



# Community Development Block Grant - Disaster Recovery (CDBG-DR)

2023/2024 CDBG-DR (FEMA DR 4699, 4758, 4707)

Public Comment Webinar

March 2025





# Housekeeping

- Review the State CDBG-DR Action Plan for 2023/2024 Disasters (DR-4699, 4707, and 4758)
- All participant lines are muted upon entry.
- We encourage participation in the following ways:
  - Use "Raise Hand" feature
  - Use Chat for questions
  - We will address questions and comments after the presentation



# California Department of Housing and Community Development

**Mission:** Provides leadership, policies, and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians.

- Grants and funding
- Planning and community development
- Policy and research
- Mobile home registration
- Building standards



# What is CDBG-DR?

## Community Development Block Grant – Disaster Recovery

- CDBG DR is a special appropriation by Congress for specific disaster
- Requires a presidentially-declared disaster with individual assistance (FEMA-IA)
- Intended to be last resource to cover remaining unmet recovery needs
- Administered through U.S Housing and Urban Development (HUD)
- Somewhat Flexible Program
  - Basics of CDBG Regulations and add waivers
  - Allows for wide range of Long-term recovery programs tied to unmet needs: housing, restoration of infrastructure, planning, public services, and disaster preparedness.



# CDBG-DR Requirements

- Tie-back to disaster, direct or in-direct
  - 15% for Mitigation Set Aside – without a tie-back to disaster
- Duplication of Benefits – Stafford Act
- Minimum of 70% Intended for LMI beneficiaries
- Eligible for housing and infrastructure in support of housing
- Must incorporate resiliency and mitigation measures
- Must comply with federal environmental, labor, procurement and financial management requirements
- Quarterly and monthly reporting requirements
- 6-year expenditure requirement after Grant Agreement with HUD



# Low-and Moderate-Income Limits

## HUD Fiscal Year 2024 Income Limits

### Number of Persons in Household at 80%

County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People
<b>Monterey</b>	\$74,150	\$84,800	\$95,400	<b>\$105,950</b>	\$114,450	\$122,950	\$131,400
<b>Santa Cruz</b>	\$101,750	\$116,250	\$130,750	<b>\$145,300</b>	\$156,950	\$168,550	\$180,200
<b>San Benito</b>	\$68,550	\$78,350	\$88,150	<b>\$97,950</b>	\$105,800	\$113,600	\$121,450
<b>Tulare</b>	\$49,250	\$56,250	\$63,300	<b>\$70,300</b>	\$75,950	\$81,550	\$87,200
<b>Tuolumne</b>	\$54,250	\$62,000	\$69,750	<b>\$77,450</b>	\$83,650	\$89,850	\$96,050
<b>San Diego</b>	\$84,900	\$97,000	\$109,150	<b>\$121,250</b>	\$130,950	\$140,650	\$150,350
<b>Humboldt</b>	\$49,500	\$56,550	\$63,600	<b>\$70,650</b>	\$76,350	\$82,000	\$87,650



# New CDBG-DR Allocation

## Most Impacted and Distressed (MID) Areas

### DR 4699 - MID Counties

- Monterey
- Santa Cruz
- San Benito
- Tulare
- Tuolumne

DR 4758: San Diego

DR 4707: Hoopa Valley

Total Allocation	
<b>Total CDBG-DR</b>	<b>\$416,597,000</b>
<b>15% Mitigation set aside</b>	<b>\$54,339,000</b>
<b>DR Tie Back Programs</b>	<b>\$362,258,000</b>



# Action Plan Timeline

<b>Federal Register Notice and Action Plan Development (90 days)</b>	January 21, 2025
<b>Public Comment Period Begins</b>	March 14, 2025
<b>Public Comment Period (30 days)</b>	March 14 – April 14, 2025
<b>Hold 5 Public Comment Meetings</b>	March – April 2025 <ul style="list-style-type: none"> <li>• <i>English: March 18 at 6pm &amp; April 2 at 6pm</i></li> <li>• <i>Spanish: March 20 at 6pm &amp; April 3 at 6pm</i></li> <li>• <i>Tribal Government: March 20 at 10 am</i></li> </ul>
<b>Submit Action Plan to HUD</b>	April 21, 2025
<b>HUD Review and Approval (45 days)</b>	June 2025
<b>HCD Signs Grant Agreement with HUD</b>	Summer or Fall 2025
<b>HCD Starts Program Implementation</b>	Early 2026



# UNMET NEEDS ANALYSIS





# Unmet Needs Definition

Unmet Needs Analysis (UNA) is defined in FRN as:

*Total disaster(s) impacts minus Public (e.g., FEMA Individual Assistance) & Private (e.g., insurance) resources provided in response to disaster.*

UNA data is to be used to quantify how total DR grant is allocated across programs and jurisdictions.



# Unmet Needs Analysis

Cost Categories	(A)	(B)	(A) – (B)	
	Direct and Indirect Need	Financial Assistance Budgeted and Obligated	Unmet Need	Percent
<b>Rental Housing</b>	\$1,127,489,883	\$24,514,310	\$1,102,975,573	74%
<b>Owner-Occupied Housing</b>	\$165,357,712	\$54,625,779	\$110,731,033	7%
<b>Infrastructure</b>	\$388,247,778	\$126,185,834	\$272,577,430	18%
<b>Economic Development</b>	\$11,227,593	\$3,405,105	\$7,822,488	1%
<b>Total</b>	\$1,692,322,966	\$208,731,028	\$1,494,106,524	100%

# CDBG-DR PROPOSED BUDGET AND PROGRAMS



# Proposed Programs and Budget

Program	Program Total (Local Assistance + State Ops)	Percent	Local Assistance
<b>DR Program Sub-Total (after 5% admin)</b>	<b>\$341,428,150</b>	<b>100%</b>	
<b>Housing Program Total</b>	<b>\$223,196,505</b>	<b>65.4%</b>	<b>\$197,560,930</b>
Multifamily Housing Program (DR MHP)	\$155,695,585		\$137,812,930
Single-Family Rehab/Recon. Program (SFRR)	\$52,814,040		\$46,768,000
Homebuyer Assistance Program (HBA)	\$14,686,880		\$13,000,000
<b>Infrastructure</b>	<b>\$95,655,645</b>	<b>28%</b>	<b>\$84,688,970</b>
<b>Planning</b>	<b>\$22,576,000</b>	<b>6.6%</b>	\$20,000,000
Hoop Valley Tribe Set-Aside	\$11,288,000		\$10,000,000
Tule River Tribe Set-Aside	\$11,288,000		\$10,000,000
<b>Mitigation Set-Aside Sub-Totals</b>	<b>\$54,339,000</b>	<b>100%</b>	
Resilient Infrastructure & Planning Program	\$46,839,000	86%	\$41,437,600
Insurance Resiliency	\$7,500,000	14%	\$6,682,500

# PROPOSED HOUSING PROGRAMS AND BUDGET





# Proposed Housing Programs

Housing Program	CDBG-DR Allocation Amount
Disaster Recovery Multifamily Housing Program (DR-MHP)	\$155,695,585
ReCoverCA Single-Family Rehab/Recon. Program (SFRR)	\$52,814,040
ReCoverCA Homebuyer Assistance Program (HBA)	\$14,686,880
<b>Housing Program Total</b>	<b>\$223,196,505</b>



# Disaster Recovery Multifamily Housing Program (DR-MHP)

- **Allocation Amount: \$ 155,695,585**
- Competitive Notice of Funding Availability (NOFA) published by HCD.
- Eligible applicants include Affordable Housing Developers and Tribal Entities.
- Provides necessary gap financing for the construction of new, affordable multifamily rental housing projects (i.e. apartment buildings) in the eligible counties for this grant.
- DR-MHP Funded units must be leased to tenants with an income of up to 80% of Area Median Income (AMI) for 55-years.
- Applicants apply for funds in one of four regional set-asides based on the location of the proposed project.





# DR-MHP Regional Set-Aside

Region/County	Region Total	% of DR-MHP Allocation
<b>Central: Tuolumne, Tulare, San Benito</b>	\$20,671,940.00	<b>15%</b>
<b>San Diego</b>	\$27,562,586.00	<b>20%</b>
<b>Monterey</b>	\$41,343,879.00	<b>30%</b>
<b>Santa Cruz</b>	\$48,234,525.00	<b>35%</b>
<b>TOTAL</b>	<b>\$137,812,930.00</b>	<b>100%</b>



# ReCoverCA Single-Family Rehab/Recon. Program (SFRR)

- **Allocation Amount: \$52,814,040**
- SFRR is administered by the state directly to impacted homeowners with assistance by a contractor for case management, construction and construction management
- Funds are available for:
  - Rehabilitation (repair) or reconstruction of eligible applicant's primary residences or single-family rental properties.
  - Reimbursement of eligible repair/reconstruction costs on a disaster-damaged primary residence, for both completed and partially completed projects
- Projects located in a Floodplain will be elevated.
- Owner-occupied units will be required to own and occupy the home as their primary residence for 2 years following construction completion.
- Rental units will be required to be leased to households earning up to 80% AMI for 5 years following construction completion.



# SFRR Project Eligibility

## Funding Cap

- Reconstruction: \$600,000 per eligible structure after applying duplication of benefits (DOB).
- Reimbursement and/or Rehabilitation: \$385,000 per eligible structure after applying DOB.
- Flood insurance premiums may be paid for a period of up to 2 years for owner-occupants located in a Special Flood Hazard Area (SFHA).

## Eligible Properties

- Property damage tie-back to the qualifying disasters.
- Must be a single-family dwelling on a permanent foundation or affixed to a permanent pad, such as stick-built, modular, mobile home or manufactured housing unit (MHU).
- Must have connection to electric, water source, and wastewater treatment
- Must be zoned single-family residential.
- Homeowner must maintain flood insurance in perpetuity if the property is located in a special flood hazard area.



# ReCoverCA Homebuyer Assistance Program (HBA)

- **Allocation Amount: \$14,686,880**
- HBA will be delivered by the state directly to impacted renters through a subrecipient, Golden State Finance Authority.
- The Program will provide up to \$300,000 in downpayment and other assistance to cover the funding gap between the eligible applicant's first mortgage amount and the purchase price of the new home.
- The new homeowner is required to own and occupy the home as their primary residence for 5 years after the close of escrow.



# ReCoverCA Homebuyer Assistance Program (HBA) (cont.)

## Applicant Eligibility Criteria

- Applicant must earn at or below 80% AMI
- Applicant must have lived in a HUD-defined MID area at the time of the qualifying disasters. The home must have been a legal dwelling.
- Applicant must have rented the home at the time of the disaster or have not owned a home in the last three years.
- Cannot purchase homes in a Special Flood Hazard Area (SFHA) and high or very high fire hazard severity zones (H/VHFHSZ). Exceptions may be made on a case-by-case basis if the county is predominantly one or both and there is a lack of sufficient housing stock outside of these areas.
- The purchase of a second home is not eligible under this program.
- Applicant must attend a minimum 8-hour housing counseling course that meets HUD requirements.

# PROPOSED INFRASTRUCTURE AND MITIGATION PROGRAMS





# Disaster Recovery Infrastructure & Mitigation Program

## 1. Disaster Recovery - Infrastructure (DR-Infra)

- Infrastructure projects that have a disaster tie-back

## 2. Mitigation – Resilient Infrastructure and Planning Program (MIT-RIPP)

- Infrastructure and planning projects that meet HUD’s definition of mitigation, no tie-back required
- Definition: those activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters.
- DR-Infra & MIT-RIPP programs will be combined into one solicitation; projects are submitted to the same application portal. Each project requires a separate application.
- Project Application portal anticipated to be launched early 2026.
- Direct allocations made to the County or City (see allocation table).



# DR-INFRA & MIT-RIPP Program Allocation

## PROGRAM ALLOCATION AND LOCAL ASSISTANCE

Jurisdiction	Total Allocation	DR Allocation	DR % Total	MIT Allocation	MIT % Total
<b>FEMA 4699</b>					
Monterey County	<b>\$32,385,325.00</b>	\$25,486,097.00	78.7%	\$6,899,228.00	21.3%
San Benito County	<b>\$11,474,536.00</b>	\$1,911,246.00	16.7%	\$9,563,290.00	83.3%
Santa Cruz County	<b>\$13,698,650.00</b>	\$6,964,010.00	50.8%	\$6,734,640.00	49.2%
Tuolumne County	<b>\$18,695,627.00</b>	\$15,623,941.00	83.6%	\$3,071,686.00	16.4%
Tulare County	<b>\$21,984,179.00</b>	\$18,502,088.00	84.2%	\$3,482,091.00	15.8%
<b>FEMA 4758</b>					
San Diego County	<b>\$15,900,752.00</b>	\$10,210,410.00	64.2%	\$5,690,342.00	35.8%
City of San Diego	<b>\$11,987,501.00</b>	\$5,991,178.00	50.0%	\$5,996,323.00	50.0%
<b>TOTAL</b>	<b>\$126,126,570.00</b>	<b>\$84,688,970.00</b>		<b>\$41,437,600.00</b>	





## DR-INFRA & MIT-RIPP Program Eligibility

- Eligible activity types are planning, acquisition of real property, public facility improvements, and more. Examples include flood management, levee repairs, fuel reduction, infrastructure for affordable housing, roadways, utilities, community/resiliency centers, communications systems, and water/waste systems.
- LMI projects are priority.
- Projects must benefit communities in the eligible jurisdictions for this grant.
- Projects must be consistent with local and regional hazard mitigation plans.
- Project must be completed within performance period, which is approximately June 2030.
- HCD will provide technical assistance between now and application window.

# PROPOSED PLANNING ACTIVITIES





# Planning Allocation for Tribes

- Tribes will identify needs/programs and administer funds
- Housing, infrastructure and mitigation
- Future Action Plan Amendment
- HCD will provide Technical Assistance

Eligible Tribal Government	CDBG-DR Allocation Amount
Hoopa Valley Tribe	\$11,288,000
Tule River Tribe	\$11,288,000
Planning Total:	\$22,576,000



# Insurance Resiliency Planning & Pilot

- Insurance coverage is a key determinant of community resilience and recovery outcomes.
- Pilot aims to fill insurance gaps in LMI communities.
- Solutions may include but not be limited to:
  - Community Catastrophe Insurance
  - NFIP subsidy vouchers for LMI homeowners
  - Local government parametric insurance policy
- Additional details and eligibility provided in subsequent Action Plan Amendment
- \$7.5 million set-aside

# What's Next?





# Next Steps

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[Home](#) > [Grants & Funding](#) > [Disaster Recovery & Mitigation](#) > [Action Plans and Federal Register Notices \(FRNs\)](#)

# Action Plans and Federal Register Notices (FRNs)

Action Plans govern the activities HCD uses CDBG-DR/MIT funds for. Each disaster year has a separate FRN granting allocations, each of which has its particular Action Plan and Amendments there to.

## State CDBG-DR Action Plan for 2023 and 2024 Disasters (DR 4699, DR 4758 and DR 4707)



CDBG-Disaster Recovery Action Plan – [English \(PDF\)](#) / [Spanish \(PDF\)](#)

2023 and 2024 CDBG-DR Action Plan Public Meeting Webinar Notices – [English \(PDF\)](#) / [Spanish \(PDF\)](#)

### Disaster Recovery & Mitigation

[Disaster Recovery Multifamily Housing Program \(CDBG-DR MHP\)](#)

[Environmental Compliance \(DR-OOR\)](#)

[Infrastructure and Resilient Infrastructure Programs](#)

[Workforce Development](#)

[Mitigation Planning and Public Services](#)

[National Disaster Resilience Competition](#)

[Disaster Grant Administration](#)

[Dashboard and Reporting](#)

[URL: Action Plans and Federal Register Notices \(FRNs\) | California Department of Housing and Community Development](#)



# Open for Public Comment

- Review the draft Action Plan: [23-24 CDBG DR - Draft Action Plan](#)
- Submit your comment and/or questions now via chat or raise your hand to speak
- Submit your comment and/or question via email: [disaster.recovery@hcd.ca.gov](mailto:disaster.recovery@hcd.ca.gov)
- Public comment ends April 14, 2025, at 5pm PST





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