96.64%
Eligible owners, units, and primary residence where the unit has been inspected	12,222	35.73%

Table 6: FEMA Registrants by Eligibility Criteria and Inspection Status

Inspection Returned Category	Total	Percent
Of those inspected, number of owner-occupied, primary residence that are in eligible CDBG housing units and had more than 12" of water	1,696	13.88%

Table 7: FEMA Registrants by Eligibility Criteria and 12" of Water

Estimating LMI needs	Total	Percent
Eligible owners in their primary residence and living in an eligible unit with 12" or more water and a family gross income of \$60,000 or less	1226	72.29%

Table 8: FEMA Registrants by Eligibility Criteria, Water Damage, and Income Level

Renters

Renter Criteria Category	Total	Percent
Total registrants located within the incorporated Jurisdiction	64,206	100%
Number of FEMA registrants that are Renters	27,319	42.55%
Number of FEMA registrants that are renters and the unit they are renting is their primary residence	26,666	97.61%

Table 9: FEMA Registrants by Rental Status and Eligibility Criteria

FEMA registrants that are renters, the unit they are renting is their primary residence and they are living in a CDBG-DR Eligible Unit

Housing by Type	Total	Percent
Apartment	9,674	38.10%
Condo	628	2.47%
House/Duplex	13,344	52.55%
Mobile Home	1,062	4.18%
Townhouse	686	2.70%
TOTAL	25,394	100%

Table 10: FEMA Registrants by Rental Status, Eligibility Criteria, and Housing Type

Criteria	Total	Percent
Total FEMA registrants that are renters, the unit they are renting is their primary residence and they are living in a CDBG Eligible Unit	25,394	95.23%
Number of eligible units with inspections ordered/returned	8,967	35.31%

Table 11: FEMA Registrants by Eligibility and Inspection Status

Inspection Returned Category	Total	Percent
Of those inspected, number of rental occupied, primary residence that are in eligible CDBG housing units and had more than 12" of water	831	9.27%

Table 12: FEMA Registrants by Eligibility and Water Damage

Estimating LMI Need	Total	Percent
Eligible renters that rent their primary residence in an eligible CDBG-DR unit type and have been inspected and had 12" more water and have a family gross income of less than \$60,000	751	90.37%

Table 13: FEMA Registrants by Eligibility, Water Damage, and Income Level

Estimating Housing Unmet Need for Single Family Owner Units	Total
Total FEMA registrants that are owners, the home is their primary residence and living in a CDBG-DR Eligible House	34,208

Of those inspected, number of owner-occupied, primary residence that are in eligible CDBG-DR housing units and had more than 12" of water	13.88%
Estimated TOTAL Population of CDBG-DR eligible for single-family owner occupied rehab/reconstruction	4,747
Estimated final Single Family units for CDBG-DR Assistance	4,747

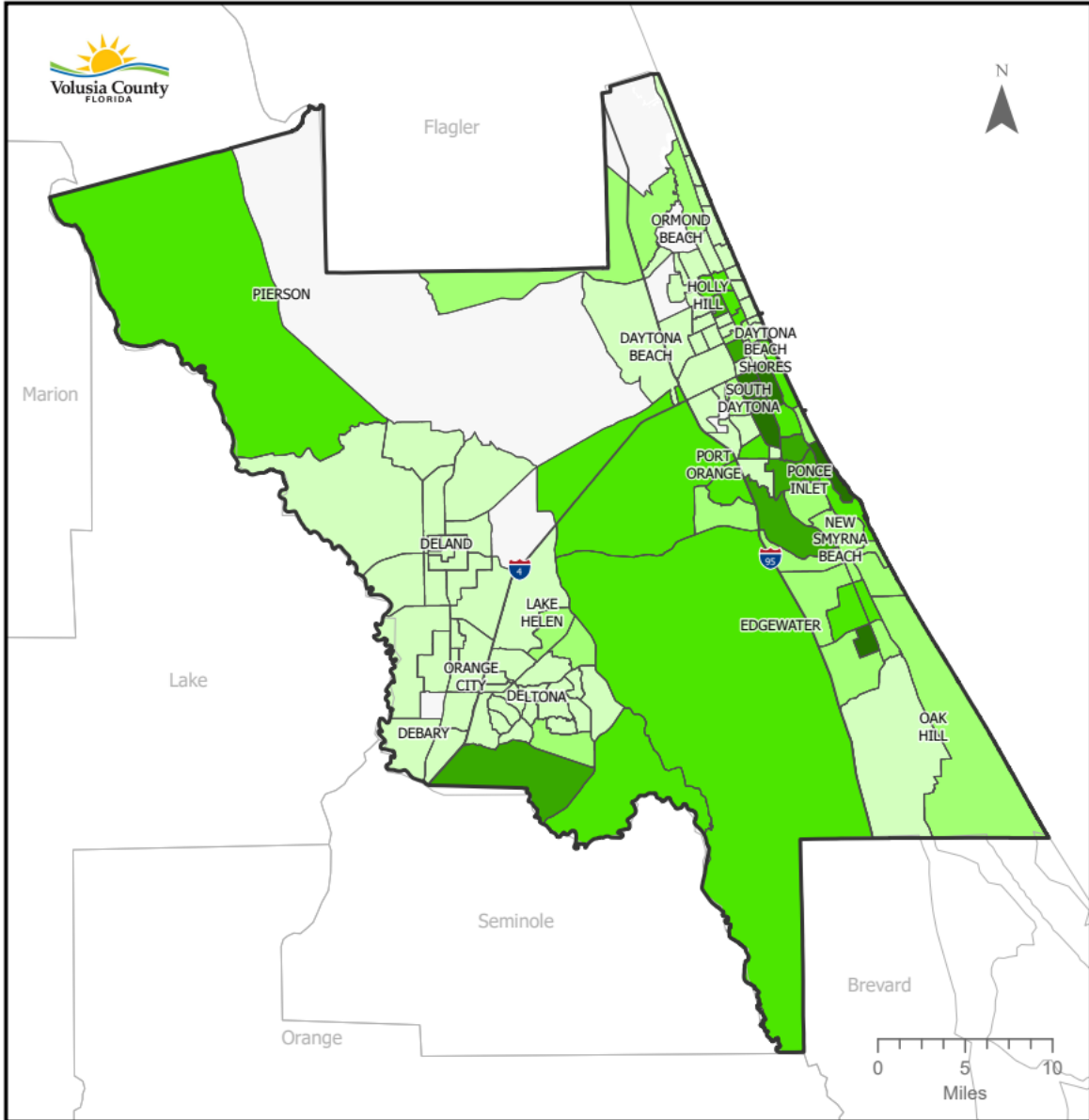
Table 14: Estimating Housing Unmet Need for Single Family Owner Units

Estimating Housing Unmet Need for Rental Housing Units	Total
Total Rental FEMA registrants in eligible CDBG-DR housing	25,394
Estimated percentage of total FEMA Rental registrants that will have greater than 12" of water	9.27%
Estimated total CDBG eligible rental properties for rehab/reconstruction	2353
Estimated final Rental units for CDBG-DR Assistance	2353

Table 15: Estimating Housing Unmet Need for Rental Housing Units

Estimating Total CDBG-DR Unmet Need for Housing	Total
Possible total number of eligible SF CDBG units with unmet needs	4,747
Conservative average amount of SF CDBG Assistance per unit	\$78,100
Estimated total CDBG-DR SF housing rehab/reconstruction unmet needs	\$370,733,888
Additional 25% to Account for Housing Inflation	\$92,683,472
Estimated CDBG-DR rental housing Units	2,353
Estimated CDBG-DR per rental unit	\$30,000
Estimated CDBG-DR rental housing rehab/reconstruction unmet needs	\$70,600,248
HMGP Housing Projects	\$24,448,990
Estimated PHA unmet needs	\$19,644,695
Estimated CDBG-DR unmet needs (W/O Mitigation)	\$578,111,293
Additional 15% CDBG-DR for Mitigation (Does not include HMGP Housing Projects)	\$83,049,345
Total CDBG-DR Unmet Housing Need	\$661,160,638

Table 16: Estimating Total CDBG-DR Unmet Need for Housing



Hurricane Ian Damaged Properties by Census Tract

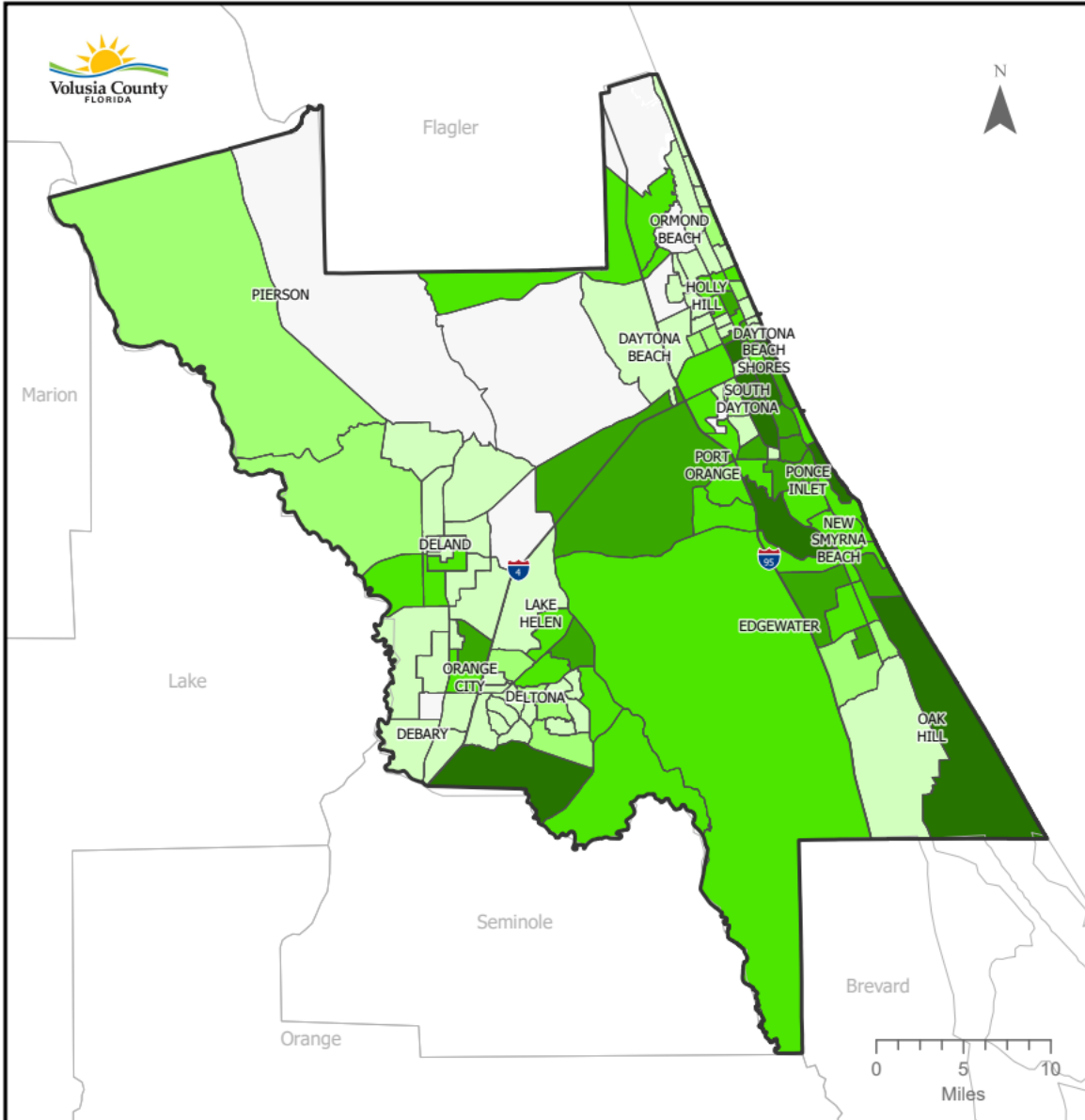
Volusia County, FL

Number of Damaged Properties

- No Damage
- ≤ 20
- 21 - 50
- 51 - 150
- 151 - 350
- > 350

- Volusia County
- Interstate Hwy

Sources: US Census Bureau, Esri, Volusia County IT/GIS, Volusia County Property Appraiser | Date: 7/19/2023 | Proj: NAD 1983 HARN StatePlane Florida East FIPS 0901 (US Feet)



Hurricane Ian Damage Value by Census Tract

Volusia County, FL

Value of Property Damage

- No Damage
- \$1 - \$500,000
- \$500,001 - \$1M *
- \$1,000,001 - \$5M
- \$5,000,001 - \$10M
- > \$10M

- Volusia County
- Interstate Hwy

* "M" denotes million

Sources: US Census Bureau, Esri, Volusia County IT/GIS, Volusia County Property Appraiser | Date: 7/19/2023 | Proj: NAD 1983 HARN StatePlane Florida East FIPS 0901 (US Feet)

2.2 Housing Unmet Need

According to the Volusia County Consolidated Plan (2020-2024), the Housing Needs Assessment analyzed housing in the County by demographics, income level, vulnerability status, and language proficiency. The most significant housing problem facing both owners and renters in Volusia County is housing cost burden greater than 50% of household income. Households renting or owning with income between 0-30% AMI are most affected in this category.

The Public Housing Authority table lists four facilities which provide 760 units of housing for the County. The number of vouchers issued within the county is 3,829 and there are 4,089 Low Income Housing Tax Credit units. All four Public Housing Authorities in the county have waitlists for public housing units, demonstrating a need for affordable housing County-wide. In addition, Volusia County conducted an analysis of the affordable housing needs during its 2020 Affordable Housing initiative. At that time, the data indicated a need of over 12,000 units across very low to moderate income levels.

The Homeless Needs Assessment in the Volusia County Consolidated Plan (2020-2024) revealed that among the 1,143 persons who exited street outreach during FY 2019, 300 individuals exited to permanent housing destinations. Prior to moving into housing, the average length of time an individual spends homeless for emergency shelter, safe haven, and traditional housing is 295 bed nights.

The Non-Homeless Special Needs Assessment in the Volusia County Consolidated Plan (2020-2024) identified the non-homeless special needs populations that require supportive services as the elderly, the frail, persons with disabilities, persons with addictions, victims of domestic violence, and persons living with HIV/AIDS. Affordable housing is a high need for each of these population groups.

As a result of the disaster which prompted mass flooding affecting the inland and coastal areas, all of the County was designated with MID status. Flooding damage repairs, increase of building permit requests, and the demand for skilled labor to conduct County-wide repairs has affected the housing occupancy conditions as a result of the disaster.

Hurricane Ian has exacerbated pre-existing housing issues, including affordability and availability of housing stock. Hurricane Ian resulted in a significant displacement of homeowners and renters, both in the private sector and public housing. New Smyrna Beach Housing Authority lost 40 units, and Daytona Beach experienced significant damage to 175 units.

As indicated previously, the greatest impact of Hurricane Ian was on the county's housing stock, which suffered extensive damage and resulted in 64,206 FEMA registrants. Local public housing authorities experienced damaged to 301 units, of which 215 were severely damaged. The New Smyrna Beach Housing Authority lost 40 units and must be entirely rebuilt. The total unmet housing need is currently \$661,160,638.

Hurricane Ian also caused substantial infrastructure damage. The majority of damages, as reflected in the HMGP and FEMA PA information received to date, requires lift station generators for communities throughout Volusia County, pump station bypass projects, fire station generators, transportation hardening and flood-protection retrofits.

2.2.1 Disaster Damage and Impact

Hurricane Ian impacted Volusia County with County-wide flooding, wind damage, and beach erosion. Coastal tourism, which serves as an economic revenue generating source for the County,

was impacted by the erosion and the freeze on tourism activity during response and recovery phases.

As a result of the flood and wind damage, county infrastructure was damaged or failed to function, causing a crisis affecting economic revitalization as well as housing. There were widespread failures of wastewater collection systems resulting from flooding and loss of power. Transportation corridors were also heavily damaged.

The greatest impact was on the county’s housing stock, which suffered extensive damage and resulted in 64,206 FEMA registrants. Local public housing authorities experienced damaged to 301 units, of which 215 were severely damaged. The New Smyrna Beach Housing Authority lost 40 units which must be entirely rebuilt.

Units with Minor-Low	Units with Minor-High	Units with Major-Low	Units with Major-High	Units with Severe
6,705	10	1,469	1,181	68

Table 17: FEMA IA Personal Property Damage Rental Units – Hurricane Ian

Units with Minor-Low	Units with Minor-High	Units with Major-Low	Units with Major-High	Units with Severe
6,231	1608	2,484	2,138	30

Table 18: FEMA IA Real Property Damage Owner Occupied Units – Hurricane Ian

Residence Type	# of Applicants	% Owner Occupied	% Tenants	% Unknown	% Type
Apartment	9,796	0.00%	15.20%	0.00%	15%
Assisted Living Facility	75	0.00%	0.10%	0.00%	0%
Boat	71	0.10%	0.00%	0.00%	0%
College Dorm	45	0.00%	0.10%	0.00%	0%
Condo	2,953	3.50%	1.00%	0.00%	5%
Correctional Facility	1	0.00%	0.00%	0.00%	0%
House/Duplex	41,300	43.20%	21.00%	0.10%	64%
Military Housing	3	0.00%	0.00%	0.00%	0%
Mobile Home	5,862	7.40%	1.70%	0.00%	9%
Other	2,363	1.50%	2.10%	0.10%	4%
Townhouse	1,209	0.80%	1.10%	0.00%	2%
Travel Trailer	528	0.60%	0.20%	0.00%	1%
Total	64,206	57.20%	42.50%	0.30%	100%

Table 19: FEMA IA Applicants by Housing Type – Hurricane Ian

# of Applicants	# of Inspections Completed	# of Inspections with Damage	# Applicants Assistance Received	Average FEMA Verified Loss
36,702	12,764	1,413	877	\$13,163

Table 20: FEMA IA Owner Occupied Applicants – Hurricane Ian

# of Applicants	# of Inspections Completed	# of Inspections with Damage (Property Loss)	# Applicants Assistance Received	Average FEMA Verified Loss
27,319	9,433	9,433	1,618	\$4,308

Table 21: FEMA IA Tenant Occupied Applicants – Hurricane Ian

The workforce was impaired causing an insufficient amount of local workforce to support the necessary County repairs. The Unmet Needs Analysis includes data to support Public Services needs in the amount of \$999,960 which would help address the shortage of qualified construction workers and bolster the local LMI community.

2.2.2 Single Family v. Multi-Family Needs; Owner-Occupied v. Tenant

The median income in Volusia County, as per the U.S. Census ACS 5-year Estimate (2017 – 21), is \$56,786 annually. This same dataset places the median home value in the County at \$212,900. According to Realtor.com’s Volusia County profile, however, the median sale value of a single family home in Volusia County as of June 2023 was \$346,000 (https://www.realtor.com/realestateandhomes-search/Volusia-County_FL/overview, as of August 3, 2023) Considering additional expenses such as property tax, private mortgage insurance (PMI), and homeowner’s insurance, it is highly unlikely that individuals earning the median income will be able to afford a home. Renters face similar cost burdens that make finding an affordable home a challenge. Based on the median household income, households should not be paying more than 1,420 per month in housing costs (or more than 30% of their monthly income) in order to maintain affordability. Table 22, which incorporates data from Florida Clearinghouse, provides a breakdown of cost burden (percentage of income spent on housing costs) by owners and renters.

Volusia County’s Consolidated Plan for 2020-2024 focuses on addressing housing needs through various initiatives. The plan includes the rehabilitation of housing units, direct financial assistance to eligible homebuyers, and the creation of new affordable rental units. Targeting households with low to moderate incomes, particularly those at or below 80% of the Area Median Income (AMI), the plan aims to provide support to diverse populations such as the elderly, disabled individuals, homeless or at-risk individuals, and those with special needs. Volusia County is committed to implementing these strategies to meet housing challenges and foster inclusive and sustainable communities. The minimum affordability period in Volusia County’s plan is twenty years.

Of the housing units eligible for CDBG-DR funding (apartments, condos, houses/duplexes, mobile homes, and townhomes) with over 12” of water reported in the home, 4,747 are owner-occupied, and 2,353 are renters. The cost to repair the owner-occupied units is at least \$370,733,888, and the rental repairs are at least \$70,600,248. In addition, 215 housing authority units are severely damaged, and will require at least \$19,644,695 for reconstruction. Among owner-occupied storm-impacted units, 79% are houses or duplexes. Condos account for 6%, mobile homes are 13%, and 1% are townhouses. Among storm-impacted rental units, 53% are houses or duplexes, 38% are apartments, 2% are condos, 4% are mobile homes, and 3% are townhouses.

Cost Burden by Owner/Renter Status

Housing Cost Burden	Owner	Renter	Total
Cost Burden ≤ 30%	127,913	31,561	159,474
Cost Burden >30% to ≤ 50%	23,279	16,426	39,705
Cost Burden > 50%	16,431	18,463	34,894
Total Cost Burden	167,623	66,450	234,073

Table 22: Cost Burden by Owner/Renter Status

2.3 Multi-Family Assisted Housing

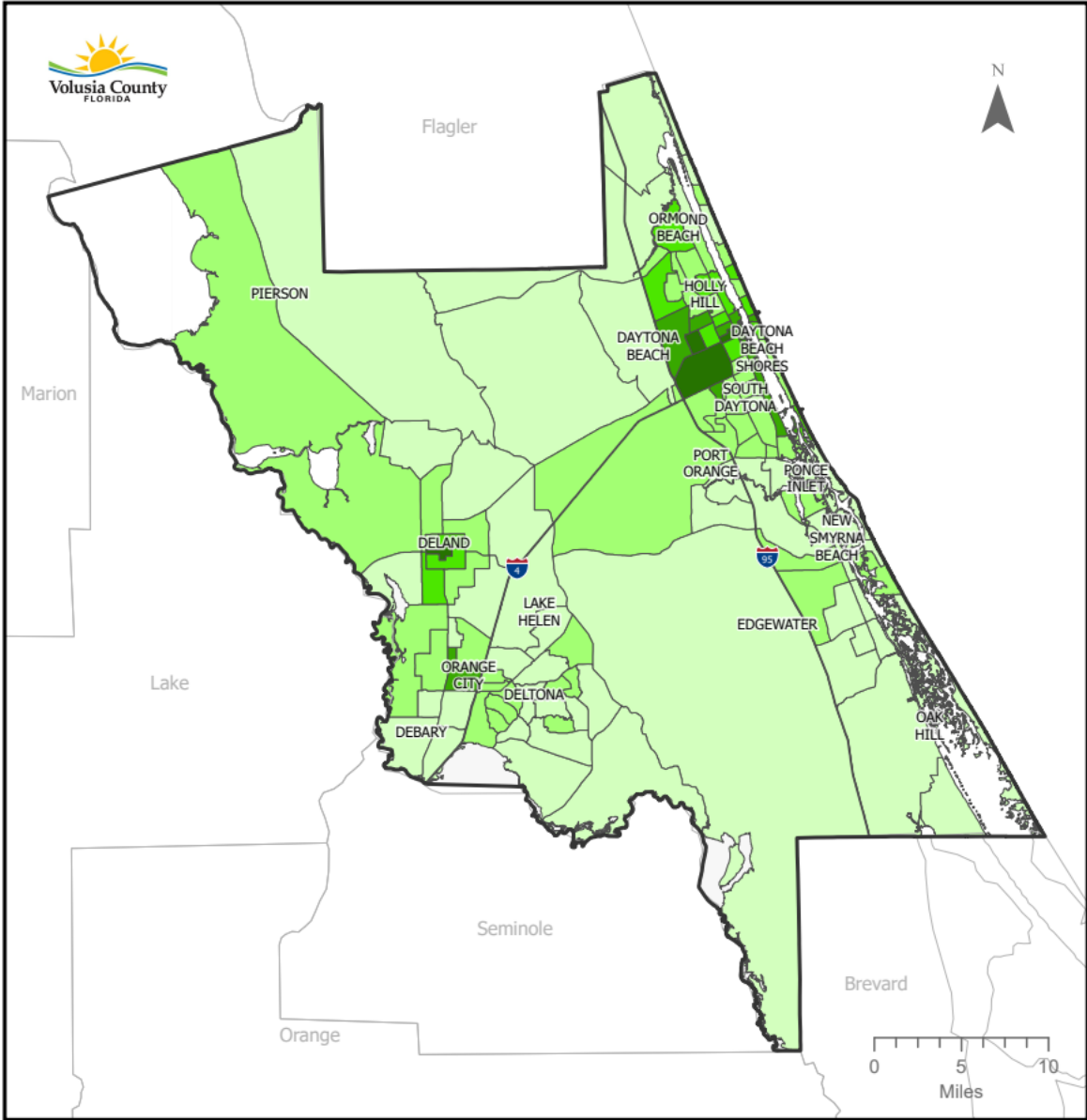
The **Multifamily Assisted Housing** table provides an assessment of damages to multi-family housing units, categorizing them based on the level of damage and type of housing unit. The table includes classifications such as Minor-Low, Minor-High, Major-Low, Major-High, and Severe, each representing varying degrees of damage. The data captured includes the number of properties and units affected by each damage classification, as well as the number of units classified as Assisted Housing and those awaiting assistance. The table also calculates the remaining unmet need, which is derived from the total number of units minus the number of units that have already received assistance. This information is crucial in determining the extent of assistance required for public housing and affordable housing units affected by the disaster.

The Unmet Need is derived from the housing authorities of Daytona Beach, New Smyrna Beach and DeLand. The other housing authorities have no unmet needs that have been identified at this time. DeLand Housing Authority experienced damaged from Ian, but they were minor and have been repaired.

MF Affordable Housing

Type of Damaged	# of Properties	# of Units	# of Units Assisted	# of Units Awaiting Assistance	Remaining Unmet Need
Minor-Low	1	200	86	0	\$0
Minor-High	0	0	0	0	\$0
Major-Low	0	0	0	0	\$0
Major-High	0	0	0	0	\$0
Severe	2	519	215	215	\$19,644,695
Total	3	719	301	215	\$19,644,695

Table 23: Multifamily Affordable Housing



Renter-Occupied Housing Units by Census Tract

Volusia County, FL

Percentage of Units (2020 Census)

- < 20
- 20.1 - 40
- 40.1 - 60
- 60.1 - 80
- > 80

- Volusia County
- Interstate Hwy

Sources: US Census Bureau - American Community Survey (ACS), Esri, Volusia County IT/GIS | Date: 7/19/2023 | Proj: NAD 1983 HARN StatePlane Florida East FIPS 0901 (US Feet)

2.3.1 Public Housing Authorities Damaged

The **Public Housing Authorities Damaged Table** represents the public housing authority damages assessed by the County and municipalities. Table 23 represents an itemized view of Table 22 to highlight the specific Housing Authorities within the County and the affected units aggregated by County or municipality. As with the prior table, these Unmet Needs calculations are derived from data reported by the Public Housing Authorities.

Public Housing Authorities Damaged

County/Municipalities	Total # of PHA's	Total PHA's Damaged	# of Units Damaged	Remaining Unmet Need
New Smyrna Beach HA	1	1	40	\$13,144,695
Daytona Beach HA	1	1	175	\$6,500,000
DeLand HA	1	1	86	\$0
Total	3	3	301	\$19,644,695

Table 24: Public Housing Authorities Damaged

All unmet needs for assisted housing units currently are Public Housing Authority units from Daytona Beach and New Smyrna Beach. There were 40 units destroyed at New Smyrna Beach totaling about \$14,000,000 in unmet need, less \$855,305 in available funding. In Daytona Beach, 175 units damaged or destroyed in Daytona Beach, totaling about \$6,500,000 in unmet need, for a total of \$19,644,695. The DeLand Housing Authority had 86 units damaged, but they have all been repaired. DeLand Housing Authority experienced moderate damaged that have been repaired.

The **Assisted Housing Impacted by the Disaster table** presents the number of assisted housing units aggregated by Total Housing Choice Vouchers, Total Impacted Housing Choice Voucher Units, Total Low Income Housing Tax Credit Units (LIHTC) in the County, Total Impacted Low Income Housing Tax Credit Units in the County, Total Public Housing Dwelling Units in the County, the Total Impacted Public Housing Dwelling Units in the County, and the remaining unmet need. At this time, the County has not determined unmet needs for LIHTC units or voucher units. Therefore, the unmet needs for housing may increase if it is determined a significant number of LIHTC units or voucher units sustained damages. All unmet needs for assisted housing units currently are Public Housing Authority units from Daytona Beach and New Smyrna Beach.

Assisted Housing Impacted by the Disaster

County/ Municipality	Total Housing Choice Vouchers	Total Impacted Housing Choice Voucher Units	Total LIHTC Units	Total Impacted LIHTC Units	Total Public Housing Dwelling Units	Total Impacted Public Housing Dwelling Units	Remaining Unmet Need
Area Wide (Total)	3,829	0	4,089	0	760	301	\$19,644,695
MID	3,829	0	4,089	0	760	301	\$19,644,695

Table 25: Assisted Housing Impacted by the Disaster

2.4 Fair Housing, Civil Rights Data and Advancing Equity

As a recipient of funding from the US Department of Housing and Urban Development (HUD), Volusia County develops an Analysis of Impediments to Fair Housing Choice (AI) to identify impediments or barriers to affordable housing and fair housing choice and create actions toward the resolution of the barriers. The County's most recent Analysis of Impediments identified the following impediments to affordable housing and fair housing choice:

- Lack of public awareness of fair housing rights and fair housing services:
 - Lack of understanding Federal and State fair housing law:
 - Uncertain of who or what groups are protected under the law.
 - Uncertain or lack of knowledge of what actions constitute violations of.
 - Lack of uniformity in referrals for prospective victims of housing discrimination.
- Some unlawful discrimination appears to be occurring in rental and owner markets:
 - Housing discrimination complaints and lawsuits have been filed and sustained regarding housing discrimination.
 - Responses to public and stakeholder surveys report that some housing discrimination does occur.
- High home mortgage loan denial rates for selected minorities, particularly for blacks and Hispanics.
- Economic barriers limit lower income households' ability to choose housing in the market of their choice:
 - Volusia County wages are considerably lower than the statewide average.
 - Studies point to lower income households continued inability to afford safe, decent, and affordable housing based on the real wages earned in comparison to cost of housing.

To combat barriers to affordable housing, the County adopted an Affordable Housing Incentive Plan as part of their Local Housing Assistance Plan (LHAP). The LHAP is required to participate in the State Housing Initiatives Partnership (SHIP) program. The County also has an Affordable Housing Advisory Committee (AHAC) in relation to its SHIP program. The AHAC is a citizens' advisory committee representing a collaboration of public, nonprofit and private agencies tasked with making recommendations to the County Council on affordable housing incentives. The advisory board must triennially review policies and procedures, ordinances, land development

regulations and the comprehensive plan policies established and adopted by the County Council while making recommendations on specific actions or initiatives to encourage or facilitate affordable housing while protecting the property's ability to appreciate in value. The nine (9) member AHAC routinely identifies barriers to affordable housing and strategies to remove such barriers.

Volusia County's Affordable Housing Incentive Plan contains the following affordable housing incentives:

Expedited Permitting:

Building permits are currently expedited by the County's Building and Code Administration Division for homeowner rehabilitation and single-family homebuyer construction projects located in the County's jurisdiction. The Community Assistance Division identifies these projects as affordable housing using an affordable housing project sheet with property location information. The Community Assistance Director must sign and approve before submission for permit. These permits are given preference by the Building and Code Administration Division. A housing ombudsman team has been established in the County's Growth and Resource Department whose primary role is to assist developers of residential developments and shepherd both the applicant and application through the review process. The affordable housing development process is being promoted to the intended audience and shared with the development community.

Ongoing review process:

The Volusia County Comprehensive Plan has incorporated affordable housing goals in its Housing Element. A review of the Comprehensive Plan is held every seven years through the Evaluation Appraisal and Review (EAR) process. The Planning and Development Services Division is responsible for reviewing proposed comprehensive plan goals, objectives, and policies prior to adoption by the County Council to evaluate their impact on the cost of housing.

Density Bonus:

The Planned Unit Development (PUD) rezoning process currently available can be utilized to allow lot size reductions for eligible affordable housing projects. Density bonuses are allowed through Comprehensive Plan policies 1.3.3.3 and 5.1.6.2. Policy 1.3.3.3 provides a density increase per future land use designation for such housing projects that are certified by the Community Services Department and processed as a planned unit development. Policy 5.1.6.2 provides for a 10% density increase for projects that provide low-income housing needs.

Inventory of Surplus County-Owned Land Suitable for Affordable Housing:

An inventory of County-owned surplus land that has been determined to be suitable for affordable housing is adopted by Volusia County Council on a periodic basis and at least annually. The parcels on the list are available to support affordable housing in accordance with the provisions of s. 125.379, F.S.

County staff must report annually to the State of Florida any actions that increase the cost to develop single or multi-family housing. This analysis must include a dollar value of the increase of development including, but not limited to, increases in permit fees, increases in impact fees, introduction of new building standards, etc.

Additionally, the Housing Element of Volusia County's Consolidated Plan includes the goal that through the year 2025 the County will devote the necessary and effective resources available, (including private sector incentives and public programs) to ensure sanitary, affordable, and safe housing for County residents in a quantity adequate to accommodate reasonable growth in

County population. Volusia County's Consolidated Plan identifies the following nine objectives to achieve this goal:

Objective 1: Housing Supply and Infrastructure. Through the year 2025, Volusia County shall ensure the provision of adequate infrastructure and appropriate residential land use categories, in unincorporated areas of the County, to accommodate projected growth in population and a range of housing types. This is to specifically include adequate sites and distribution of housing for very low-, low-, and moderate-income households.

Objective 2: Housing Assistance. For those residents of modest economic means, Volusia County shall continue to provide housing assistance through programs outlined in the Consolidated Plan and the Local Housing Assistant Plan written and updated regularly by the Community Assistance Division with incentives to encourage private sector participation.

Objective 3: Housing Rehabilitation. Volusia County shall encourage reinvestment in existing housing stock and assist in the rehabilitation or removal of substandard dwellings.

Objective 4: Sustainable Housing. Volusia County shall encourage new residential development that promotes energy efficiency and safety and upgrade of efficiency and continued use of existing housing units.

Objective 5: Group Housing. Through the year 2025, Volusia County shall assist in providing, those citizens with special needs, group housing that is safe, sanitary, and affordable, by providing adequate sites for group homes and foster care facilities in a variety of land use categories; providing code enforcement; and including group homes in housing incentive and assistance programs.

Objective 6: Housing Incentives. Volusia County shall offer incentives to assist in the provision of affordable housing and preservation of significant historic housing.

Objective 7: Relocation Housing. In the event that Volusia County directly participates in a project that displaces a family or occupants from their place of residence, the County shall provide just compensation in the form of financial remuneration or shall relocate the displaced family or occupants in a comparable housing unit. Housing relocation due to voluntary housing rehabilitation assistance, offered through Community Assistance Division to eligible very low-, low- and moderate-income homeowners, is a voluntary program and does not require compensation.

Objective 8: Commercial District Redevelopment. Volusia County shall work with municipalities to redevelop existing commercial areas and districts in an effort to strengthen the local economy (facilitate job creation and incubate small business growth) and to improve the aesthetic and functional value of the built environment (reinvestment in existing infrastructure and ensuring future sustainable development).

Objective 9: Neighborhood Redevelopment. Volusia County shall provide public assistance to declining neighborhoods while engaging in partnerships with municipalities and/or the private sector where applicable.

Further, the Volusia County Analysis of Impediments to Fair Housing Choice identified actions to remove or ameliorate impediments to fair and affordable housing including:

- Assist in improving public awareness of fair housing rights and fair housing services; Consolidated Plan Volusia County

- Assist in improving efforts to identify markets where housing discrimination may be occurring; and continue to support efforts to increase economic opportunities for Volusia County residents to improve housing affordability and opportunities to exercise fair housing choice.

In order to ensure that Volusia County’s CDBG-DR recovery efforts do not create an unjustified discriminatory effect on or failure to benefit racial or ethnic minorities in proportion to any one communities’ housing needs, Volusia County will be taking a multi-faceted approach to housing recovery that addresses factors identified in the above-mentioned Analysis of Impediments as well as the nine-objectives outlined in the Consolidated Plan. Volusia County will address housing recovery needs by assisting both homeowners and renters through its Single Family Repair and Replacement Program, Rental Repair Program, and a Multi-Family New Construction Program, which is designed increase the stock of the county’s affordable housing. Additional detail regarding how each of these programs will address the recovery needs of impacted individuals, including those with disabilities, is provided in Sections 5.1, 5.2, and 5.3, respectively.

2.4.1 Advancing Equity and Equal Opportunity

The Fair Housing Act prohibits discrimination because of race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability. A variety of other federal civil rights laws, including Title VI of the Civil Rights Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act, prohibit discrimination in housing and community development programs and activities, particularly those that are assisted with HUD funding. These civil rights laws include obligations such as taking reasonable steps to ensure meaningful access to their programs and activities for persons with limited English proficiency (LEP) and taking appropriate steps to ensure effective communication with individuals with disabilities through the provision of appropriate auxiliary aids and services. Various federal fair housing and civil rights laws require HUD and its program participants, including Volusia County, to affirmatively further the purposes of the Fair Housing Act.¹

As a CDBG-DR grantee, Volusia County will use its CDBG-DR funds in a manner that complies with fair housing and civil rights obligations, including Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and Section 109 of the Housing and Community Development Act. This Action Plan will guide Volusia County’s planning decisions to support HUD’s objectives² to:

- Equitably benefit protected class groups in the County.
- Overcome prior disinvestment in infrastructure and public services for protected class groups and areas in which residents belonging to such groups are concentrated.
- Enhance for individuals with disabilities the accessibility of disaster preparedness, resilience, or recovery services, including the accessibility of evacuation services and shelters; the provision of critical disaster-related information in accessible formats; and/or the availability of integrated, accessible housing and supportive services.

¹ "Fair Housing Rights and Obligations." U.S. Department of Housing and Urban Development Fair Housing and Equal Opportunity. Accessed July 13, 2023.

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations.

² "Advancing Equity in Disaster Recovery." U.S. Department of Housing and Urban Development. Accessed July 13, 2023. https://www.hud.gov/sites/dfiles/CPD/documents/Advancing_Equity_in_CDBG-DR.pdf.

As Volusia County enters the planning and recovery phase from Hurricane Ian, it will work to ensure that everyone impacted by the disaster and eligible to receive CDBG-DR funding will receive equal treatment. The County has included a number of measures in its Consolidated Plan and Action Plan documents that outline how vulnerable and historically under-represented populations will be provided access to funding.

Volusia County and participating municipalities will engage with low-income, marginalized and limited English proficiency populations to ensure equal access to program funding. These efforts will include the following:

- Coordinated outreach via local non-profits and social service organizations to residents impacted by the disaster.
- Open houses and meetings in LMI neighborhoods most impacted by the disaster.
- A comprehensive CDBG-DR website with vital documents, Notice of Funding Availability (NOFAs), and public notices.
- Translation of vital documents into Spanish.
- Coordination with participating municipal governments on community outreach.

2.5 Grantee Demographics and Disaster Impact Populations

The Grantee Demographics and Disaster Impact Populations Table offers valuable insights into the most impacted demographic data by utilizing information from the U.S. Census ACS 5-year Estimates and Federal Disaster MID Declaration. This table presents a comprehensive overview of various demographic factors, including total population, age, population with disabilities, and racial distribution across different groups.³ The data is gathered from federally declared zip codes or census tracts, allowing for a thorough analysis of the impact on both the County population as a whole and the specifically identified MID population. The methodology involves calculating percentages based on population figures, such as the area-wide percentage, which divides each demographic population by the overall area-wide estimate. The Disaster Declaration Estimate provides a total value of impacted populations, while the Declaration Percent represents the proportion within each demographic category. The MID data corresponds to the County jurisdiction, and the MID Percent is calculated accordingly by replicating the Declaration Percent.

Grantee Demographics and Disaster Impacted Populations

Demographics	Area-Wide Estimate (County)	Area Wide Percent	Disaster Declaration Estimate (County)	Disaster Declaration Percent	MID	MID Percent
Total Population	579,192	100%	579,192	100%	579,912	100%
Under 5 Years	26,064	4.5%	26,064	4.5%	26,064	4.50%
65 Years and Over	144,798	25.0%	144,798	25.0%	144,798	25.00%
Population with a Disability	68,345	11.8%	68,345	11.8%	68,345	11.80%

³ Volusia County reviewed multiple datasets to assess religious affiliation within the MID including the American Values Atlas and Pew’s Religious Landscape Survey; however, neither of these datasets provided a breakdown of religious affiliation at the county level.

Demographics	Area-Wide Estimate (County)	Area Wide Percent	Disaster Declaration Estimate (County)	Disaster Declaration Percent	MID	MID Percent
White or Caucasian	482,467	83.3%	482,467	83.3%	482,467	83.30%
Black or African American	67,765	11.7%	67,765	11.7%	67,765	11.70%
American Indian or Alaska Native	2,896	0.5%	2,896	0.5%	2,896	0.50%
Asian	11,584	2.0%	11,584	2.0%	11,584	2.00%
Native Hawaiian or Other Pacific Islander	579	0.1%	579	0.1%	579	0.10%

Table 26: Grantee Demographics and Disaster Impacted Populations

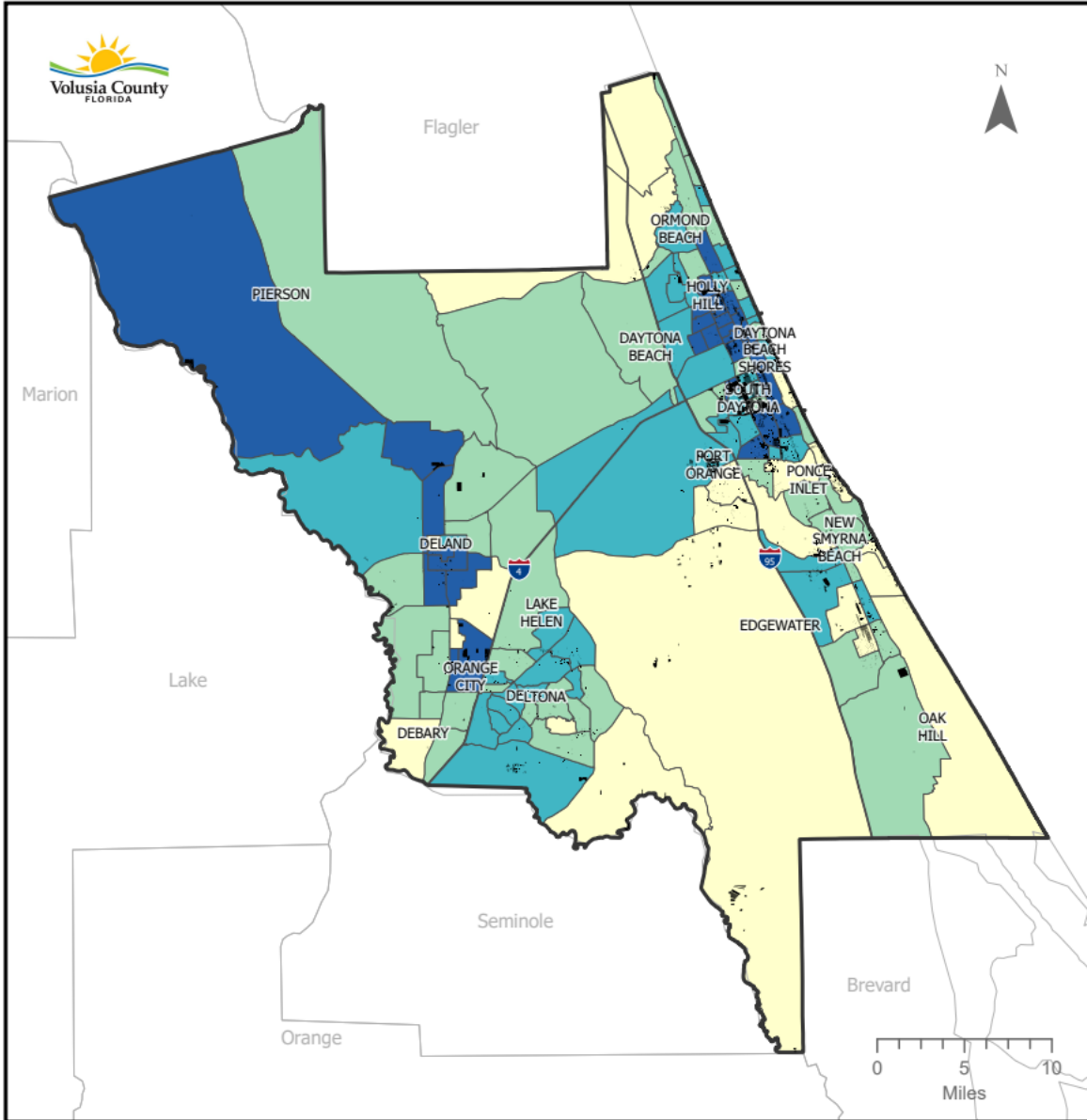
It should be noted that while there are approximately 3,000 people identified as Native American or Alaska Native there is no federally recognized tribal land (reservation) located in Volusia County.

According to Census 2022 ACS 5-Year Estimates Volusia County contains 232,673 households with only about 62% identified as family households. The County also noted that while only about 23% of households contain at least one child, which is low compared to state and national averages, nearly 42% contain at least one senior, which is high compared to state and national averages. Additional household information is included in Table 27 below.

Volusia County Household Information

	Area-Wide Estimate (County)	Area Wide Percent	Disaster Declaration Estimate (County)	Disaster Declaration Percent	MID	MID Percent
Total Households	232,673		232,673		232,673	
Family Households	144,016	61.9%	144,016	4.5%	144,016	4.5%
Households with at Least 1 Child	53,375	22.9%	53,375	22.9%	53,375	22.9%
Households with at Least 1 Senior	97,232,	41.8%	97,232,	41.8%	97,232,	41.8%
Householder Living Alone	69,413	29.8%	69,413	29.8%	69,413	29.8%
Same-Sex Partner or Spouse	2,244	NA	2244	NA	2,244	<1%

Table 27: Volusia County Household Information



Social Vulnerability Index Percentile Rank by Census Tract

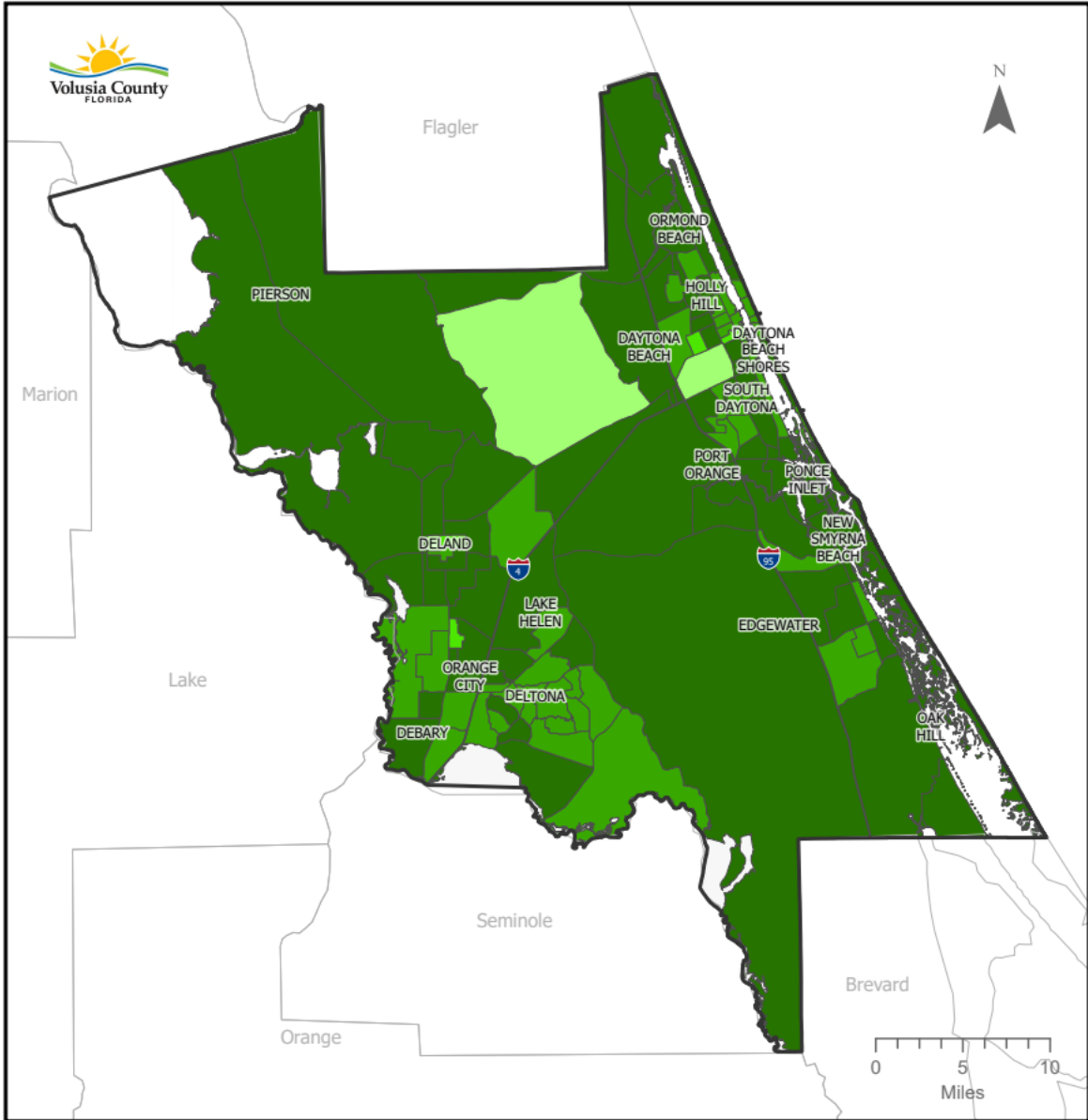
Volusia County, FL

Percentile (2020 Census)

- ≤ 25
- 25.1 - 50
- 50.1 - 75
- 75.1 - 100

- Parcel with Hurricane Damage
- Volusia County
- Interstate Hwy

Sources: Agency for Toxic Substances and Disease Registry (ATSDR), Centers for Disease Control (CDC), US Census Bureau, Esri, Volusia County IT/GIS | Date: 7/19/2023 | Proj: NAD 1983 HARN StatePlane Florida East FIPS 0901 (US Feet)



Population in Dependent Age Groups (Under 18 and 65+)

Volusia County, FL

Percentage by Tract (2020 Census)

- ≤ 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- > 40

- Volusia County
- Interstate Hwy

Sources: US Census Bureau - American Community Survey (ACS), Esri, Volusia County IT/GIS | Date: 7/19/2023 | Proj: NAD 1983 HARN StatePlane Florida East FIPS 0901 (US Feet)

Volusia County Education Attainment Table demonstrates data retrieved from the U.S. Census ACS 5-year Estimate Survey.

EDUCATIONAL ATTAINMENT BY AGE

Population 18 to 24 years

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population 18 to 24 years	45,584	(X)	23,644	(X)	21,940	(X)
Less than high school graduate	6,002	13.20%	4,742	20.10%	1,260	5.70%
High school graduate (includes equivalency)	15,602	34.20%	7,772	32.90%	7,830	35.70%
Some college or associate's degree	20,042	44.00%	9,216	39.00%	10,826	49.30%
Bachelor's degree or higher	3,938	8.60%	1,914	8.10%	2,024	9.20%

Table 28: Educational Attainment by Age (18-24)

Population 25 years and over

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population 25 years and over	419,497	(X)	202,291	(X)	217,206	(X)
Less than 9th grade	14,256	3.40%	6,968	3.40%	7,288	3.40%
9th to 12th grade, no diploma	23,036	5.50%	13,693	6.80%	9,343	4.30%
High school graduate (includes equivalency)	129,620	30.90%	65,232	32.20%	64,388	29.60%
Some college, no degree	90,847	21.70%	43,047	21.30%	47,800	22.00%
Associate's degree	52,056	12.40%	22,536	11.10%	29,520	13.60%
Bachelor's degree	71,453	17.00%	32,370	16.00%	39,083	18.00%
Graduate or professional degree	38,229	9.10%	18,445	9.10%	19,784	9.10%
High school graduate or higher	382,205	91.10%	181,630	89.80%	200,575	92.30%
Bachelor's degree or higher	109,682	26.10%	50,815	25.10%	58,867	27.10%

Table 29: Educational Attainment by Age (25 and Older)

Population 25 to 34 years

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population 25 to 34 years	63,772	(X)	32,440	(X)	31,332	(X)
High school graduate or higher	58,418	91.60%	28,670	88.40%	29,748	94.90%
Bachelor's degree or higher	16,452	25.80%	8,117	25.00%	8,335	26.60%

Table 30: Educational Attainment by Age (25 to 34)

Population 35 to 44 years

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population 35 to 44 years	61,862	(X)	30,963	(X)	30,899	(X)
High school graduate or higher	55,086	89.00%	27,709	89.50%	27,377	88.60%
Bachelor's degree or higher	17,372	28.10%	7,285	23.50%	10,087	32.60%

Table 31: Educational Attainment by Age (35 to 44)

Population 45 to 64 years

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population 45 to 64 years	152,465	(X)	73,655	(X)	78,810	(X)
High school graduate or higher	139,153	91.30%	66,042	89.70%	73,111	92.80%
Bachelor's degree or higher	39,418	25.90%	16,842	22.90%	22,576	28.60%

Table 32: Educational Attainment by Age (45 to 64)

Population 65 years and over

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Population 65 years and over	141,398	(X)	65,233	(X)	76,165	(X)
High school graduate or higher	129,548	91.60%	59,209	90.80%	70,339	92.40%
Bachelor's degree or higher	36,440	25.80%	18,571	28.50%	17,869	23.50%

Table 33: Population 65 Years and Over

RACE AND HISPANIC OR LATINO ORIGIN BY EDUCATIONAL ATTAINMENT

White alone

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population White alone	316,801	(X)	153,197	(X)	163,604	(X)
High school graduate or higher	295,569	93.30%	140,950	92.00%	154,619	94.50%
Bachelor's degree or higher	84,757	26.80%	39,785	26.00%	44,972	27.50%

Table 34: Race and Hispanic or Latino Origin by Educational Attainment, White Alone

White alone, not Hispanic or Latino

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population White alone, not Hispanic or Latino	307,290	(X)	147,971	(X)	159,319	(X)
High school graduate or higher	286,582	93.30%	135,978	91.90%	150,604	94.50%
Bachelor's degree or higher	81,894	26.70%	38,035	25.70%	43,859	27.50%

Table 35: Race and Hispanic or Latino Origin by Educational Attainment, White Alone, not Hispanic or Latino

Black alone

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population Black alone	35,672	(X)	16,402	(X)	19,270	(X)
High school graduate or higher	30,255	84.80%	13,851	84.40%	16,404	85.10%
Bachelor's degree or higher	7,821	21.90%	3,874	23.60%	3,947	20.50%

Table 36: Race and Hispanic or Latino Origin by Educational Attainment, Black Alone

American Indian or Alaska Native alone

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population American Indian or Alaska Native alone	N	(X)	N	(X)	N	(X)
High school graduate or higher	N	N	N	N	N	N
Bachelor's degree or higher	N	N	N	N	N	N

Table 37: Race and Hispanic or Latino Origin by Educational Attainment, American Indian or Alaska Native Alone

Asian alone

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population Asian alone	7,941	(X)	3,170	(X)	4,771	(X)
High school graduate or higher	7,057	88.90%	2,839	89.60%	4,218	88.40%
Bachelor's degree or higher	4,579	57.70%	1,765	55.70%	2,814	59.00%

Table 38: Race and Hispanic or Latino Origin by Educational Attainment, Asian Alone

Native Hawaiian and Other Pacific Islander alone

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population Native Hawaiian and Other Pacific Islander alone	N	(X)	N	(X)	N	(X)
High school graduate or higher	N	N	N	N	N	N
Bachelor's degree or higher	N	N	N	N	N	N

Table 39: Race and Hispanic or Latino Origin by Educational Attainment, Native Hawaiian and Other Pacific Islander Alone

Some other race alone

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population Some other race alone	34,114	(X)	16,685	(X)	17,429	(X)
High school graduate or higher	28,554	83.70%	13,626	81.70%	14,928	85.70%
Bachelor's degree or higher	6,144	18.00%	2,587	15.50%	3,557	20.40%

Table 40: Race and Hispanic or Latino Origin by Educational Attainment, Some other race alone

Two or more races

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population Two or more races	24,156	(X)	12,537	(X)	11,619	(X)
High school graduate or higher	20,089	83.20%	10,064	80.30%	10,025	86.30%
Bachelor's degree or higher	6,318	26.20%	2,741	21.90%	3,577	30.80%

Table 41: Race and Hispanic or Latino Origin by Educational Attainment, Two or More Races

Hispanic or Latino Origin

EDUCATIONAL ATTAINMENT	Total Estimate	Percent Estimate	Male Estimate	Percent Male Estimate	Female Estimate	Percent Female Estimate
Total Population Hispanic or Latino Origin	57,916	(X)	28,537	(X)	29,379	(X)
High school graduate or higher	48,942	84.50%	23,532	82.50%	25,410	86.50%
Bachelor's degree or higher	12,424	21.50%	5,621	19.70%	6,803	23.20%

Table 42: Hispanic or Latino Origin

POVERTY RATE FOR THE POPULATION 25 YEARS AND OVER FOR WHOM POVERTY STATUS IS DETERMINED BY EDUCATIONAL ATTAINMENT LEVEL

EDUCATIONAL ATTAINMENT	Percent Estimate	Percent Male Estimate	Percent Female Estimate
Less than high school graduate	25.20%	17.70%	34.20%
High school graduate (includes equivalency)	15.70%	12.60%	18.90%
Some college or associate degree	10.00%	8.10%	11.60%
Bachelor's degree or higher	6.40%	5.90%	6.80%

Table 43: Poverty Rate by Educational Attainment

MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2021 INFLATION-ADJUSTED DOLLARS)

EDUCATIONAL ATTAINMENT	Total Estimate	Male Estimate	Female Estimate
Population 25 years and over with earnings	40,223	43,666	35,348
Less than high school graduate	22,430	31,004	18,597
High school graduate (includes equivalency)	33,487	36,972	31,097
Some college or associate degree	41,147	45,899	37,057
Bachelor's degree	47,884	60,458	41,396
Graduate or professional degree	56,334	69,948	49,491

Table 44: Earnings by Education Attainment

The County attempted to collect information on the nation of origin for foreign born people, unfortunately the only information was available by region of birth. Information for Place of Birth for Foreign Born (B05006) was only available at the continental level:

Foreign-Born Population by Region

Total Foreign-Born Population	44,118
Europe	21.4%
Asia	17.4%
Africa	5.9%
Oceania	0.6%
Latin America	48.6%
North America	6.1%

Table 45: National Origin by Region

2.5.1 Income Demographics

The Income Demographics Table represents the financial purview of the affected MID populations. The Table captures data from the U.S. Census State Data for Florida. The data is extracted for the two criteria and four data columns. Median Household Income is captured for the State and Areas Impacted/MID data. Areas Impacted data will be the same values for the MID data fields.

Income Demographics

Income/Economics Demographic	Statewide	Areas Impacted by Disaster (County)	HUD MIDs (ZIP)
Median Household Income	\$61,777.00	\$56,786.00	\$56,786.00
Per Capita Income	\$35,216.00	\$32,231.00	\$32,231.00

Table 46: Income Demographics

Historically Distressed and Underserved Communities

According to Federal Register Volume 89, Number 100, the definition of “underserved communities” is:

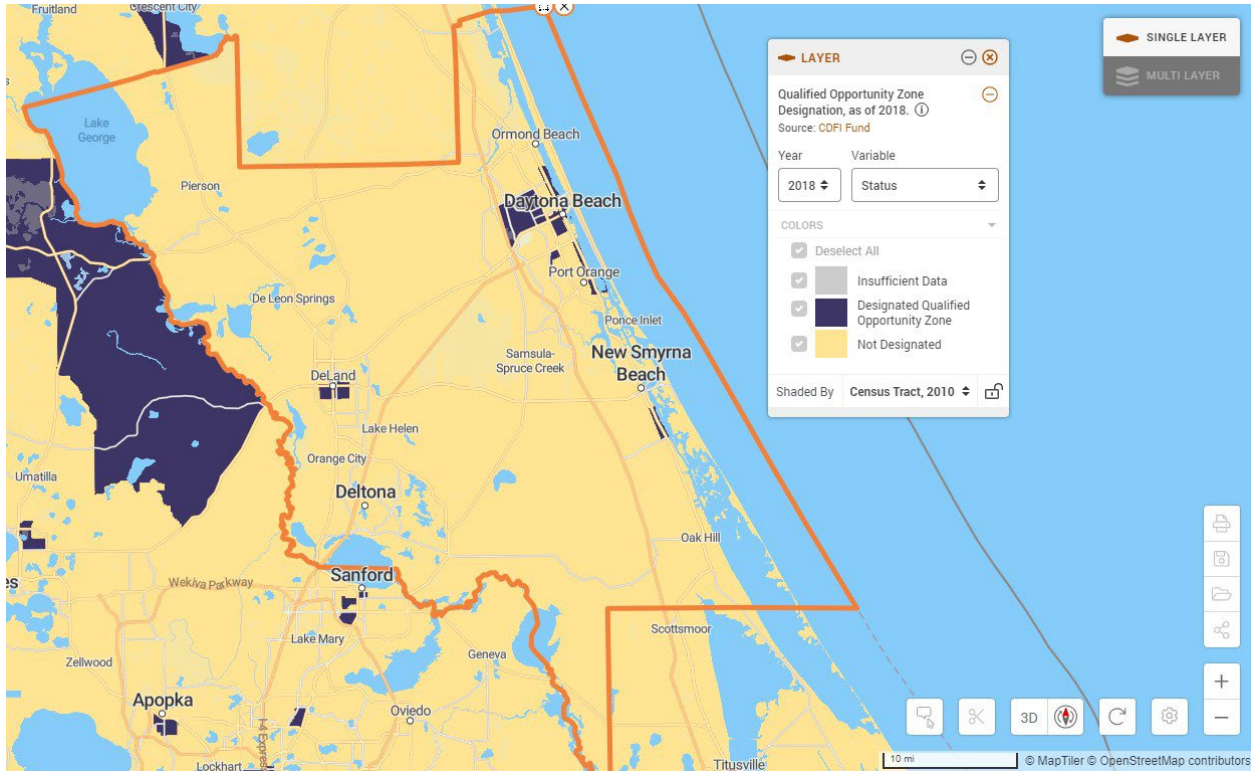
The term “underserved communities” refers to populations sharing a particular characteristic, as well as geographic communities, which have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life. Underserved communities that were economically distressed before the disaster include, but are not limited to, those areas that were designated as a Promise Zone, Opportunity Zone, a Neighborhood Revitalization Strategy Area, a tribal area, or those areas that meet at least one of the distress criteria established for the designation of an investment area of Community Development Financial Institution at 12 CFR 1805.201(b)(3)(ii)(D).

Volusia County does not contain any Neighborhood Revitalization Strategy Areas or Promise Zones, however, it does contain several Qualified Opportunity Zones. These Zones are located in the following Census Tracts:

- 905
- 906
- 823.01
- 817
- 818

- 810
- 820
- 821
- 824.01
- 824.15
- 825.11

Historically Underserved Communities by Opportunity Zone Designation



Historically underserved communities are located in both the locally designated Promise Zone and Opportunity Zone. Both the Promise Zone and the Opportunity Zone are located in the northern portion of the MID Area. The County recognizes that as the MID Area stretches northward and becomes more a part of the South Daytona urban landscape, that many of the historic issues which can plague urban environments may also apply to portions of the MID Area. These issues include challenges such as concentrations of areas of poverty, underfunded school systems, limited economic opportunities, outdated and failing infrastructure, and areas of increased crime. These urban areas also often include concentrations or minority populations who have historically been disadvantaged in access to quality education, well-paying jobs, livable wages among other challenges.

Income Demographics – Low Income Table provides a comprehensive overview of the financial conditions within the Most Impacted and distressed (MID) areas. By focusing on two key criteria - income below the poverty level in the past twelve months and the percentage of the

population living in poverty - we gain valuable insights into the economic challenges faced by these communities. Utilizing data from the U.S. Census State Data for Florida and other relevant sources, our analysis examines average incomes and the prevalence of poverty to identify and prioritize support for vulnerable populations. This information serves as a crucial foundation for developing targeted strategies that address the unique needs of the MID areas, enabling us to make informed decisions and implement effective interventions.

Income Demographics – Low Income

Income/Economic Demographics	Statewide	Areas Impacted by Disaster (County)	HUD MIDs (ZIP)
Income in the past 12 months below poverty level	2,805,433	74,812	74,812
Percentage of Total Population Below Poverty Level	13.1%	13.52%	13.52%

Table 47: Income Demographics – Low Income

Disaster – Supplemental Nutrition Assistance Program

Volusia County D-SNAP Benefits	Number of Households
Total Number of Individuals Served	45,450
Total Number of Households Served	19,561

Table 48: DSNAP Benefits

The Disaster – Supplemental Nutrition Assistance Program (D-SNAP) provides food assistance for individuals and families affected by a disaster that are not receiving regular food assistance benefits. The D-SNAP Benefits Table show the high number of Volusia County residents that were in need of assistance following Hurricane Ian.

2.5.2 LMI Analysis – Overall

LMI Analysis – Overall Table provides a comprehensive assessment of low to moderate (LMI) income within the County, considering both area-wide data and the Most Impacted and Distressed (MID) populations. The table examines the prevalence of low median income and its impact on the community. The data is sourced from the Low Moderate Income Summary Data (LMISD) and U.S. Census American Community Survey (ACS) datasets, specifically focusing on LMI as a variable. By dividing the total LMI by the County's population, we can determine the percentage of individuals affected by low median income. This analysis helps us identify the extent of the issue and develop targeted strategies to address the needs of the LMI population.

LMI Analysis – Overall

Category	Total LMI Persons	Total Population	Percent LMI
Area Wide (County)	202,905	493,375	41.13%
MID Area	202,905	493,375	41.13%

Table 49: LMI Analysis – Overall

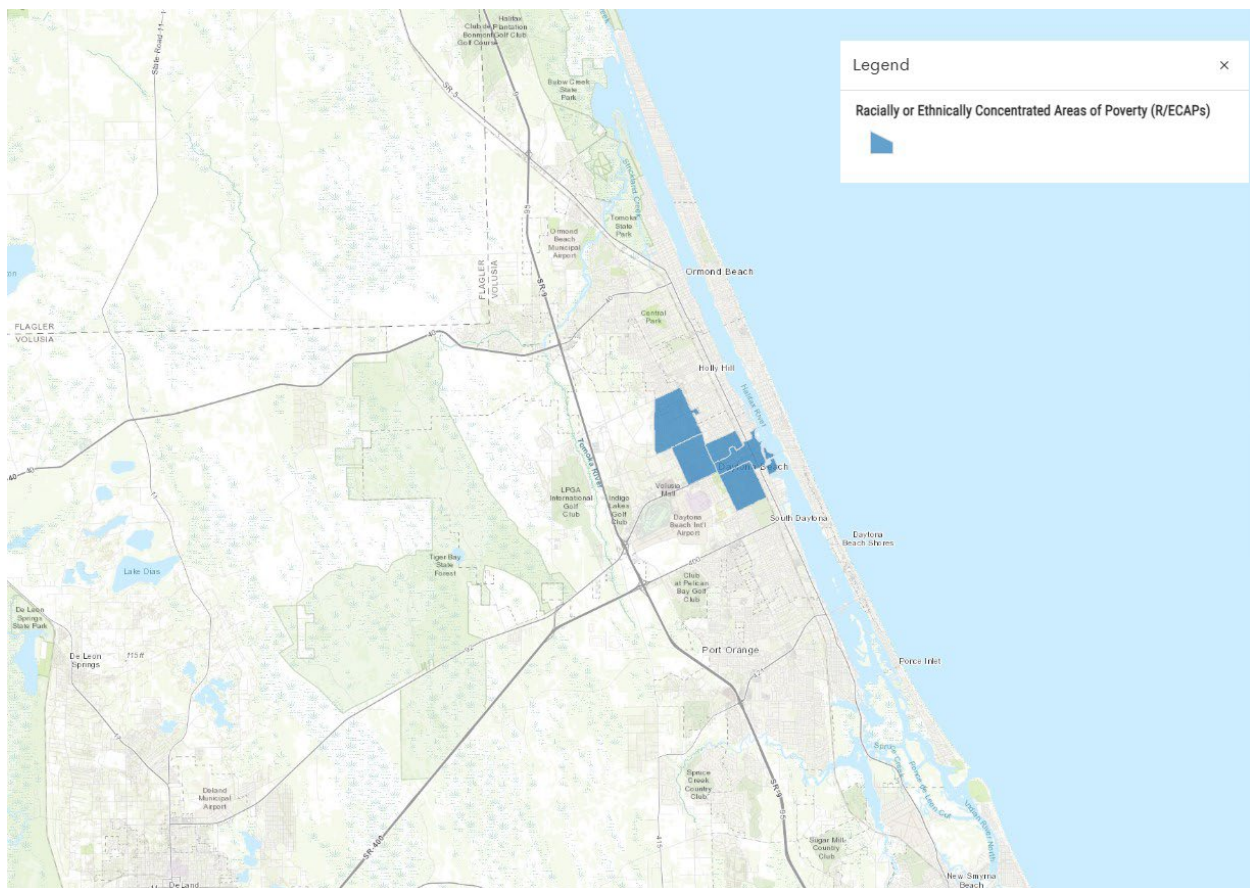
Racially and Ethnically Concentrated Areas of Poverty (R/ECAPS)

R/ECAPs are defined as census tracts that contain a concentration of both poverty and minority population. R/ECAP tracts are those which have:

- a) Poverty rates exceeding 40 percent **or** exceeding three times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower, and
- b) A non-White population of 50 percent or more.

Volusia County sought to identify any R/ECAP tracts in the jurisdiction by utilizing the information provided through HUD’s Office of Policy Development and Research Open Data Site. This site provides information on R/ECAP qualified census tracts with the data provided in the following map being updated in November 3, 2023. The mapping system included in the Open Data Site indicated that there are 5 Census Tracts which are identified as R/ECAPs all of which are located in the Daytona Beach area. These Census Tracts include 817(01,02), 818, 819, 820, and 821.

Volusia County R/ECAP Census Tracts



2.5.3 LMI Analysis – Federally Declared Disaster Areas

The LMI Analysis - Federally Declared Disaster Areas Table focuses on two key areas of analysis: the County-wide data and the Most Impacted and Distressed (MID) area. The table includes criteria such as County/Municipality, Non-MID Total LMI Persons, Non-MID Population, Non-MID LMI Percentage, and MID Total LMI Population. Data for this table is sourced from LMISD and the HUD Exchange based on the 2011-2015 ACS. The methodology involves inserting the total County/municipality data to establish a baseline, identifying non-MID LMI individuals who may still

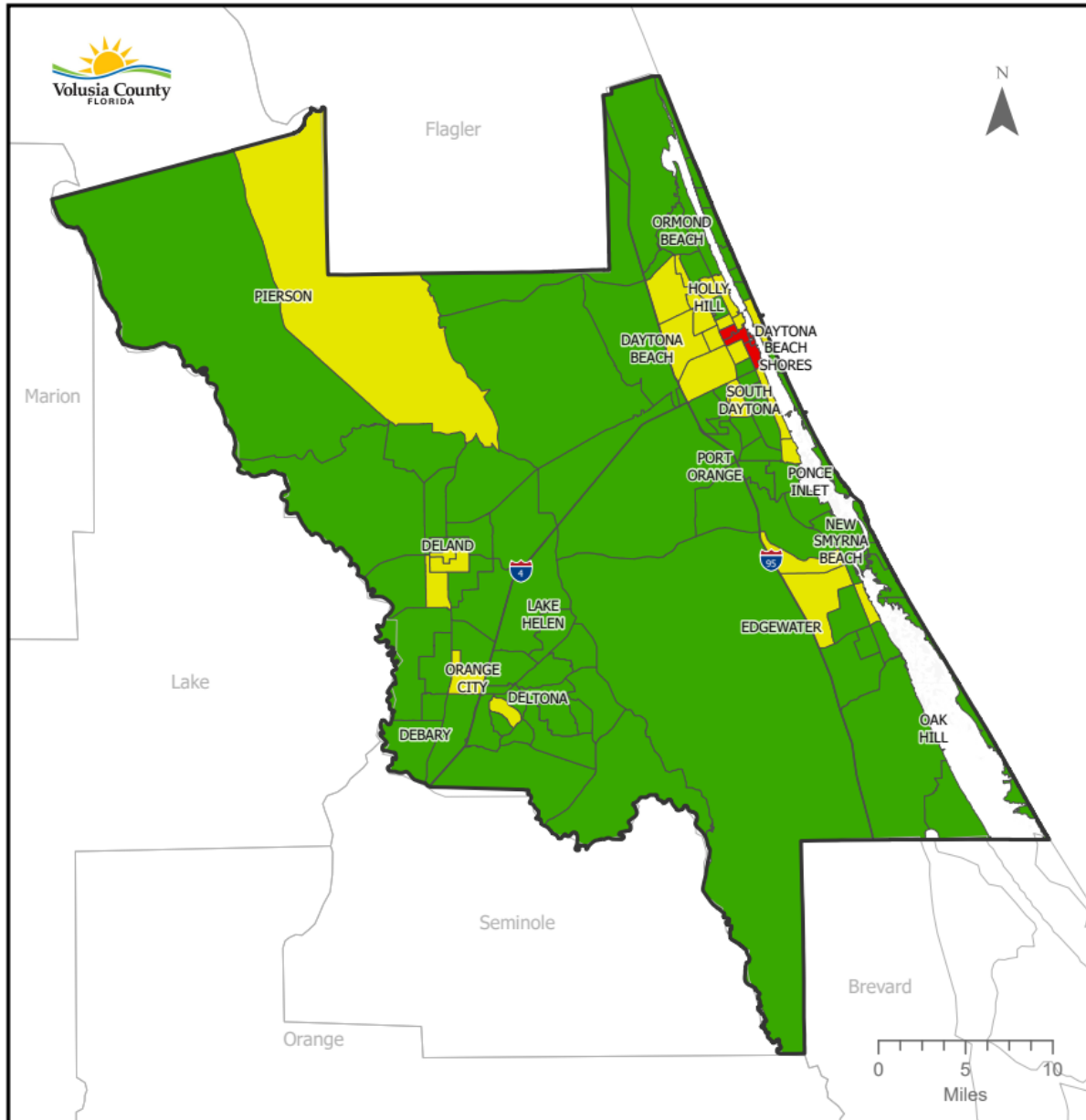
face hardships outside the designated MID area, and calculating the Non-MID LMI Percentage by dividing the non-MID total LMI Population by the Total Non-MID Population. The MID Total LMI Population matches the Non-MID Total Population.

LMI Analysis – Federally Declared Disaster Areas

County/Muni	Non-MID- Total LMI Persons	Non-MID- Total Population	Non-MID- Percentage LMI	MID-Total LMI Person	MID-Total Population
Total	0	0	0%	202,905	493,375

Table 50: LMI Analysis – Federally Declared Disaster Areas

The Low to Moderate Income (<80% AMI) by Census Tract table summarizes the LMI populations in each census tract within the county. Census tracts shown in red have a population that is greater than 75% LMI. The populations shown in yellow are 50-75% LMI, while those in green are not primarily LMI.



Low to Moderate Income (< 80% AMI) by Census Tract

Volusia County, FL

Percentage of Population (2020 Census)

- > 75
- 50 - 75
- < 50

- Volusia County
- Interstate Hwy

Sources: US Census Bureau, U.S. Dept. of HUD, Esri, Volusia County IT/GIS | Date: 7/19/2023 | Proj: NAD 1983 HARN StatePlane Florida East FIPS 0901 (US Feet)

2.5.4 Manufactured Housing Units Impacted by Disaster

Manufactured Housing Units Impacted by Disaster Table provides insights into the number of manufactured housing units affected by the disaster. The table includes data on the total number of units in the County, the percentage of manufactured housing units in the County, the number of units impacted by the disaster, and the remaining unmet need for housing.

The unmet need is calculated by the number of units impacted by the disaster based on FEMA data, and then multiplied by the estimated cost to repair. There are 320 manufactured units that are owner-occupied and impacted by the hurricane, multiplied by \$78,100 (average owner-occupied rehabilitation for recent disaster events). There are 49 manufactured rental units, with an estimate of \$30,000 for a rental repair.

Manufactured Housing Units Impacted by Disaster

County/Municipality	Number of Units	% of Total Housing Units in County/Municipality	Number of Units Impacted	Remaining Unmet Need
Total	22,898	8.3%	369	\$26,217,000

Table 511: Manufactured Housing Units Impacted by Disaster

2.5.5 Limited English Proficiency Breakdown

Limited English Proficiency Breakdown Table provides insights into the County's population aged five years and older who have limited proficiency in the English language. According to the 2021 ACS 5-year Estimate, English and Spanish are the predominant languages spoken. Indo-European, Asian and Pacific Islander, and other unidentified languages are also used in Volusia County. This analysis focuses on determining the percentage of the population that speaks English less than very well. The data are sourced from Federal datasets. The methodology involves extracting and inserting the relevant fields, including the population count, the estimate of those who speak English "less than very well," and the corresponding percentage. The County then took steps to identify any populations that may trigger translation requirements which would include any population that makes up 5 percent or more of the eligible population or contains 1,000 or more people. Populations exceeding these limits would trigger the requirement to provide translated vital documents.

Category	Estimate	Percent
Total:	539,596	
Speak only English	460,192	
Total Spanish:	58,984	
Spanish – Speak English "very well"	44,975	
Spanish – Speak English less than "very well"	14,009	2.6%
Total French, Haitian, or Cajun:	2,407	
French, Haitian, or Cajun – Speak English "very well"	2,194	
French, Haitian, or Cajun – Speak English less than "very well"	213	<1%
Total German or other West Germanic languages:	2,003	
German or other West Germanic languages – Speak English "very well"	1,636	
German or other West Germanic languages – Speak English less than "very well"	367	<1%

Category	Estimate	Percent
Total Russian, Polish, or other Slavic languages:	2,818	
Russian, Polish, or other Slavic languages – Speak English "very well"	2,362	
Russian, Polish, or other Slavic languages – Speak English less than "very well"	456	<1%
Total Other Indo-European languages:	3,592	
Other Indo-European languages – Speak English "very well"	2,628	
Other Indo-European languages – Speak English less than "very well"	964	
Total Korean:	447	
Korean – Speak English "very well"	393	
Korean – Speak English less than "very well"	54	<1%
Total Chinese (incl. Mandarin, Cantonese):	1,002	
Chinese (incl. Mandarin, Cantonese) – Speak English "very well"	591	
Chinese (incl. Mandarin, Cantonese) – Speak English less than "very well"	411	
Total Vietnamese:	1,726	
Vietnamese – Speak English "very well"	1,347	
Vietnamese – Speak English less than "very well"	379	<1%
Total Tagalog (incl. Filipino):	1,680	
Tagalog (incl. Filipino) – Speak English "very well"	1,441	
Tagalog (incl. Filipino) – Speak English less than "very well"	239	
Total Other Asian and Pacific Island languages:	1,337	<1%
Other Asian and Pacific Island languages – Speak English "very well"	620	
Other Asian and Pacific Island languages – Speak English less than "very well"	717	<1%
Total Arabic:	1,277	
Arabic – Speak English "very well"	577	
Arabic – Speak English less than "very well"	700	<1%
Total Other and unspecified languages:	2,131	
Other and unspecified languages – Speak English "very well"	1,413	
Other and unspecified languages – Speak English less than "very well"	718	<1%

Table 52: Languages Spoken in Volusia County

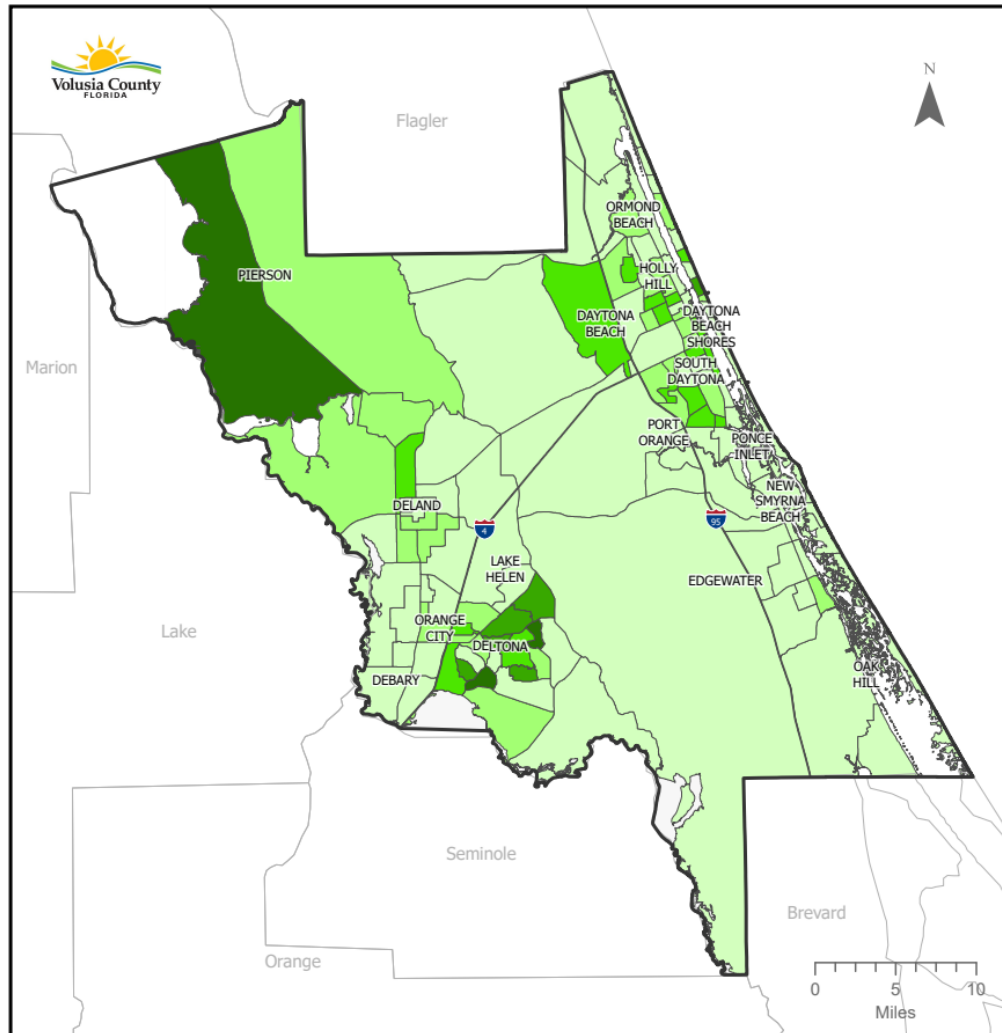
Limited English Proficiency Breakdown of Disaster-Affected Population

Geography	Population 5-Years and Over	Estimate Speak English Less than "Very Well"	Percent Speak English Less than "Very Well"
County	539,596	19,227	3.6%
MID Area	539,596	19,227	3.6%

Table 53: Limited English Proficiency Breakdown of Disaster-Affected Population

The Low to Moderate Income (<80% AMI) by Census Tract table summarizes the LMI populations in each census tract within the county. Census tracts shown in red have a population that is greater than 75% LMI. The populations shown in yellow are 50-75% LMI, while those in green are not primarily LMI.

The Low to Moderate Income (<80% AMI) by Census Tract table summarizes the LMI populations in each census tract within the county. Census tracts shown in red have a population that is greater than 75% LMI. The populations shown in yellow are 50-75% LMI, while those in green are not primarily LMI.



Adults 18+ Years with Limited English Ability by Census Tract

Volusia County, FL

Percentage of Population (2020 Census)

- ≤ 3
- 3.1 - 6
- 6.1 - 9
- 9.1 - 12
- > 12

- ▭ Volusia County
- Interstate Hwy

Sources: US Census Bureau - American Community Survey (ACS), Esri, Volusia County IT/GIS | Date: 7/19/2023 | Proj: NAD 1983 HARN StatePlane Florida East FIPS 0901 (US Feet)

2.5.6 Point in Time Count – Type of Shelter

Point in Time Count - Type of Shelter Table provides a snapshot of shelter volume on a specific day, capturing data on emergency shelter bed usage, transitional housing bed usage, the unsheltered count, and the total known homeless count. The data is sourced from the Volusia Flagler County Coalition for the Homeless, 2023 Point in Time Summary. The methodology involves extracting values for different geographic areas, such as area-wide, FEMA declared, and MID, and inserting them into the respective fields. The County is the MID in this case.

Point-in-Time Count – Type of Shelter

Geography	Emergency Shelter Beds	Transitional Housing Beds	Unsheltered Homeless	Total Known Homeless
Area Wide	164	206	583	1,053
FEMA Declared	164	206	583	1,053
MID	164	206	583	1,053

Table 54: Point-in-Time Count – Type of Shelter

2.5.7 Point in Time Count – Impacted by Disaster

Point in Time Count – Impacted by Disaster Table provides a snapshot of shelter volume for individuals impacted by the disaster. This table captures data on emergency shelter bed usage, transitional housing bed usage, the count of unsheltered homeless individuals, and the total count of known homeless individuals. The data is obtained from the Volusia Flagler County Coalition for the Homeless, 2023 Point in Time Summary. The methodology involves extracting values for emergency shelter beds, transitional housing beds, unsheltered homeless individuals, and total known homeless individuals from the relevant data sources.

Based on this estimate, there are approximately 583 unsheltered homeless in Volusia County. It can be assumed that all of these unhoused people were impacted by Hurricane Ian and continue to experience impacts. Because the disaster was County-wide, all unhoused people would have experienced detrimental impacts from the storm. In addition, 20 shelter beds were damaged and unusable as a result of the storm. Most of these damages have been repaired and the 20 shelter beds are again in service.

Unmet needs for the homeless remain as a result of Hurricane Ian, however. The storm and the high cost of housing in Volusia County have displaced residents. The 583 unsheltered homeless is a significantly higher number than 2022 (402 unsheltered homeless) and 2021 (335 unsheltered homeless).

Point-in-Time Count – Impacted by Disaster

Geography	Emergency Shelter Beds	Transitional Housing Beds	Unsheltered Homeless	Total Known Homeless
Area Wide	264	206	583	1,053
FEMA Declared	264	206	583	1,053
MID	264	206	583	1,053

Table 55: Point-in-Time Count – Impacted by Disaster

2.5.8 Assisted Housing Impacted by the Disaster

Assisted Housing Impacted by the Disaster Table provides an overview of assisted housing units affected by the disaster. It includes data on Total Housing Choice Vouchers, Total Impacted Housing Choice Voucher Units, Total Low Income Housing Tax Credit Units, Total Impacted Low Income Housing Tax Credit Units, Total Public Housing Dwelling Units, and Total Impacted Public Housing Dwelling Units in the County. The table also calculates the remaining unmet need. The data is sourced from County datasets for the area-wide and MID categories.

MID Populations: The values are the same for both focal points because the MID declared area includes the entire jurisdiction making the County’s LMI population the same as the MID LMI data set. As with previous tables, the only known unmet need is from the 301 impacted public housing units in Daytona Beach and New Smyrna Beach. The total estimated unmet need is \$19,644,695.

Assisted Housing Impacted by the Disaster

County /Municipality	Total Housing Choice Vouchers	Total Impacted Housing Choice Voucher Units	Total LIHTC Units	Total Impacted LIHTC Units	Total Public Housing Dwelling Units	Total Impacted Public Housing Dwelling Units	Remaining Unmet Need
Area Wide (Total)	3,829	0	4,089	0	760	301	\$19,644,695
MID	3,829	0	4,089	0	760	301	\$19,644,695

Table 56: Assisted Housing Impacted by the Disaster

2.6 Infrastructure Unmet Need

2.6.1 Disaster Damage and Impact

Prior to Hurricane Ian, Volusia County was experiencing rapid development consistent with other coastal communities in Florida. The County had experienced prior disasters that exposed the County’s vulnerability to shoreline erosion, flooding, and failures in stormwater and wastewater facilities. As a result of Hurricane Ian, communities across Volusia County experienced flooding that caused extensive damage to wastewater and stormwater facilities. Volusia County and its municipalities have placed emphasis on practical and efficient solutions, including multiple generators for wastewater lift stations.

The Unmet Needs Analysis has identified over \$100 million in infrastructure needs. The County will utilize CDBG-DR funding to improve its transportation infrastructure, wastewater, and watershed management system to prevent critical system failures like those experienced in Hurricane Ian.

The County and its municipalities have applied for dozens of projects through FEMA Hazard Mitigation Grant Program (HMGP) and FEMA Public Assistance (PA). It is assumed that not all projects will be funded, and all projects not confirmed for funding have been identified as unmet needs.

Infrastructure projects will incorporate preparedness and mitigation measures. Most of the infrastructure projects identified are, by their nature, designed to address preparedness and mitigation. For example, lift station generators are a priority for many of Volusia County's communities. The infrastructure projects will incorporate mitigation measures that anticipate future disaster events and will be designed to withstand future emergencies.

All of the infrastructure projects contemplated align with the Comprehensive Plan, as well as State and local goals and objectives. The majority of planned infrastructure projects are designed to harden existing systems. The large number of lift station generators and installation of other improvements can be relatively easily installed and will provide redundancy and reliability to Volusia County's wastewater system.

2.6.2 Total Cost and Need by Public Assistance Category

Total Cost and Need by PA Category: This table tabulates the latest information on FEMA PA projects from the County and all municipalities. The table is supported by project lists from the MID communities. The unmet need in this table is the total of the local match and resiliency funding required. PA Categories C through G, Total Need, are reflected as Unmet Needs under the Infrastructure category in the first summary table.

Total Cost and Need by PA Category

PA Category	Estimated PA Cost	Local Match	Resiliency	Total Need (Match+ Resiliency)
A- Debris	\$24,930,486	\$3,116,311	\$3,739,573	\$6,855,884
B – Emergency Measures	\$6,762,464	\$845,308	\$1,014,370	\$1,859,678
C- Roads and Bridges	\$7,620,780	\$952,598	\$1,143,117	\$2,095,715
D – Water Control Facilities	\$24,815,000	\$3,101,875	\$3,722,250	\$6,824,125
E – Building and Equipment	\$18,608,556	\$2,326,069	\$2,791,283	\$5,117,353
F – Utilities	\$2,410,917	\$301,365	\$361,638	\$663,002
G – Other	\$21,867,232	\$2,733,404	\$3,280,085	\$6,013,489
Total	\$107,015,434	\$13,376,929	\$16,052,315	\$29,429,244

Table 57: Total Cost and Need by PA Category

2.6.3 Hazard Mitigation Needs per County or Known Project

Hazard Mitigation Needs per County or Known Project: This table tabulates all HMGP projects for the County and all municipalities. The table is supported by project lists from the MID communities.

The projects are approximately 20 percent for housing rehabilitations and elevations, and 80 percent infrastructure. The majority of infrastructure projects are for wastewater improvements, transportation improvements, and flood control.

Hazard Mitigation Needs per County or Known Project

Project	Cost	Funding Source	Unmet Need
VOL-0546 Strickland Creek Flood Protection	\$15,000,000	Unfunded	\$15,000,000
VOL-0613 Wastewater Treatment Plant Expansion and Flood-proofing	\$15,000,000	Unfunded	\$15,000,000
VOL-0555 Lift Station #21 Refurbishment	\$516,000	Unfunded	\$516,000
VOL-0587 Elkcam Blvd	\$8,000,000	Unfunded	\$8,000,000
VOL-0610 20 houses/10 Manufactured Homes elevation	\$9,000,000	Unfunded	\$9,000,000
VOL-0588 Tulsa Drive	\$450,000	Unfunded	\$450,000
VOL-0589 Catalina	\$2,250,000	Unfunded	\$2,250,000
VOL-0601 16 Residential Elevations	\$5,476,663	Unfunded	\$5,476,663
VOL-0590 East Brook	\$1,916,948	Unfunded	\$1,916,948
VOL- 0594 Graves Ave	\$3,541,800	Unfunded	\$3,541,800
VOL-0591 Windsor Lake	\$10,846,955	Unfunded	\$10,846,955
VOL-0592 Lake Dupont	\$4,168,498	Unfunded	\$4,168,498
VOL-0604 Lift Stations	\$1,350,000	Unfunded	\$1,350,000
VOL-0593 Lake Angela	\$3,400,000	Unfunded	\$3,400,000
VOL-0595 Mill Lake	\$800,000	Unfunded	\$800,000
VOL-0596 Lift Station #7	\$450,000	Unfunded	\$450,000
VOL-0597 Lift Station #11	\$125,000	Unfunded	\$125,000
VOL-0598 Lift Station # 14	\$125,000	Unfunded	\$125,000
VOL-0611 Station 15 Generator	\$130,000	Unfunded	\$130,000
VOL-0599 Lift Station # 16	\$100,000	Unfunded	\$100,000
Vol-0600 4 Residential Demolitions	\$1,400,000	Unfunded	\$1,400,000
VOL-0602 9 Residential Elevations	\$2,900,000	Unfunded	\$2,900,000
VOL-0606 Storm water stations	\$2,500,000	Unfunded	\$2,500,000
VOL-0603 Facility retrofit	\$780,000	Unfunded	\$780,000
VOL-0605 Lift stations upgrades	\$225,000	Unfunded	\$225,000

Project	Cost	Funding Source	Unmet Need
VOL-0607 Safe Room	\$750,000	Unfunded	\$750,000
VOL-0608 Coleman Residential Elevation	\$135,000	Unfunded	\$135,000
VOL-0609 Blackburn Residential Elevation	\$278,520	Unfunded	\$278,520
VOL-0612 Station 35 Generator	\$70,000	Unfunded	\$70,000
VOL-0614 Flood Control Pump Station on Fleming Avenue	\$12,561,200	Unfunded	\$12,561,200
VOL-0615 Acquisition 293 Melrose Ave	\$384,516	Unfunded	\$384,516
VOL-0616 Elevation and Retrofit 320 Sanchez Ave	\$380,628	Unfunded	\$380,628
VOL-0617 Elevation and Retrofit 363 Putnam Ave	\$301,494	Unfunded	\$301,494
VOL-0618 Elevation and Retrofit 364 Putnam Ave	\$204,480	Unfunded	\$204,480
VOL-0619 Elevation and Retrofit 520 West Street	\$280,000	Unfunded	\$280,000
VOL-0620 Generator Public Works Facility	\$40,000	Unfunded	\$40,000
VOL-0621 Generator Standby Power for Community Center	\$180,000	Unfunded	\$180,000
VOL-0622 Generator Replacement Standby Power for Fire Station	\$70,000	Unfunded	\$70,000
VOL-0623 Saferoom	\$4,032,630	Unfunded	\$4,032,630
VOL-0624 Elevation 1092 Peninsula Drive	\$250,000	Unfunded	\$250,000
VOL-0625 Acquisition 241 Cherokee Drive	\$300,000	Unfunded	\$300,000
VOL-0626 Generator Fire Stations 92 and 93	\$250,000	Unfunded	\$250,000
VOL-0627 225 Brandy Court Elevation	\$318,000	Unfunded	\$318,000
VOL-0628 Generator for Lift Station at 1808 Mason Ave	\$1,550,000	Unfunded	\$1,550,000
VOL-0629 Generator for Lift Station at 647 Shady Place	\$350,000	Unfunded	\$350,000
VOL-0630 Generator for Lift Station at 507 N. Clyde Morris Blvd.	\$150,000	Unfunded	\$150,000
VOL-0631 Generator for Lift Station at 510 Ora Street	\$350,000	Unfunded	\$350,000
VOL-0632 Generator for Lift Station at 433 Auburn Drive	\$250,000	Unfunded	\$250,000
VOL-0633 Generator for Lift Station at 1317 Avenue D	\$150,000	Unfunded	\$150,000
VOL-0634 Generator for Lift Station at 310 Yorktown Drive	\$150,000	Unfunded	\$150,000
VOL-0635 Multipurpose Saferoom	\$3,188,600	Unfunded	\$3,188,600
VOL-0636 Generator for Community Center	\$120,000	Unfunded	\$120,000
VOL-0637 Elevation and Retrofit – 30 Sandalwood Lane	\$324,711	Unfunded	\$324,711
VOL-0638 Elevation at 1013 Shockney Drive	\$272,403	Unfunded	\$272,403
VOL-0639 Elevation 17 Homes	\$5,257,327	Unfunded	\$5,257,327
VOL-640 Slipline 20,800 linear feet of Sanitary Sewer Pipes within the Southwest Service Area (DeBary)	\$891,240	Unfunded	\$891,240

Project	Cost	Funding Source	Unmet Need
VOL-641 Six (6) Permanent Sanitary Sewer Emergency Bypass Pumping Systems	\$495,000	Unfunded	\$495,000
VOL-642 Temple Street Elevation	\$288,650	Unfunded	\$288,650
VOL_644 Two (2) Generators for New EOC Command Center (Administrative Offices & Cafeteria Building)	\$160,000	Unfunded	\$160,000
VOL-0639B Two (2) By-Pass Pumps and Slipline 5,225 linear feet of Sanitary Sewer Pipes for Stone Island	\$426,950	Unfunded	\$426,950
Total	\$125,613,213		\$125,613,213

Table 58: Hazard Mitigation Needs per County or Known Project

2.7 Economic Revitalization Unmet Need

2.7.1 Disaster Damage and Impact

Volusia County experienced significant business impacts as a result of Hurricane Ian. Economic damages from the storm resulted from significant coastal erosion, flooding, and wind damage. At this time, the County is still collecting data from impacted businesses. Information provided for the SBA unmet needs analysis demonstrates the broad impact from disaster damages across Volusia County. Insurance companies have reported about \$7.5 billion in losses. The Unmet Needs Analysis may be amended at such time as complete economic impact data are collected and as the County identifies eligible CDBG-DR activities for economic revitalization.

Volusia Economic Revitalization SBA Unmet Needs

Damaged Property City Name	Damaged Property Zip Code	Total Verified Loss	Total Approved Loan Amount	Unmet Need
DAYTONA BEACH	32114	\$6,063,380	\$753,200	\$5,310,180
HOLLY HILL	32117	\$360,645	\$152,800	\$207,845
DAYTONA BEACH	32117	\$1,024,984	\$98,100	\$926,884
DAYTONA BEACH SHORES	32118	\$10,925,829	\$4,745,100	\$6,180,729
DAYTONA BEACH	32118	\$18,411,619	\$2,581,400	\$15,830,219
SOUTH DAYTONA	32119	\$5,620,458	\$1,637,300	\$3,983,158
DAYTONA BEACH	32119	\$154,678	\$143,700	\$10,978
DAYTONA BEACH	32124	\$134,893	\$36,400	\$98,493
PONCE INLET	32127	\$500,762	\$118,600	\$382,162

Damaged Property City Name	Damaged Property Zip Code	Total Verified Loss	Total Approved Loan Amount	Unmet Need
PORT ORANGE	32127	\$2,584,402	\$828,300	\$1,756,102
PORT ORANGE	32128	\$193,066	\$53,700	\$139,366
PORT ORANGE	32129	\$1,750,860	\$458,700	\$1,292,160
DE LEON SPRINGS	32130	\$4,695	\$0	\$4,695
EDGEWATER	32132	\$137,514	\$103,500	\$34,014
EDGEWATER	32141	\$347,248	\$15,100	\$332,148
NEW SMYRNA	32168	\$3,340,113	\$1,817,200	\$1,522,913
NEW SMYRNA	32169	\$1,176,704	\$1,152,400	\$24,305
ORMOND BEACH	32174	\$1,038,795	\$376,000	\$662,795
ORMOND BEACH	32176	\$690,284	\$239,100	\$451,184
SEVILLE	32190	\$402,975	\$0	\$402,975
DEBARY	32713	\$64,695	\$162,900	-\$98,205
DELAND	32720	\$331,206	\$24,000	\$307,206
DELAND	32724	\$201,711	\$64,300	\$137,411
DELTONA	32725	\$1,097,924	\$35,600	\$1,062,324
DELTONA	32738	\$304,927	\$147,600	\$157,327
LAKE HELEN	32744	\$20,512	\$0.00	\$20,512
MIMS	32754	\$93,319	\$290,100	-\$196,781
OAK HILL	32759	\$5,720	\$0	\$5,720
ORANGE CITY	32763	\$75,699	\$0	\$75,699
OSTEEN	32764	\$285,616	\$0.00	\$285,616
Total		\$57,345,233	\$16,035,100	\$41,310,134

Table 59: Volusia Economic Revitalization SBA Unmet Needs

This data was sourced from the Insurance Journal published October 21st, 2022, after Hurricane Ian. They relied on the insurance carriers third quarter earnings statements and published loss estimates for insurance claims related to Hurricane Ian.

Hurricane Ian Loss Estimates by Carrier

Date	Company	Net (Millions)
10/05/2022	Citizens Property Insurance Corp	2,600
10/12/2022	United Insurance Holdings Corp	36.4
10/13/2022	Progressive Corp	785
10/13/2022	Heritage Insurance Holdings	40
10/14/2022	RLI Corp	40
10/18/2022	Swiss Re	1,300
10/19/2022	Travelers Corp	326
10/19/2022	Arch Capital	545
10/19/2022	Renaissance Re	540
10/19/2022	Everest Re	600
10/19/2022	Allstate	360
10/20/2022	The Hanover	28
10/20/2022	Cincinnati Financial	220
10/20/2022	AXIS Capital	160
Total as of 10/20/2022		\$7,580.4

Table 60: Hurricane Ian Loss Estimates by Carrier

2.8 Mitigation Only Activities

As part of the development of this Action Plan, the County conducted a Mitigation Needs Assessment of the County's Multi-Jurisdictional Local Mitigation Strategy as required under federal guidelines. In January of 2020, Volusia County adopted a Multi-Jurisdictional Local Mitigation Strategy (Mitigation Strategy) as required by FEMA.⁴

High-risk hazards in Volusia County are Flood, Hurricane and Tropical Storm, Storm Surge, and Tornado. The mitigation techniques employed to address these hazards with CDBG DR funds include Prevention, Property Protection, Natural Resource Protection, and Structural Projects. The County will evaluate mitigation-only projects using the Mitigation Strategy, and only projects with the greatest cost benefit will be funded. The application process will be developed in conjunction with other infrastructure and housing projects funded by CDBG DR.

The County also utilized FEMA's National Risk Index Mapping Tool which identified and ranked 18 hazards based on risk. The County has included a table below summarizing the findings from the National Risk Index and has included maps displaying the risks relative to Volusia County. Maps are not provided for any hazards indicating Insufficient Data, Not Applicable, No Rating or were of Relatively Low Risk or lower:

⁴ (<https://www.volusia.org/core/fileparse.php/4453/urlt/2020-LMS-Combined-Documents.pdf>).

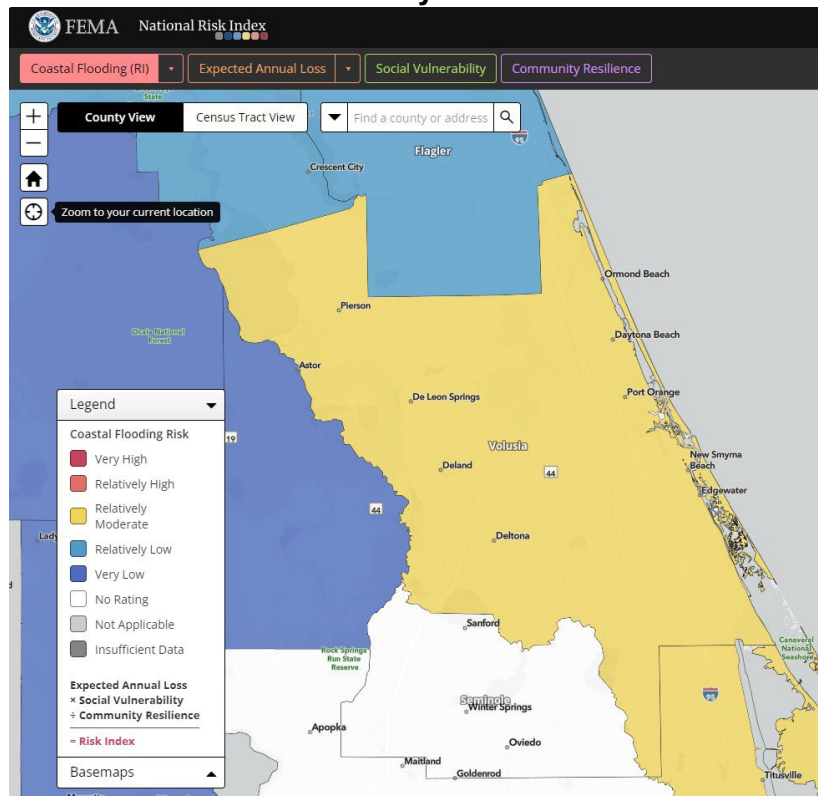
Volusia County Hazard Risk Summary

Hazard Type	Risk
Avalanche	Not Applicable
Coastal Flooding	Relatively Moderate
Cold Wave	Relatively High
Drought	Relatively Low
Earthquake	Relatively Low
Hailstorm	Very Low
Hurricane	Relatively High
Ice Storm	Not Applicable
Landslide	Relatively Low
Lightning	Very High
Riverine Flooding	Relatively High
Strong Wind	Relatively Moderate
Tornado	Relatively High
Tsunami	Insufficient Data
Volcano	Not Applicable
Wildfire	Relatively High
Winter Weather	No Rating

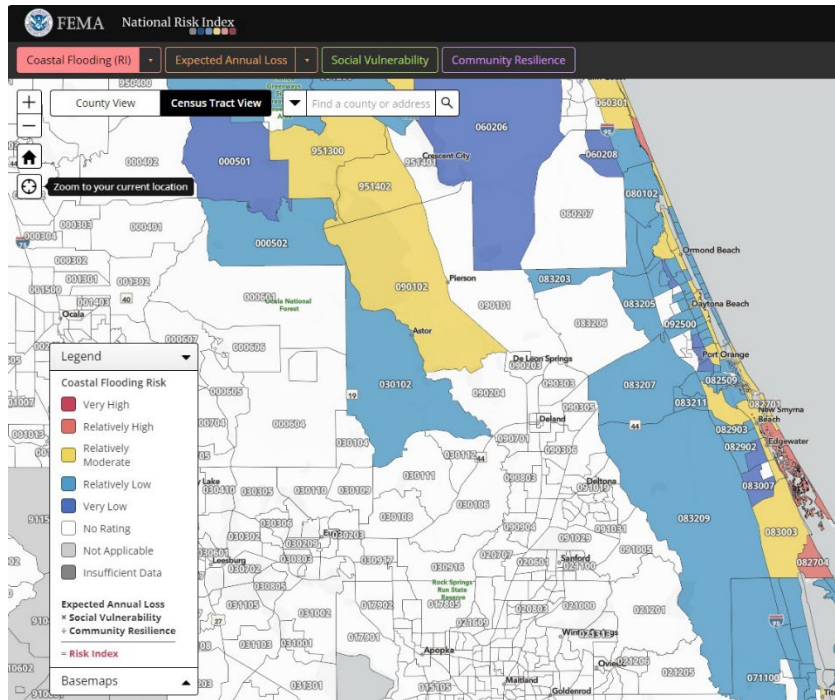
Table 61: Volusia County Hazard Risk Summary

The following maps indicate the level of hazard risk by hazard type as indicated in the FEMA National Risk Index:

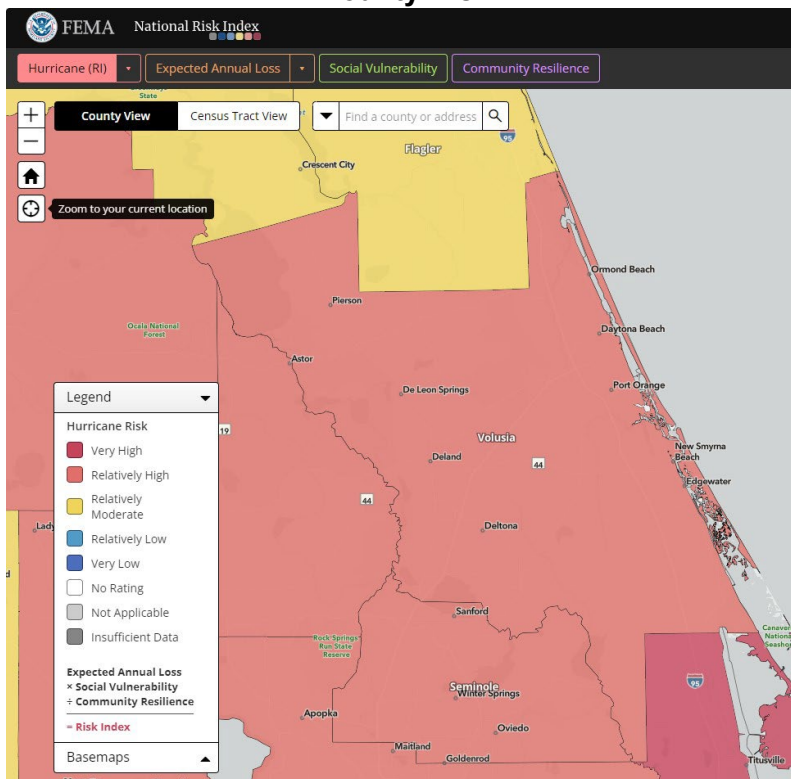
Coastal Flooding County Risk



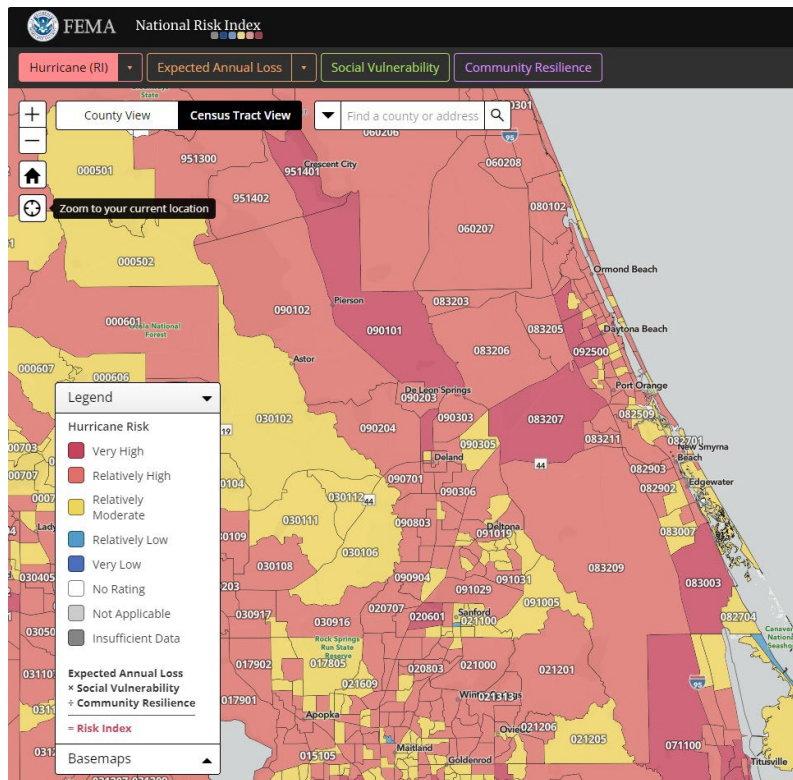
Census Tract Risk



Hurricane County Risk



Census Tract Risk



Additional hazard risk maps can be found in Appendix D.

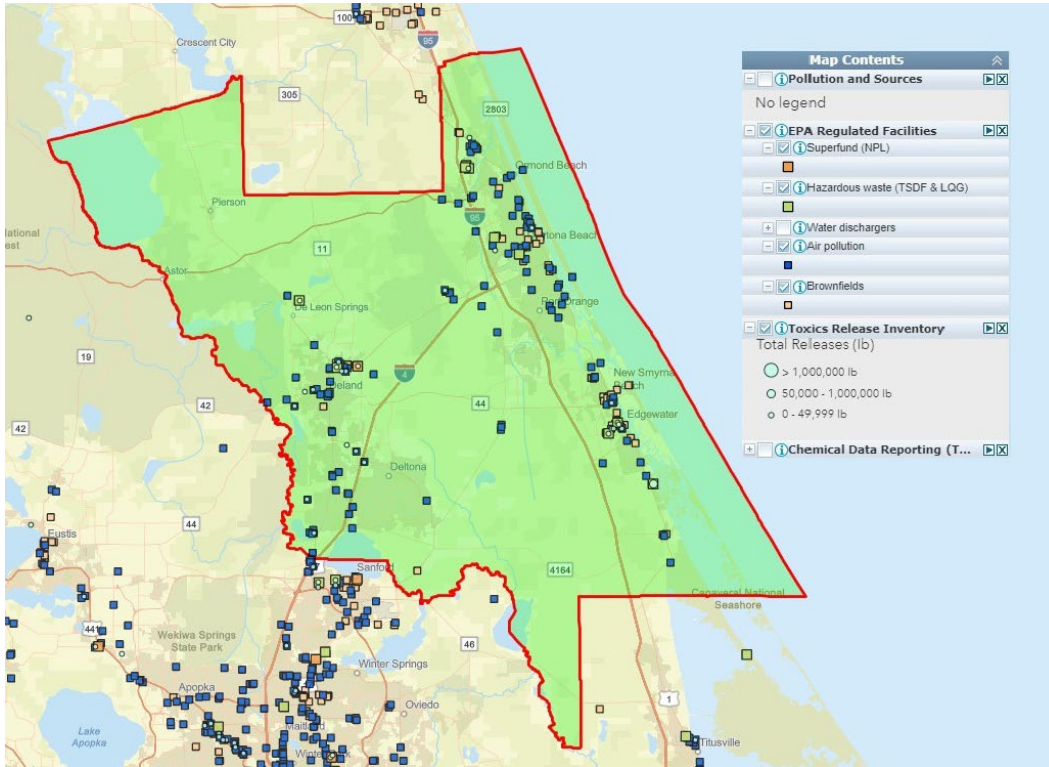
Natural and Environmental Hazards

Volusia County took additional steps to identify other hazards which may pose health risks to residents in the County. This included consultation with the U.S. Environmental Protection Agency's EJScreen: Environmental Justice Screening and Mapping Tool as well as the Climate and Economic Justice Screening Tool (CEJST). This would allow the County to identify the natural and environmental hazards that were potentially impactful to protected classes and vulnerable populations and determine those areas identified as disadvantaged under the Justice40 Initiative. The full EJScreen Community Report is available in Appendix C.

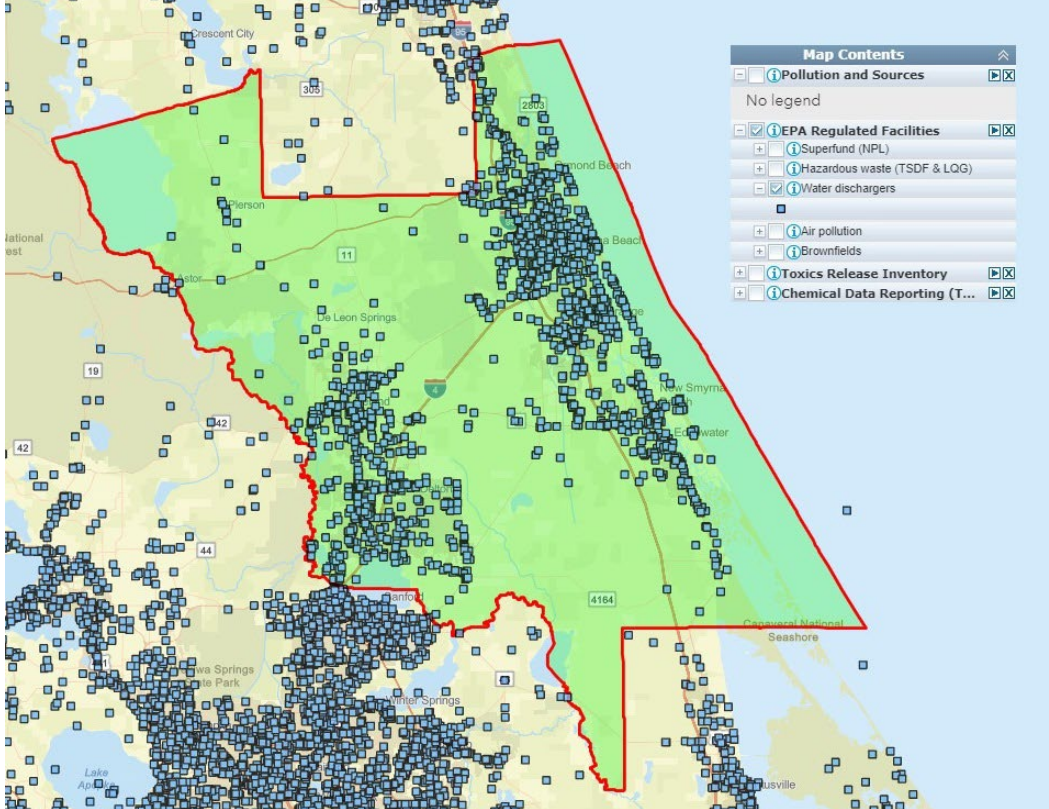
The EJ Screen Report for Volusia County indicated the following EPA reporting sites in the County:

- Superfund – 1
- Hazardous Waste, Treatment, Storage, and Disposal Facilities
- Water Dischargers – 2,251 DB 481
- Air Pollution – 141 DB 18
- Brownfields – 68 DB 13 Glencoe 28
- Toxic Release Inventory – 55 DB 11

EPA EJScreen – EPA Regulated Facilities



EPA EJScreen – Water Discharge Sites



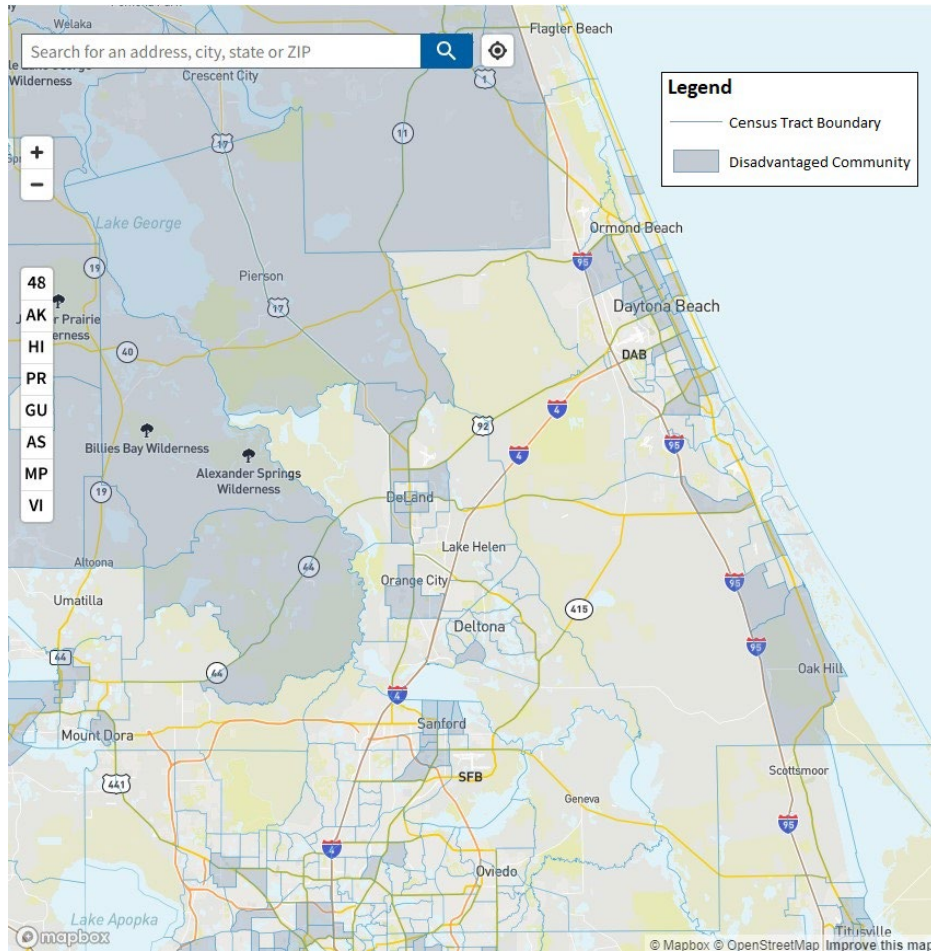
While many of the EPA reporting sites are scattered throughout the County there were several areas of concentration to note. Glencoe contains the highest concentration of brownfields with 28 of the 68 in the County while Daytona Beach contains the highest concentrations of air pollution sites (18) and water discharges (481). Daytona Beach also contains an additional 13 of the County’s brownfields sites, while Port Orange and Ormond contained concentrations of water discharge sites at 252 and 222 respectively. Other communities containing concentrations of air pollution sites include Ormond with 13 and Glencoe with 9.

The County has also made note of the areas identified as containing disadvantaged communities that are marginalized, underserved, and overburdened by pollution as identified through the Justice40 Initiative. Using the CEJST the County identified 35 disadvantaged Census Tracts which met more than one of the seven burden thresholds **AND** the associated socioeconomic threshold.

Census tracts identified as disadvantaged include:

803	829.03	816	824.01	903.04
808.04	830.03	817	825.03	905
808.05	830.07	818	830.08	906
809.01	810	819	901.01	907.02
809.02	811.01	820	901.02	908.04
825.07	812	821	902.02	908.06
825.11	815	822.01	902.03	910.28

Climate and Economic Justice Screening Tool (CEJST) Breakdown of Disadvantaged Communities:



Since the exact location of many projects is not yet determined, a specific review of the proximity of such sites to specific populations impacted by CDBG-DR funded projects could not be conducted. However, the County will use the data collected here, and available through the EJSscreen, as it evaluates potential projects. In addition, any potential projects will be thoroughly analyzed as part of the environmental review process. Volusia County may use CDBG DR funds in order to fund projects that align with the activities identified in the Multijurisdictional Mitigation Strategy, and all activities.

Volusia County will be utilizing most CDBG-DR funds from Hurricane Ian for mitigation activities associated with direct recovery projects. Volusia County may, however, undertake mitigation only activities including projects that align with the activities identified in the Multijurisdictional Mitigation Strategy. These projects will reduce or eliminate the long-term risk to human life and property from hazards. The Mitigation Strategy will be the guide for selecting projects that are mitigation only activities not directly related to Hurricane Ian damage. When identifying projects for mitigation-only activities, Volusia County will implement a project selection process that ensures mitigation-only activities are eligible, tied to the hazard risk, and meet a National Objective.

3.0 General Requirements

3.1 Citizen Participation

Volusia County values citizen and stakeholder engagement. The County has developed a Citizen Participation Plan in compliance with § 24 CFR 91.115 and applicable HUD requirements to set forth the policies and procedures applicable to citizen participation. The citizen participation plan reflects the alternative requirements as specified by HUD in the Federal Register. This plan is intended to maximize the opportunity for citizen involvement in the planning and development of the Volusia County CDBG-DR action plan.

3.1.1 Outreach and Engagement

In the development of this disaster recovery action plan, Volusia County consulted with disaster-affected citizens, stakeholders, local governments, public housing authorities, non-profit recovery organizations, and other affected parties throughout the county to ensure consistency of disaster impacts identified in the plan, and that the plan and planning process was comprehensive and inclusive.

Volusia County consulted with Federal, State, local agencies, and stakeholders to gain a better understanding of the disaster impacts and unmet needs in Volusia County. Those agencies and stakeholders include:

Type of Source	Source
Federal	Federal Emergency Management Agency (FEMA); Department of Housing and Urban Development (HUD); Environmental Protection Agency (EPA); Small Business Administration (SBA)
State	Department of Commerce
Local Governments	All sixteen cities within the county
PHA's	Daytona Beach, New Smyrna Beach
Non-Profits	Surveyed all non-profits through One Voice for Volusia
Citizen Organizations	Chambers of Commerce, neighborhood groups

Table 62: Funding Source by Stakeholder Type

Volusia County recognizes that affected stakeholders are the center of, and partners in, the development and implementation of this plan. Opportunities for citizen input were provided throughout the planning process through multiple interactions as indicated below.

Through the following meetings, the county was able to gather data, experiences, and agency expertise to inform the initial unmet needs assessment.

Date	Area	Location
Jul 10, 2023	Ormond Beach	Ormond Beach Regional Library 30 S Beach St, Ormond Beach
July 13, 2023	DeLand	DeLand Regional Library 130 E Howry Ave, DeLand
Jul 20, 2023	Deltona	Deltona Regional Library 2150 Eustace Ave, Deltona
July 27, 2023	New Smyrna Beach	New Smyrna Beach Regional Library 1001 S Dixie Fwy, New Smyrna Beach
July 31, 2023	Port Orange	Port Orange Regional Library 1005 City Circle Center, Port Orange
August 3, 2023	Daytona Beach	Daytona Beach Regional Library 105 Jackie Robinson Pkwy, Daytona Beach
August 11, 2023	Osteen	Osteen Civic Center 165 New Smyrna Boulevard, Osteen

Table 63: Public Meeting Schedule

In order to facilitate citizen involvement, the county has laid out target actions to encourage participation and allow equal access to information about the program by all residents. County staff partnered with local governments and their established outreach efforts to better understand the needs of vulnerable populations, including individuals of low and moderate income, elderly, disabled, those living in areas identified for recovery through CDBG-DR, non-English speaking persons, and other disadvantaged populations.

In addition to the activities above, Volusia County has published this action plan on the county web page for a 30-day public comment period. Citizens were notified of the public comment period and the public hearing one week before the hearing through the following communication methods:

- Prominent event notice on Volusia County website homepage with navigable link to disaster recovery website
- Volusia County press release
- Notification to local media outlets
- Electronic mailings to disaster-affected citizens, stakeholders, local governments, State agencies, non-profit recovery organizations, neighborhood organizations, and other affected parties throughout Volusia County

Volusia County will ensure that all have equal access to information, including persons with disabilities (vision and hearing impaired) and limited English proficiency (LEP). The county will publish the Action Plan in English as well as Spanish.

The county will consider comments received in writing by U.S. mail, via web form or email, or telephone. A summary of citizen comments on this action plan, along with the Volusia County responses, is in the Appendix of this document.

Volusia County's Citizen Participation Plan (CPP) also includes several strategies for providing access to individuals with Limited English Proficiency (LEP) and disabilities. Section E of the CPP provides the following measures for LEP individuals:

Under the five-year estimates for 2019 of the American Community Survey (ACS), Volusia County is 2.1 percent Spanish speaking. Based upon this assessment, CDBG-DR notices, outreach materials, and other vital documents will be made available in both English and Spanish. Additional language assistance to LEP persons, to include in Spanish and other languages, may include, but is not limited to:

- Oral interpretation services
- Bilingual staff;
- Telephone service lines interpreter;
- Written translation services;
- Notices to staff and recipients of the availability of LEP services; or
- Referrals to community liaisons proficient in the language of LEP persons.

Requests for any of the above language assistance, outside of translation of notices, outreach materials, and vital documents into Spanish, may be submitted to transform386@volusia.org and reasonable steps shall be taken by Volusia County to ensure meaningful access to LEP persons. Requests may also be made to Volusia County's ADA/Title VI Coordinator via email at tking@volusia.org.

Any persons who would like information available in an alternative format or a language other than English can contact Volusia County's ADA/Title VI Coordinator at tking@voluisa.org.

Comments received during the public comment period in a language other than English will be translated into English and incorporated into the Action Plan or substantial amendments.

Section F of the CPP includes accessibility provisions for persons with disabilities:

Volusia County will, upon request, provide appropriate aids and services leading to effective communication for qualified persons with disabilities so they can participate equally in Volusia County services, programs, or activities. Possible aids and services include qualified sign language interpreters, documents in Braille, and other ways of making information and communications accessible to people who have speech, hearing, or vision impairments.

Volusia County is committed to continuously improving access to all services, including the County's website. If an individual is unable to use any aspect of the County's website, PDF files, or other attachments, he or she should contact tking@volusia.org, or by phone: 386-736-5951; Hearing impaired: 711 (Florida Relay)/800-955-8771 (Florida Relay for TTY); and the County will provide the individual or group with assistance within a timeline both parties deem reasonable.

Volusia County will make all reasonable modifications to policies and services, programs, or activities to ensure that people with disabilities have an equal opportunity to utilize services.

For more information, citizens can refer to the Volusia County citizen participation plan that can be found at: <http://www.transform386.org>

3.1.2 Public Hearings

Volusia County recognizes that affected stakeholders are the center of, and partners in, the development and implementation of this plan. In addition to the 30-day public comment period, an opportunity for citizen input is provided through a public hearing on August 24, 2023.

This hearing is available simultaneously to the public as an in-person and virtual meeting. The meeting facility is physically accessible and provides accommodations for persons with disabilities. The county will accommodate requests for interpretation received with reasonable notice in accordance with county policy.

The public hearing includes a presentation by county representatives to provide an overview of the Action Plan. The presentation was available for live streaming via YouTube and will be available on the county website afterwards. The public comments from the public hearing are included in the overall summary of citizen comments.

3.1.3 Limited English-Speaking Ability

To reduce barriers for non-English speakers or those with accessibility challenges, the county will make every effort to accommodate the needs of residents at all public hearings. The county utilized a translation service provider to make sure that the presentation, public comment section, and the draft action plan were made accessible for LEP persons.

To further increase the outreach and participation, the hearing is recorded and made available to the public via a link on the disaster recovery website to be viewed on-demand.

3.1.4 Complaints

The grantee will provide a timely written response to every citizen complaint. The county's response will be provided within fifteen working days of the receipt of the complaint, or Volusia County will document why additional time for the response was required.

Complaints alleging violation of fair housing laws should be directed to the FHEO Region 4 Office for immediate review (phone: (800) 440-8091 or email: complaintsoffice04@hud.gov). Complaints regarding fraud, waste, or abuse of funds will be forwarded to the HUD OIG Fraud Hotline (phone: 1-800-347-3735 or email: hotline@hudoig.gov).

Volusia County will make available to HUD detailed Fraud, Waste, and Abuse Policies and Procedures to demonstrate adequate procedures are in place to prevent fraud, waste, and abuse.

Complaints alleging the violation of fair housing laws will be directed to HUD for immediate review. Complaints regarding fraud, waste, or abuse of government funds should be forwarded to the HUD Office of the Inspector General Fraud Hotline (phone: 1-800-347-3735 or email: hotline@hudoig.gov).

3.2 Public Website

Volusia County will maintain a public website that provides information accounting for how all grant funds are used, managed, and administered, including links to all disaster recovery action plans, action plan amendments, program policies and procedures, performance reports, citizen participation requirements, activity and program information described in this plan, and the details of all contracts and ongoing procurement processes.

These items are made available at <https://www.transform386.org/>.

Specifically, the county will make the following items available: the action plan created using the Disaster Recovery Grant Reporting System (DRGR), including all amendments; each Quarterly Progress Report (as created using the DRGR); citizen participation plan; procurement policies and procedures; all executed contracts that will be paid with CDBG-DR funds as defined in 2 CFR 200.22 (including subrecipients' contracts); and a summary, including the description and status of services or goods currently being procured by the grantee or the subrecipient (e.g., phase of the procurement, requirements for proposals). Contracts and procurement actions that do not exceed the micro-purchase threshold, as defined in 2 CFR 200.67, are not required to be posted on a grantee's website.

In addition, Volusia County will maintain a comprehensive website regarding all disaster recovery activities assisted with these funds.

Volusia County shall make these documents available in a form accessible to persons with disabilities and those with limited English proficiency, or LEP. The county shall take reasonable steps to ensure meaningful access to their programs and activities by LEP persons, including individuals from underserved communities, and in a form accessible to persons with disabilities.

The website will be updated in a timely manner to reflect the most up-to-date information about the use of funds and any changes in policies and procedures, as necessary. At a minimum, updates will be made monthly.

3.3 Amendments

Over time, recovery needs will change. Thus, Volusia County will amend the disaster recovery action plan as often as necessary to best address our long-term recovery needs and goals. 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.

3.3.1 Substantial Amendments

A change to the initial Action Plan is substantial if it meets the following criteria:

- A change in program benefit or eligibility criteria
- The addition or deletion of an activity
- The allocation or reallocation of \$20 million across program areas.

When Volusia County pursues the substantial amendment process, the amendment will be posted on the county's CDBG-DR website for a 30-day public comment period. The amendment will be posted in adherence with the Americans with Disabilities Act and LEP requirements. The county will review and respond to all public comments received and submit to HUD for approval.

If the Volusia County elects to complete a substantial amendment to the public-facing Action Plan, the following steps will be taken:

1. Develop a 'redlined' version of the Action Plan with the amendment incorporated.
2. Develop a memo (e.g., Summary of Changes) describing the amendment.
3. Hold a thirty (30) day public comment period to provide an opportunity for community members and stakeholders to respond to the amendment.
4. After the public comment period is complete, submit a 'clean' version of the Action Plan to HUD for review. Include an accompanying memo that describes the justification for the amendment and public comment period, including the Record of Public Comment (i.e., a summary of public comments received and the county's responses thereof).

5. Create and post to the county website an updated version of the Summary of Changes to reflect the Record of Public Comment.
6. Receive HUD approval of the Action Plan amendment prior to proceeding with steps 7 and further.
7. Update the 'clean' version submitted to HUD for the version number on the Title Page and complete the Record of Changes for the version number and HUD approval date.
8. Post on the county website, the updated 'clean' Action Plan with the amended changes.
 - a. Retain the 'redlined' version and notification memo for recordkeeping purposes.
 - b. Direct any website users to the most recent version of the draft.

3.3.2 Non-Substantial Amendments

A non-substantial amendment is an amendment to the plan that includes technical corrections and clarifications and budget changes that do not meet the monetary threshold for substantial amendments to the plan and does not require posting for public comment. Volusia County will notify HUD 5 business days before the change is effective.

All amendments will be numbered sequentially and posted to the website in one final, consolidated plan.

3.4 Displacement of Persons and Other Entities

Volusia County will ensure that all CDBG-DR programs directly administered by the county and those programs administered through subrecipients comply with the Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended (49 CFR Part 24), and Section 104(d) of the Housing and Community Development Act of 1974, as amended, and the implementing regulations at 24 CFR Part 42 to minimize displacement. These regulations and requirements apply to both property owners and tenants in the event that proposed projects cause the displacement of persons or other entities. Volusia County will ensure compliance with these regulations by adhering to the goals outlined in its Residential Anti-displacement and Relocation Assistance Plan and will include detailed policies and procedures for when proposed programs or projects could potentially cause the displacement of people or other entities.

CDBG-DR funds may not be used to support any federal, state, or local projects that seek to use the power of eminent domain, unless eminent domain is employed only for a public use. Public use shall not be construed to include economic development that primarily benefits private entities. None of the currently planned projects under this Action Plan contemplate the use of eminent domain.

3.5 Protection of People and Property

Volusia County will leverage the CDBG-DR funds to build economic and disaster resilience into all recovery programs and activities. Some of the ways that the county will do this are included in the sections below.

3.5.1 Elevation standards

Residential

All structures, defined at 44 CFR 59.1, designed principally for residential use and located in the 1% annual chance (or 100-year) floodplain, which receive assistance for new construction, reconstruction, rehabilitation of substantial damage, or rehabilitation that results in substantial improvement, as defined at 24 CFR 55.2(b)(10), must be elevated with the lowest floor, including

the basement, at least 2 feet above the 1% annual chance floodplain elevation (base flood elevation). Mixed-use structures with no dwelling units and no residents below 2 feet above base flood elevation must be elevated or floodproofed in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or a successor standard up to at least 2 feet above base flood elevation.

Volusia County will discourage the placement or reconstruction of housing in the Special Flood Hazard Area (SFHA), wherever practicable; however, there will be homes that will be rebuilt or replaced in the SFHA. The county will ensure that all rehabilitation of substantial damage will meet the HUD-required elevation standards through the construction requirements of all CDBG-DR residential programs.

The cost of elevation will be included as part of the overall cost of rehabilitation or replacement of a property. It is estimated that the costs will depend on the location, the size of the unit, and the level to which the property must be elevated. For single-family residences and manufactured homes, if a home is within a 100-year floodplain, the county will ensure the reasonableness of elevation costs by analyzing multiple bids from contractors, cost estimating software, and/or examples of comparable costs to elevate in similar markets.

Any Critical Action, as defined at 24 CFR 55.2(b)(3), within the 500-year floodplain must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)-(3) or successor standard) to the higher of the 500-year floodplain elevation or three feet above the 100-year floodplain elevation. If the 500-year floodplain is unavailable, and the Critical Action is in the 100-year floodplain, then the structure must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)-(3) or successor standard) at least three feet above the 100-year floodplain elevation.

Public Facilities and Other Structures

Nonresidential structures, including infrastructure must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard) up to at least two feet above the 100-year floodplain.

Public facilities and other structures that meet the definition of critical actions, as defined at 24 CFR 55.2(b)(3), within the 500-year (or 0.2% annual chance) floodplain must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)-(3) or a successor standard) to the higher of the 500-year floodplain elevation or 3 feet above the 100-year floodplain elevation. If the 500-year floodplain is unavailable and the critical action is in the 100-year floodplain, then the structure must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)-(3) or a successor standard) at least 3 feet above the 100-year floodplain elevation.

“Critical actions” are defined as “any activity for which even a slight chance of flooding would be too great because such flooding might result in loss of life, injury to persons or damage to property.” For example, Critical Actions include hospitals, nursing homes, emergency shelters, police stations, fire stations, and principal utility lines.

Exceptions to this requirement may be allowable when the following conditions apply:

- CDBG-DR funds are used as the non-federal match for FEMA assistance.
- The FEMA-assisted activity, for which CDBG-DR funds will be used as a match, commenced before HUD’s obligation of CDBG-DR funds to the grantee.

Construction of public facilities and other structures that do not meet the definition of critical action per 24 CFR 55.2(b)(3) may be considered for elevation depending on the mitigation needs of the project and other associated risk factors.

3.5.2 Flood Insurance Requirements

Assisted property owners who are receiving assistance must comply with all flood insurance requirements. HUD-assisted homeowners for a property located in a Special Flood Hazard Area must obtain and maintain flood insurance in perpetuity and in the amount prescribed by FEMA's National Flood Insurance Program. Volusia County will require a permanent deed restriction on each property requiring flood insurance. The county will ensure compliance by keeping a copy of the deed restriction in the project file and review flood insurance documents during periodic monitoring as prescribed in the program policy and procedures. The county may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has received federal flood disaster assistance that was conditioned on obtaining flood insurance and then that person failed to obtain or allowed their flood insurance to lapse for the property.

Volusia County is prohibited by HUD from providing CDBG-DR assistance for the rehabilitation or reconstruction of a house if all three of the following conditions exist:

- The combined household income is greater than 120% of AMI or the national median,
- The property was located in a floodplain at the time of the disaster, and
- The property owner did not maintain flood insurance on the damaged property even when the property owner was required to obtain and maintain such insurance.

3.5.3 Construction Standards

Volusia County will require quality inspections and code compliance inspections on all projects and places, with an emphasis on high-quality, durable, sustainable, and energy-efficient construction methods and materials. Site inspections will be required on all projects to ensure quality and compliance with building codes.

All new construction, reconstruction, and rehabilitation must meet the Green and Resilient Building Standard by achieving certification under at least one of the following industry-recognized standards:

- Enterprise Green Communities;
- LEED (New Construction, Homes, Midrise, Existing Buildings Operations and Maintenance, or Neighborhood Development);
- ICC-700 National Green Building Standard (NGBS) Green or NGBS Green + Resilience;
- Living Building Challenge
- or any other equivalent comprehensive green building program acceptable to HUD.

Additionally, all such covered construction will achieve a minimum energy standard such as ENERGY STAR, DOE Zero Energy Ready Home, Earthcraft House, Earthcraft Multifamily, Passive House Institute Passive Building or EnerPHit certification, Greenpoint Rated New Home, Greenpoint Rated Existing Home, Earth Advantage New Homes, or any other equivalent energy efficiency standard approved by HUD.

Volusia County will validate that local building codes meet or exceed the standards above. If not, Volusia County will reiterate the required standards in the program guidelines.

For the rehabilitation of non-substantially damaged residential buildings, Volusia County will follow the guidelines to the extent applicable as specified in the [HUD Office of Community Planning and](#)

[Development \(CPD\) Green Building Retrofit Checklist](#). When older or obsolete products are replaced as part of rehabilitation work, the rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program-designed products and appliances.

For infrastructure projects, Volusia County will encourage, to the extent practicable, the use of green infrastructure design and implementation, such as those issued by:

- U.S. EPA through their [Green Infrastructure Design and Implementation guidance](#).
- HUD through their [Green Infrastructure and Sustainable Communities Initiative](#).

The term “substantial damage” applies to a structure for which the total cost of repairs is 50% or more of the structure's market value before the disaster occurred, regardless of the cause of the damage. The county will adopt this standard in the reconstruction or new construction of all site-built housing funded with CDBG-DR assistance. This is in addition to ensuring that any multifamily housing subsidized with CDBG-DR assistance meets the Americans with Disabilities Act and accessibility requirements. By adopting this standard across its programs, Volusia County will help increase the availability of accessible housing to meet the current and future needs of older adults and people living with disabilities. This will increase opportunities for households to age in place and build in increased community resiliency for individuals with disabilities.

All projects will be subject to cost reasonableness standards as outlined in the policies and procedures of the applicable program specific to the applicable activity.

3.5.4 Contractors’ Standards

Contractors selected under Volusia County will make every effort to provide opportunities to low- and very low-income persons by providing resources and information to notify Section 3 individuals and businesses about opportunities in the community.

Volusia County will undertake the following efforts to help meet its Section 3 goals:

- Ensure that Section 3 requirements are outlined in all applicable contracts and subrecipient agreements.
- Build the capacity of stakeholders, including subrecipients and contractors, to meet Section 3 standards through technical assistance, tools, and guidance.
- Designate a Section 3 coordinator who will manage, support, and facilitate an effective Section 3 program, and who will be able to effectively communicate program requirements to stakeholders.

Volusia County will report on Section 3 accomplishments in the DRGR.

Recovery programs implemented by Volusia County and its subrecipients will incorporate uniform best practices of construction standards for all construction contractors performing work in all relevant jurisdictions. Construction contractors will be required to carry the required licenses and insurance cover (s) for all work performed, and county-contracted contractors will be required to provide a warranty period for all work performed.

Contractor standards and warranty periods will be detailed in the respective policies and procedures documents and will pertain to the scale and type of work being performed, including the controls for ensuring that construction costs are reasonable and consistent with market costs at the time and place of construction.

3.5.5 Environmental Review

The Volusia County Office of Recovery and Resiliency is the Responsible Entity of Volusia County as defined by 24 CFR Part 58.2(a)(7). The grantee will meet the applicable environmental requirements, listed in 24 CFR Part 58, before the use or commitment of funding for each activity. After the Volusia County Office of Recovery and Resiliency, as the Responsible Entity, 1) completes environmental reviews pursuant to 24 CFR Part 58 and receives from HUD an approved Request for Release of Funds (RROF) and certification (as applicable) or 2) adopts another Federal agency's environmental review, approval, or permit and receives from HUD an approved Request for Release of Funds and certification (as applicable), the grantee may draw down funds from the lone of credit for the activity.

3.6 Preparedness, Mitigation and Resiliency

The county acknowledges that demand for incorporating mitigation and resiliency measures exists. The county has determined that the cost of incorporating these measures into the Housing Programs is prudent. Volusia County will implement construction methods that emphasize quality, durability, energy efficiency, sustainability and mold resistance. All rehabilitation, reconstruction, and new construction will be designed to incorporate principles of sustainability, including water and energy efficiency, resilience and mitigation against the impact of future disasters. Projects will be evaluated to determine adequate compliance with modern and resilient building codes and the mitigation of hazard risk.

Volusia County and our partner agencies have conducted a number of plans and studies relating to mitigation, resiliency, and sustainability. These plans will serve as guiding tools for the investment of CDBG-DR funds through the county's infrastructure and mitigation programs. Plans include:

Sustainability Action Plan – (2012) [Sustainability Goals \(volusia.org\)](http://volusia.org)– This plan examined energy use and Greenhouse Gas Emissions from county operations and the county as a community and set GHG reduction targets. The SAP Identified 7 main goals with objectives for each. Of particular relevance to the CDBG project are: Promote a Healthy Community, Conserve Water and Promote Water Efficiency, and Conserve Energy and Promote Renewable Energy.

East Central Florida Regional Resiliency Action Plan (RRAP) – (2017) - [Resiliency initiatives \(volusia.org\)](http://volusia.org) A non-regulatory regional action plan for Volusia and Brevard Counties that focused on resiliency and sustainability. The plan officially adopts sea level rise (SLR) projections for Volusia County and a matrix of goals, objectives, and actions to foster a more resilient community.

Resilient Volusia County Phase 1 (2017) – [Resilient Volusia County \(r2ctpo.org\)](http://r2ctpo.org) Volusia County Office of Emergency Management partnered with East Central Florida Regional Planning Council (ECFRPC), Florida Department of Transportation, the River to Sea Transportation Planning Organization, and UF Geoplan to assess impacts. Using the FDOT Sea Level Scenario Sketch Planning Tool along with FEMA's Hazus-MH software, impacts of sea level rise, combined with a 100-year-storm were modeled, along with hypothetical alterations of a historical hurricane under sea level rise scenarios. Using these models and Volusia County data, critical assets such as shelters, airports, power plants, and other critical facilities were assessed to determine potential impacts during such a 100-year storm event with increased coastal flooding. Assessments also included evacuation routes and property impacts. Potential economic impacts were assessed in terms of property value and damage assessments using HAZUS. After

analyzing the data Volusia can now begin to prepare for the future impacts of a 100- year storm as sea levels rise.

Resilient Volusia County Phase II (2021) Adaptation Action Areas Plan – The work which focused on identifying areas of the unincorporated county impacted by flooding under current and future conditions to increase community resilience, protect infrastructure and personal property. The plan identified areas for AAAs and developed policy language for those areas, provided draft text to strengthen resilience in the comprehensive plan, and developed a checklist and procedures for county infrastructure capital improvement projects. This plan is pending official adoption by the county council.

Local Mitigation Strategy (2020) – [2020-LMS-Combined-Documents.pdf \(volusia.org\)](#) The County's and participating local jurisdictions' sustained efforts to incorporate hazard mitigation principles and practices into the routine government activities and functions of Volusia County and its participating jurisdictions and partners. This includes documenting the goals and objectives that Volusia County deems necessary to protect people and property from hazards. At its most inner core, the Plan recommends specific actions to combat hazard vulnerability and protect its residents from losses to those hazards that pose the greatest risk.

Countywide Vulnerability Assessment (2023) – A current Resilient Florida grant project to identify and prioritize the critical infrastructure in the county that is vulnerable to sea level rise. This project also includes workshops designed to engage elected officials, staff and the public in the resilience conversation, and a social media campaign to provide information to the public about resilience and try to get more people engaged in the conversation.

Volusia County and affected localities require building permits and have contracted standing offices to process the required permits. There are currently no known local capacity issues which would prevent the needed permits from being processed and issued. Where feasible, the county will follow best practices such as those provided by the U.S. Department of Energy's Guidelines for Home Energy Professionals.

Volusia County will specify the standards that will be used. For the rehabilitation of non-substantially damaged residential buildings, Volusia County will follow the guidelines to the extent applicable as specified in the [HUD Office of Community Planning and Development \(CPD\) Green Building Retrofit Checklist](#). When older or obsolete products are replaced as part of rehabilitation work, the rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program-designed products and appliances.

Volusia County will implement and monitor construction results to ensure the safety of residents and the quality of homes assisted through the program. All single family, rental, and mobile homes repaired must comply with the current HUD Housing Quality Standards (HQS).

At all times, construction costs must remain reasonable and consistent with market costs at the time and place of construction. The county intends to use the service of a vendor to assist in determining that construction costs are reasonable and necessary and will use this data to conduct an evaluation of the cost or price of a product or service. The primary mechanism for these cost controls is the use of an industry standard construction cost estimating tool used by the vendor to determine that construction costs are reasonable.

3.7 Broadband Infrastructure in Housing

Any substantial rehabilitation, as defined by 24 CFR 5.100, reconstruction, or new construction of a building with more than four rental units funded with CDBG-DR assistance must include the

installation of broadband infrastructure, except when Volusia County determines and documents that:

- The location of the new construction or substantial rehabilitation makes the installation of broadband infrastructure infeasible,
- The cost of installing broadband infrastructure would result in a fundamental alteration in the nature of its program or activity, or in an undue financial burden, or
- The structure of the housing to be substantially rehabilitated makes the installation of broadband infrastructure infeasible.

3.8 Cost-Effectiveness

The county will establish policies and procedures to assess the cost-effectiveness of each proposed program or activity to assist a household under any residential rehabilitation or reconstruction program or activity funded with CDBG-DR funds. Policies and procedures also will establish the criteria for determining when the cost of the rehabilitation or reconstruction of the unit will not be cost-effective relative to other means of assisting the property owner.

Volusia County will define “demonstrable hardship” in its policies and procedures before carrying out activities that may be subject to the one-for-one replacement housing requirements.

Volusia County defines a residential property as “not suitable for rehabilitation” if any of these conditions apply:

- The property is declared a total loss.
- Repairs would exceed 50% of the cost of reconstruction.
- Homes cannot be rehabilitated or reconstructed in place under existing agency policies and award caps due to legal, engineering, or environmental constraints, such as permitting, extraordinary site conditions, or historic preservation.

The county may provide exceptions to award maximums on a case-by-case basis and will include procedures within program guidelines on how the county or its subrecipients will analyze the circumstances under which an exception is needed, and the amount of assistance necessary and reasonable.

3.9 Duplication of Benefits

Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, generally prohibits any person, business concern, or other entity from receiving financial assistance with respect to any part of a loss resulting from a major disaster for which such person, business concern, or other entity has received financial assistance under any other program or from insurance or any other source.

To comply with Section 312, Volusia County shall ensure that each program and activity provides assistance to a person or entity only to the extent that the person or entity has a disaster recovery need that has not been fully met. Volusia County and its subrecipients are subject to the requirements in Federal Register notices explaining the duplication of benefit requirements (84 FR 28836 and 84 FR 28848, published June 20, 2019, or other applicable notices).

To prevent duplication of benefits, the county will require that all sources (federal, state, local, private) and amounts of disaster housing assistance received or reasonably anticipated to be received are documented with submission of an application for CDBG-DR funding. Duplication of benefits for housing assistance will only consider other sources of funding pertaining to structural

damage caused by Hurricane Ian. Assistance for contents and personal items will not be considered duplication.

Prior to program-related construction, applicant awardees must submit any additional funds received for housing damage caused by the presidentially declared disaster to the county to avoid duplication of benefits. CDBG-DR funding must be the funding of last resort. Any additional funds paid to applicant awardees for the same purpose as the housing assistance award after the county has completed the repair, rehabilitation, or replacement of the applicant's housing units must be returned to Volusia County.

3.10 Projection of Expenditures and Outcomes

Tables presenting quarterly expenditure projections for the uses of the grant proposed in the Action Plan will accompany the Action Plan submission to HUD. These tables are available to the public and are posted separately from the Action Plan on the Volusia County website. Volusia County submits the quarterly expenditure projections to HUD through the HUD DRGR system.

- The projected expenditures were determined based on anticipated staffing needs, project or program scale, project complexity, presumed level of effort, and the methods of delivery outlined in this Action Plan.

4.0 Grantee Proposed Use of Funds

4.1 Overview

Volusia County is the lead agency and responsible entity for administering \$328,910,000 in CDBG- DR funds allocated for disaster recovery. Volusia County will implement these programs directly and/or in partnership with subrecipients. These programs include the following:

- Homeowner Single Family Repair and Replacement
- Rental Repair (inactive as of Substantial Amendment 2)
- Multifamily New Construction
- Infrastructure
- Job Training (inactive as of Substantial Amendment 2)
- Mitigation

4.2 Program Budget

Program Category	Program	Budget	% of Allocation	Maximum Award	National Objective	Estimated Outcome
Housing	Homeowner Single Family Repair and Replacement	\$145,000,000	44.1%	Repair: \$125,000 Replacement: \$325,000 MHU Replacement: \$200,000	LMI / UN	1,150 Units
Housing	Multi-Family New Construction	\$40,000,000	12.2%	PHA Unit: \$60,000 Non-PHA Unit: \$35,000 PSH Unit: \$75,000	LMI/UN	600 Units
Housing Program	Subtotal	\$185,000,000	56.8%	N/A	LMI/UN/ LMH	1,850 Units
Infrastructure	Infrastructure	\$50,000,000	15.2%	TBD By Volusia County Council	LMI/UN	10 Projects
Mitigation	Mitigation	\$63,910,000	19.4%	Varies	LMI/UN	Varies
Other Programs	Subtotal	\$113,910,000	34.0%	N/A	LMI/UN	Varies
Planning	Planning	\$13,554,500	4.1%	N/A	N/A	N/A
Admin	Admin	\$16,445,500	5.0%	N/A	N/A	N/A
Total		\$328,910,000	100%			

Table 64: Program Budget

4.3 Connection to Unmet Needs

This Action Plan primarily considers and addresses the housing damaged and lost as a result of Hurricane Ian through the various housing programs, providing resources for homeowners, small rental properties, and multi-family housing development. Additionally, the county will focus resources on infrastructure and mitigation activities to repair impacted infrastructure and protect against future flood risk. Within the mitigation program, funds will also be made available to assist local governments with local match for Hazard Mitigation Grant Program (HMGP) projects.

At least 70% of all program funds will benefit LMI persons or households. Volusia County will meet this requirement by setting budget constraints within the action plan that require that at least 70% of funds for all programs provide a benefit to the low-to-moderate income population.

4.3.1 Leveraging Funds

The county intends to leverage additional federal and local funding sources to fully implement recovery from Hurricane Ian. In addition to the traditional funding triggered in the federal response of FEMA individual and public assistance and the Small Business Administration's economic recovery loans for households and businesses, the county is anticipating leveraging additional funding for the recovery.

Housing: The county intends to be the last funding available for the Multifamily New Construction program. Public Housing Authorities, for-profit, and non-profit developers will need to have significant leveraged resources to participate in the program, allowing the county to maximize the impact of the federal investment.

Economic Recovery: While the county does not intend to utilize CDBG-DR directly for economic recovery, the county's job training program will provide an indirect benefit to the economic revitalization of the area by providing job training and subsequent job opportunities in the housing programs undertaken by Volusia County.

Infrastructure: Volusia County is prioritizing leveraged funding as a component of both the infrastructure and mitigation programs. Projects with more leveraged funding will be more likely to receive funding through the CDBG-DR program.

4.3.2 Program Partners

Volusia County will engage program partners through formal interagency, intergovernmental and subrecipient agreements as necessary to implement disaster recovery programs. In addition, Volusia County will continue to communicate program progress and implementation to the relevant state and local government partners, as well as community groups and non-profit partners.

When engaging in formal agreements for the administration or implementation of programs, Volusia County will ensure that subrecipients have the capacity and expertise to carry out the program activities included in their scope of work. Volusia County may help expand subrecipient capacity and will provide technical assistance and training to subrecipients on program requirements, applicable federal cross-cutting requirements, and reporting and performance requirements.

The program descriptions include the types of subrecipients or interagency partnerships that may support Volusia County in the administration or implementation of specific programs.

For all activities Volusia County undertakes, all staff and subrecipient partners will operate in a manner that complies with Federal fair housing and non-discrimination regulations to ensure an equitable delivery of program outcomes throughout the County. Subrecipients will be monitored on an annual basis and all such monitoring reviews will incorporate an assessment of the subrecipient partner's commitment to fair housing practices.

4.3.3 Distribution of Funds

Volusia County will be the sole administrator for all the CDBG-DR funds. Programs and activities may be implemented by contracted vendors or subrecipients.

The Single Family Housing Repair and Replacement and Rental Repair programs will be administered by Volusia County with the assistance of an implementation vendor. The Multi-Family New Construction program will be administered by Volusia County.

The Infrastructure program will be administered by Volusia County with grant agreements and subrecipient agreements designating responsible entities responsible for the perpetual operating and maintenance costs for any projects funded through the program.

The job training program will be administered by Volusia County who may use grant agreements and/or subrecipient agreements to designate responsible entities for program operations.

Mitigation funding will be administered by the county with mitigation projects selected competitively and funding supplementing other CDBG-DR programs to add resilience.

4.3.4 Most Impacted and Distressed (MID)

The entirety of Volusia County has been designated as Most Impacted and Distressed by HUD.

4.3.5 Program Income

The intent is that the funds expended through CDBG-DR will be grant funds and not generate program income. However, if any programs generate program income, that income will be utilized two ways, depending on the timing in which it is received:

- If the program for which the income is generated is still active, the income will return to the program to provide assistance to additional applicants
- If the program for which the income is generated is inactive, the income will be transferred to the county's annual CDBG program.

4.3.6 Resale or Recapture

An applicant may be required to repay all, or a portion of the funds received. The reasons for recapture include, but are not limited to, the following:

- An applicant is determined to have provided false or misleading information to Volusia County or its subrecipient;
- An applicant withdraws from the program prior to completion of the project;
- An applicant does not complete construction;
- An applicant does not report the receipt of additional insurance, SBA, FEMA, non-profit assistance, and/or any other DOB received after calculation of the award; and / or
- An applicant voluntarily or involuntarily relinquishes ownership of the property prior to the successful completion of a final program inspection.

Volusia County's Recapture Policy will set forth the policies that will guide the Recapture Program in its efforts to recapture funds that have been overpaid to applicants for any reason.

In addition, all duplicative funding obtained by a property owner must be remitted to or accounted for by Volusia County or its subrecipient, regardless of when the property owner received such assistance. If property owners receive additional funding for the same purpose(s) they are awarded CDBG-DR funding, even after the CDBG-DR award is executed or construction is completed, the property owner or subrecipient is required to report the additional funding to Volusia County. Volusia County is obligated to evaluate whether the assistance is duplicative of the CDBG-DR award. Upon receipt of a report that additional benefits have been received, Volusia County will recalculate the applicant's award and provide instructions on whether the award will be reduced by such amount, whether the applicant must remit such amounts to the program as reimbursement (when additional assistance was received after program disbursements). Each property owner and subrecipient will execute and be bound by a subrogation agreement that outlines these responsibilities.

Volusia County will ensure that affordability restrictions are enforceable and imposed by recorded deed restrictions, covenants, property liens, bylaws, or other similar mechanisms.

4.3.7 Pre-Agreement Cost Reimbursement

As stated in the Consolidated Notice, the provisions of 24 CFR 570.489(b) are applied to permit Volusia County to charge to the grant otherwise allowable costs incurred by Volusia County, its recipients or subrecipients (including Indian tribes and PHAs) on or after the incident date of Hurricane Ian. Volusia County has incurred and plans to incur additional pre-agreement costs and will seek reimbursement for these costs after the effective date of the grant agreement. Pre-agreement costs could include the costs for salaries, benefits, and direct operating expenses of Volusia County used for the planning of the CDBG-DR programs and costs associated with the development of the unmet needs assessment and the action plan. Other pre-agreement costs, which Volusia County will fund with this grant, could include activity delivery and projects costs associated with eligible disaster recovery programs identified within this Action Plan.

The county may request reimbursement for certain eligible pre-award costs necessary for the efficient and timely implementation of its recovery programs. These costs may include environmental review, damage assessment and other costs necessary for determining eligibility of housing related projects. The county may also provide reimbursement of short term bridge 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.

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. The Homeowner Single Family Repair and Replacement Program is referred to interchangeably as the Homeowner Recovery Program in program documents.

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 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;
- local match funds for state or federal housing mitigation programs or activities with a mandatory cost share requirement
- 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 October 31, 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
- The maximum fair market value of the structure (excluding land value) must not exceed \$450,000

Maximum Award(s)

Maximum awards by project type are:

- \$125,000 for single family housing unit repair of remaining unmet needs and/or reimbursement of repairs completed by the homeowner prior to application submission.
- \$325,000 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.
- \$400,000 for housing buyouts, not inclusive of any additional incentives as defined in program policy; buyout awards are determined using pre-disaster valuation.
- \$100,000 for local match for state or federal housing mitigation grants

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.

5.3 Housing: Multifamily New Construction Program

Multi-Family New Construction Program Budget

Program	Budget
Multifamily New Construction Program - LMI	\$ 40,000,000

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	\$ 44,737,000.00
Mitigation - UN	\$ 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.

5.7 Planning: Planning Activity

Planning Activity Budget

Program	Budget
Planning Activity	\$ 13,554,500

Table 71: Planning Activity Budget

Program Description

Volusia County will use planning funds for the development and amendment of the action plan. Planning funds may be utilized to complete other resilience and recovery planning products at the discretion of Volusia County.

5.8 Administration: Administration Activity

Administration Activity Budget

Program	Budget
Administration	\$ 16,445,500

Table 72: Administration Activity Budget

Program Description

The Administration activity will fund the general grant administration, policy and procedure development and refinement, training and technical assistance, and other activities allowed under the Housing and Community Development Act.