

# Sarasota County Resilient SRQ

Community Development Block Grant-Disaster Recovery

## Housing Recovery Program

**ROAD TO RECOVERY:**  
**Rehabilitation and  
Reconstruction**

### What to Expect as an Applicant

Sarasota County has been awarded \$411.6 million from the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant-Disaster Recovery (CDBG-DR) Program. **The Housing Recovery Program provides home rehabilitation and reconstruction for hurricane-damaged homes.**

#### Program Caps:

**Rehabilitation:** Up to \$200,000 <sup>1</sup> to repair and bring a damaged home up to current building codes. Homes with repair estimates exceeding 60% of the value of a replacement home will be recommended for reconstruction.

**Reconstruction:** Up to \$310,000 <sup>1</sup> to demolish and reconstruct a new home on the same site.

#### Program Steps:

1. The applicant will submit a full application and all required documents to verify eligibility.
2. The program will review the applicant's eligibility.
3. The applicant will complete the expenditure certification form for repairs completed prior to applying to the program.
4. The program will complete a home inspection and duplication of benefits (DOB) assessment.
5. The program will complete a report to verify any repairs made by the homeowner and a scope of work report for the rehabilitation or reconstruction work to be completed.
6. The program will make an award determination based on the inspection report and DOB assessment.
7. The applicant will execute the award agreement(s).
8. Repair or reconstruction begins.

#### Homeowners Must:

1. **Own the damaged home.**  
*(currently and at the time of the qualifying disaster)*
2. **Have experienced home damage from the disaster.**
3. **Use the home as their primary residence.**  
*(currently and at the time of the qualifying disaster)*
4. **Maintain a mortgage in good standing or be on a payment plan in good standing.**
5. **Have a household income at or below 120% of Sarasota County's area median income (AMI).**

#### What to Expect:

- **Timeline:** The overall process can take several months. Homeowners should be patient and maintain communication with their eligibility specialist.
- **Potential Delays:** Documentation issues, environmental reviews, permitting, inspection and additional unforeseen work items.
- **Completion:** A final inspection will be conducted to ensure all work meets program standards.

#### Duplication of Benefits (DOB) and Subrogation:

- **Duplication of Benefits (DOB):** Staff will complete this assessment to ensure program assistance is not duplicating funds already received from other sources. Homeowners must also agree to repay any duplicated funds received after applying for the program.

*This program is supported, in whole or in part, by federal award numbers B-23-UN-12-0004 and B-25-UU-12-0008 Community Development Block Grant-Disaster Recovery (CDBG-DR) grants, awarded to Sarasota County by the U.S. Department of Housing and Urban Development (HUD).*



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### ROAD TO RECOVERY:

## Rehabilitation and Reconstruction

#### Rehabilitation/Reconstruction Process:

- **Contractor Assignment:** Construction services will be completed through vetted program contractors. The program will assign a contractor to each homeowner.
- **Construction Timeline:** The program will work with the contractor to establish a construction timeline based on the extent of the work and aligned with the Housing Recovery Program Policy.
- **Progress Inspections:** The program will conduct regular inspections throughout the construction process to ensure compliance with program standards. Municipalities will conduct inspections to ensure compliance with building codes.
- **Change Orders:** If changes to the scope of work are necessary, the homeowner will be notified prior to approval by the program. Change orders are required for any alteration to the scope, cost or schedule.
- **Payment:** Awarded funds are not given directly to homeowners. They are used to pay the program's contractor for the approved work.

#### Post Construction Requirements:

- **Residency Requirements:**
  - **Rehabilitation:** Homeowners must maintain the repaired dwelling as their primary residence for **two years** after repairs are complete.
  - **Reconstruction:** Homeowners must maintain the new dwelling as their primary residence for **three years** after construction is complete.
- **Insurance Requirements:** Homes in the Special Flood Hazard Area (SFHA) must obtain and maintain flood insurance in perpetuity. A deed restriction will be filed ensuring future owners also maintain flood insurance.

#### Special Considerations:

- **Elevation Requirements:** Homes located in Special Flood Hazard Areas may need to be elevated to comply with current floodplain management standards. This may extend the construction timeline.
- **Mobile or Manufactured Homes:** Repair or replacement of mobile or manufactured homes must comply with HUD's housing quality standards.
- **Temporary Storage:** The program may assist homeowners with the cost of storage solutions during a reconstruction or extensive rehabilitation. These funds are provided on a limited basis.
- **Temporary Relocation:** Homeowners may need to temporarily relocate during the repair or reconstruction process. The program does not provide relocation assistance, so planning ahead is crucial.
- **Lead-Based Paint Requirements:** For homes built before 1978, lead-based paint assessments and potential remediation may be required before rehabilitation can proceed.

#### Applicants Should Take the Following Actions:

1. **Maintain Records:** Keep all records related to your application, homeownership and damage assessment.
2. **Communicate with Your Eligibility Specialist:** Stay in touch with your assigned eligibility specialist to receive updates and address any issues that may arise.
3. **Be Prepared for Inspections:** Ensure your home is accessible for inspections and that you can provide any additional information the program may need.

**PLEASE NOTE:** This flyer provides a summary of key information from the Housing Recovery Program Policy Manual and Minimum Construction Specifications Manual is not intended to be comprehensive.

1. Program caps may be exceeded in certain circumstances and are subject to change. For complete details and additional guidelines, please refer to the Housing Recovery Program Policy Manual, Minimum Construction Specifications Manual and the Program Website.

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