

Lee County CDBG-DR ACTION PLAN

Hurricanes Helene & Milton

DRAFT



COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RECOVERY FUNDS



Version:
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Lee County
Southwest Florida

Lee Board of County Commissioners
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This is a translation of the Executive Summary of Lee County's Action Plan for Community Development Block Grant Disaster Recovery Funded provided by the U.S. Department of Housing and Urban Development as a result of Hurricanes Helen and Milton in 2024. Translation and access to the full document is available by following the instructions below.

Lee County offers online content in formats accessible to optical character readers (OCRs) and screen readers. The Lee County website is equipped with options for language selection. If you are having trouble accessing any web content, please contact Samantha Westen at 239-533-2112 or swesten@leegov.com. To request a reasonable accommodation for an alternate format, please contact Raphaela Morais-Peroba, 239-533-8782 or rperoba@leegov.com.

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Florida Relay Service 711

I. EXECUTIVE SUMMARY

Lee County will receive \$100,683,000 in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds to support long-term recovery efforts from 2024 hurricanes Helene and Milton. This funding will be used primarily to restore impacted housing stock and public infrastructure, provide disaster relief assistance to low- and moderate-income families, and improve behavioral health service outcomes in our community.

Preliminary storm impact data indicate that public infrastructure restoration and single-family home rehabilitation are the largest remaining unmet needs in our community following the 2024 storms. When coupled with the ongoing recovery efforts related to Hurricane Ian through the work being done with prior direct allocation CDBG-DR funding—the bulk of which is currently allocated to affordable housing development and preservation—Lee County proposes to allocate Helene and Milton funding as follows:

TABLE 1. ALLOCATIONS OVERVIEW

Category	Unmet Need	% of Unmet Need	Program Allocation	% of Programs
Admin/Contingency	-	N/A	\$5,034,150	5%
Planning	\$0	-%	\$0	-%
Housing	\$200,337,185	32%	\$43,013,400	43%
Infrastructure	\$263,798,485	43%	\$37,533,000	37%
Econ Revitalization	\$157,222,089	25%	\$0	-%
Public Services	\$0	-%	\$15,102,450	15%
Total	\$621,357,759	100%	\$100,683,000	100%

In order to provide meaningful impact with the limited funds available, Lee County is choosing to administer fewer programs and focus on providing individual housing assistance and addressing infrastructure needs. The funds allocated to Infrastructure activities will be leveraged by funding the required 25 percent local match for projects assisted through FEMA’s Hazard Mitigation Grant Program (HMGP). All infrastructure projects will serve to directly address infrastructure unmet needs while also supporting housing and economic development in the impacted communities.

All programs described in this Action Plan will primarily benefit low and moderate-income (LMI) households.

A. OVERVIEW

On January 7, 2025, the U.S. Department of Housing and Urban Development (HUD) announced that Lee County, Florida will receive \$100,683,000 in funding to support long-term recovery efforts for Hurricane Helene (4828) and Hurricane Milton (4834). Community Development Block Grant-Disaster Recovery funding is designed to address needs that remain after all other assistance has been exhausted. This Action Plan details how funds will be allocated to address remaining unmet needs in Lee County.

To meet disaster recovery needs, the statutes 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 \$100,683,000 in the CDBGDR funds to Lee County in response to Hurricane Helene (4828) and Hurricane Milton (4834), through the publication of the Federal Register, Vol. 90, No. 10, January 16, 2025, hereafter referred to as the Allocation Announcement Notice (AAN). This allocation was made available through the Consolidated Appropriations Act, 2025 (Pub. L. 118–158).

Lee County is committed to deploying CDBG-DR funds to benefit low- and moderate-income households and areas, in accordance with Section 103 of the Housing and Community Development Act. As detailed in the unmet needs assessment, roughly 42 percent of the remaining 2023 and 2024 unmet disaster recovery needs are in infrastructure (\$263.8M); 32 percent in the housing sector (\$200.3M); and 25 percent in the economy (\$157.2M). These estimates make it clear that the current funding is insufficient to meet the total unmet needs for Lee County and that funds must be prioritized toward housing and infrastructure programs. However, should HUD make additional funding available in the future, Lee County through its Department of Strategic Resources & Government Affairs as lead and responsible agency for CDBG-DR administration, may include additional programs to address remaining unmet needs.

Directing federal funds allocated to Lee County toward the most urgent needs concerning public infrastructure and safe, affordable housing is critical to both assist impacted residents directly and ensure full economic recovery. As outlined in Table 5: Unmet Need and Proposed Allocation, the proposed allocation of \$43,013,400 to address housing unmet needs would fund the Housing Rehabilitation, Reconstruction and Elevation (HRRE) Program. Additionally, the proposed allocation of \$37,533,000 to address unmet infrastructure needs would be distributed through two programs: 1) the Mitigation (MIT) – Public Facility and infrastructure Program which can include Hazard Mitigation Grant Program (HMGP) and Federal Highway Administration (FHWA) non-federal matching funds for eligible activities; and 2) Critical Infrastructure and Public Facility Program which supports activities that have a direct tie-back to Hurricane and/or Hurricane Milton. The Critical Infrastructure and Public Facility Program may include repair of roads,

sidewalks and stormwater facilities damaged by the storms; resiliency enhancements for impacted infrastructure; and property acquisition for construction of eligible projects. See further details in Section VII: FUNDING CRITERIA.

State and local government grantees must expend the funds within six years of receiving the executed agreement from HUD unless an extension is granted by HUD. To ensure that projects are deployed in a timely manner and to streamline the recovery process, HUD provided multiple waivers and flexibilities in the Universal Notice (90 FR 1754) and AAN (90 FR 4759). Lee County will utilize these waivers and flexibilities as much as possible to ensure quick deployment of funds and a speedy recovery for the community.

B. DISASTER SPECIFIC OVERVIEW

While still recovering from Hurricane Ian, Lee County experienced significant impacts from major Hurricanes Helene and Milton. Damage data analyzed through the unmet needs assessment show that Hurricane Helene and Hurricane Milton caused more than \$621 million in damage Countywide. These storms are responsible for more than 546,734 cubic yards of debris in unincorporated areas alone.

Hurricane Ian was one of the costliest weather disasters to strike the State of Florida. On Wednesday, September 28, 2022, Hurricane Ian made landfall at Cayo Costa in Lee County as a strong Category 4 hurricane with top wind speeds of 150 mph. Over ten feet of storm surge impacted the barrier islands, Fort Myers Beach, Sanibel and unincorporated coastal areas along the Caloosahatchee River. Major infrastructure systems failed which left much of the County without electric power or access to potable water for prolonged periods.

On September 26, 2024, Hurricane Helene made landfall in the Big Bend area as a Category 4 storm with winds reaching 140 miles per hour. Lee County experienced winds up to 65 miles per hour and had peak water levels up to 5 feet.¹ Flooding levels experienced along Lee County's coastal communities varied by location. High water marks collected following Hurricane Helene revealed an average of 2 feet of inundation experienced by structures located within 250 feet of open water, with a recorded maximum of 4.5 feet along the lowest-lying areas.

Less than two weeks after Helene, Hurricane Milton made landfall near Siesta Key on October 9, 2024. Milton was a Category 3 storm with 120 mile per hour sustained winds. High water marks collected following Hurricane Milton revealed an average of 2 feet of inundation experienced by

¹ National Weather Service:
https://www.weather.gov/media/tbw/TropicalEventSummary/PSHTBW_2024AL09_Helene_ImpactNarratives.pdf

structures located within 800 feet of open water, with a recorded maximum of 6 feet along the lowest-lying areas. More reports of flooding were recorded within communities located further inland along the Caloosahatchee River for Hurricane Milton than what was experienced for Hurricane Helene.²

The County's already battered housing and infrastructure experienced additional damage from both Helene and Milton. FEMA Individual assistance data indicates that 741 rental properties experienced moderate or major damage, and 496 owner occupied properties experienced major-high or severe damage. Damage data analyzed through the unmet needs assessment show that remaining infrastructure damage will cost almost \$300 million to repair.

1. Disaster Declarations

On September 28, 2024, Governor Ron DeSantis requested an expedited major disaster declaration due to Hurricane Helene beginning on September 23, 2024, and continuing. The Governor requested a declaration for Individual Assistance and Public Assistance, including direct federal assistance for 31 counties and Hazard Mitigation statewide. This event was of the severity and magnitude that the need for supplemental Federal assistance was determined to be necessary prior to the completion of joint Federal, State, Tribal, and local government Preliminary Damage Assessments (PDAs). On September 28, 2024, President Biden declared that a major disaster exists in the State of Florida. This declaration made Individual Assistance requested by the Governor available to affected individuals and households in Alachua, Baker, Bradford, Charlotte, Citrus, Collier, Columbia, Desoto, Dixie, Duval, Franklin, Gilchrist, Gulf, Hamilton, Hernando, Hillsborough, Jefferson, Lafayette, Lee, Leon, Levy, Madison, Manatee, Pasco, Pinellas, Putnam, Suwannee, Sarasota, Taylor, Union, and Wakulla Counties.³

On October 11, 2024, Governor Ron DeSantis requested an expedited major disaster declaration due to Hurricane Milton beginning on October 5, 2024, and continuing. The Governor requested a declaration for Individual Assistance and Public Assistance, including direct federal assistance for 34 counties. On October 11, 2024, President Biden declared that a major disaster exists in the State of Florida. This declaration made Individual Assistance requested by the Governor available to affected individuals and households in Brevard, Charlotte, Citrus, Clay, Collier, DeSoto, Duval, Flagler, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk,

² National Weather Service:

https://www.weather.gov/media/tbw/TropicalEventSummary/PSHTBW_2024AL14_Milton_Tornadoes.pdf

³ FEMA Preliminary Disaster Assessment:

https://www.fema.gov/sites/default/files/documents/PDARreport_FEMA4828DRexpedited-FL.pdf

Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, and Volusia Counties and the Miccosukee Tribe of Indians of Florida.⁴

FIGURE 1. HURRICANE HELENE DISASTER DECLARATION

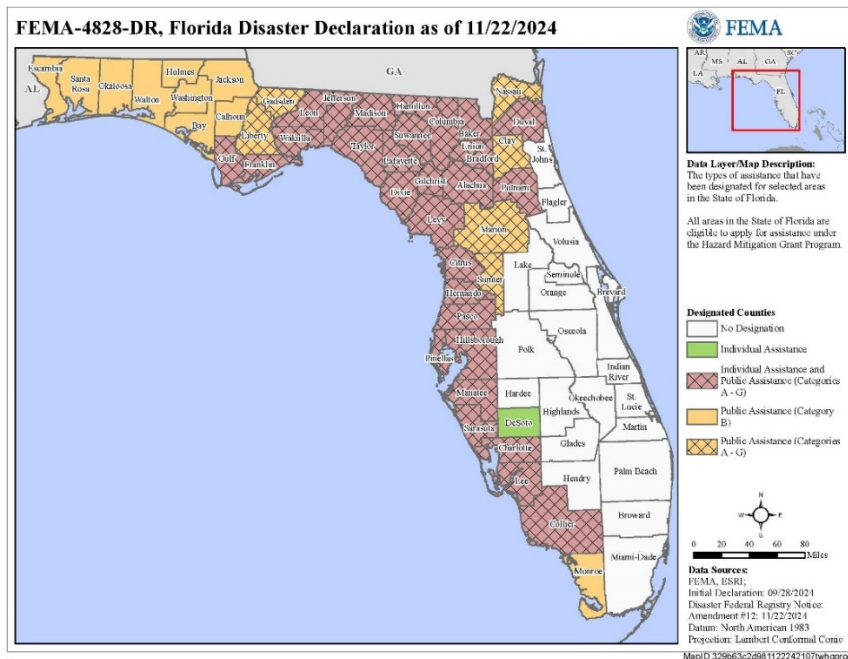
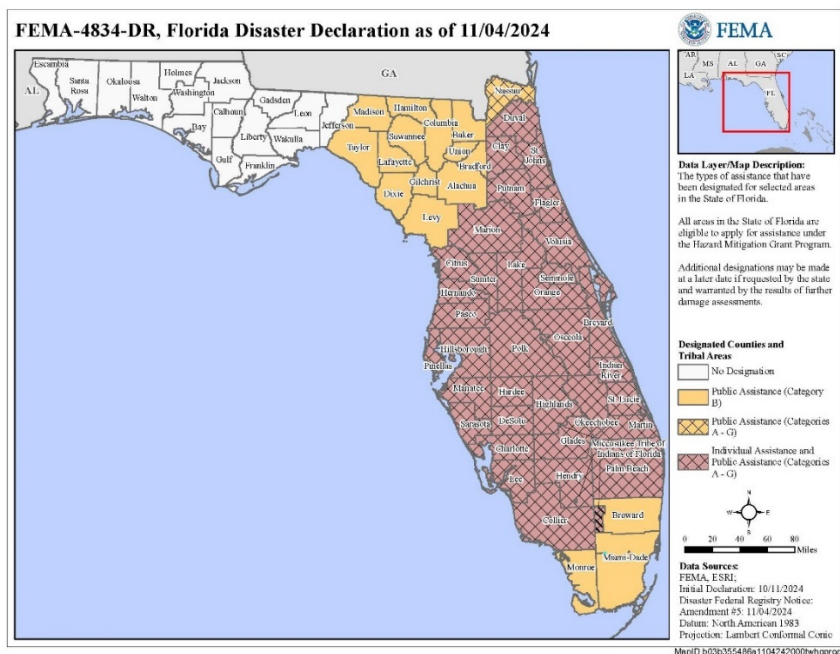


FIGURE 2. HURRICANE MILTON DISASTER DECLARATION



⁴ FEMA Preliminary Damage Assessment:
https://www.fema.gov/sites/default/files/documents/PDARReport_FEMA4834DRexpedited-FL.pdf

The response to these storms was multi-agency and large scale. Due to the severe impacts of back-to-back storms, recovery remains a challenge for many households and communities. Through January 2025, an official State of Local Emergency remained in effect in Lee County.

The projects outlined within this plan were selected through an evaluation of unmet needs resulting from these storms and an evaluation of risks for future disaster impacts. CDBG-DR funds will support hazard mitigation and recovery for infrastructure and housing, as well as provide public services to ensure individual household and community-wide recovery and resilience.

In accordance with the Universal Notice (90 FR 1754) and AAN (90 FR 4759) governing these funds, Lee County submits this Public Action Plan to serve as the blueprint for the successful implementation of CDBG-DR funded programs. This plan may be amended as the needs in the community change throughout recovery.

This initial draft plan is being made available for public comment and feedback between February 18, 2025, and March 20, 2025.

2. Most Impacted and Distressed Areas

a) HUD identified MID Areas

HUD identified the entirety of Lee County, Florida as a most impacted and distressed (MID) area. This declaration is a result of the significant unmet need remaining within Lee County following the 2024 hurricane season. As a local government recipient of CDBG-DR funds, Lee County is committed to expending 100% of the total allocation within the MID.

Figure 3. Location of Lee County, Florida



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3. Overview of the Impacts of the Qualifying Disaster

CDBG-DR funds were provided to Lee County to address unmet recovery needs from qualifying disasters: Hurricane Helene and Hurricane Milton (Table 2). These disasters brought heavy winds, storm surge, tornadoes and flooding to many areas of Lee County. The impacts further exacerbated continued unmet recovery needs remaining from Hurricane Ian, which occurred in 2022.

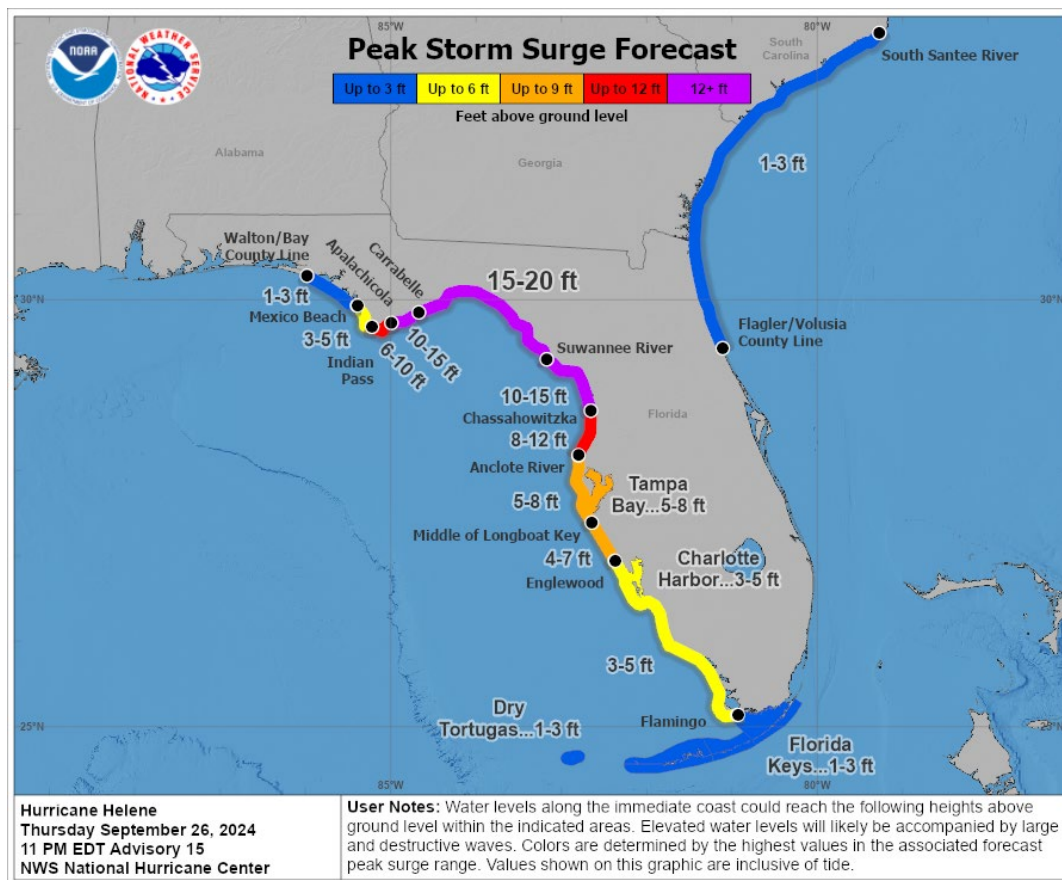
TABLE 2. DISASTER OVERVIEW

Disaster Summary	
Qualifying Disaster:	Hurricane Helene (4828) and Hurricane Milton (4834)
HUD-identified MID Areas:	Lee County, FL
Grantee-Identified MID Areas	Lee County, FL

⁵ Map created by Lee County using ArcGIS software.

On September 26, 2024, Hurricane Helene made landfall in the Big Bend area as a Category 4 storm with winds reaching 140 miles per hour. Lee County experienced winds up to 65 miles per hour and had peak water levels up to 5 feet. Portions of Lee County experienced peak storm surge (Figure 4) of three to five feet from Helene⁶. Storm surge infiltrated homes and businesses, many of which who had recently made repairs following Hurricane Ian.

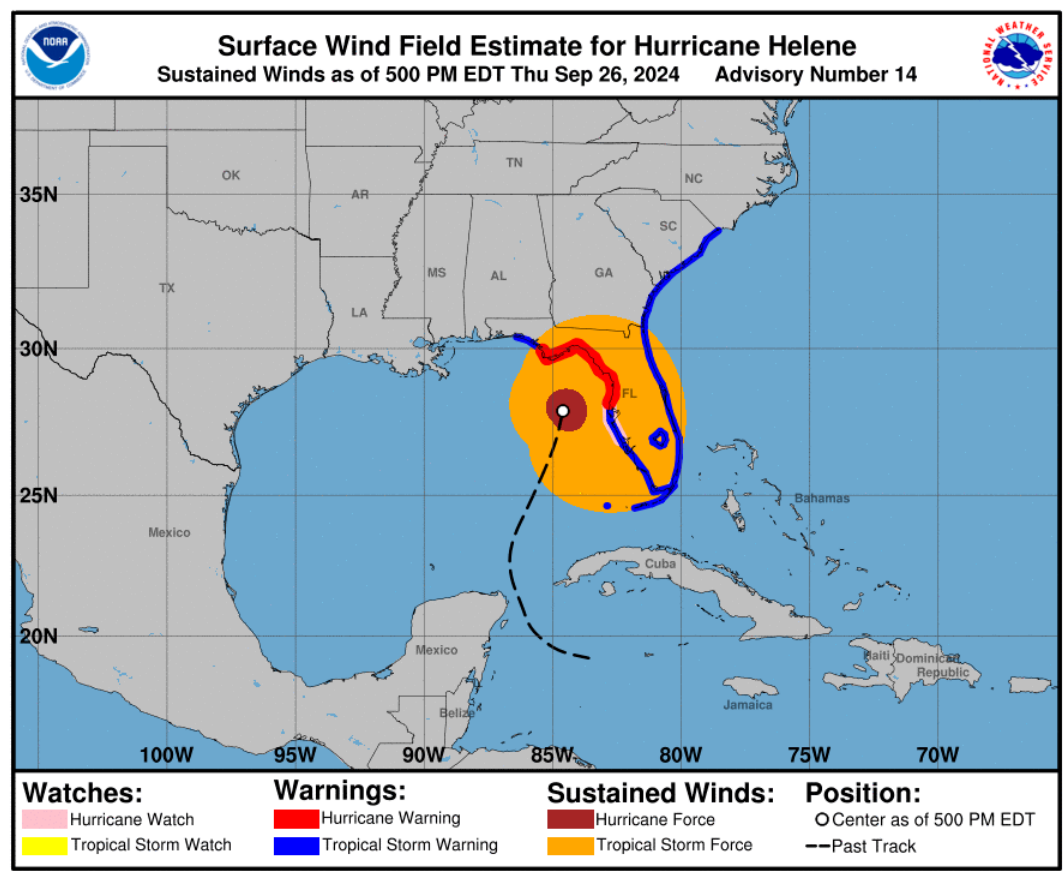
FIGURE 4. HURRICANE HELENE - PEAK STORM SURGE FORECAST



⁶ NOAA Peak Surge: https://www.nhc.noaa.gov/archive/2024/HELENE_graphics.php?product=peak_surge

Hurricane Helene’s sustained tropical storm force winds⁷ (Figure 5) caused power outages and roof, building, and infrastructure damage to homes, businesses, and public facilities across the County, compounding the damage caused by flooding and storm surge.

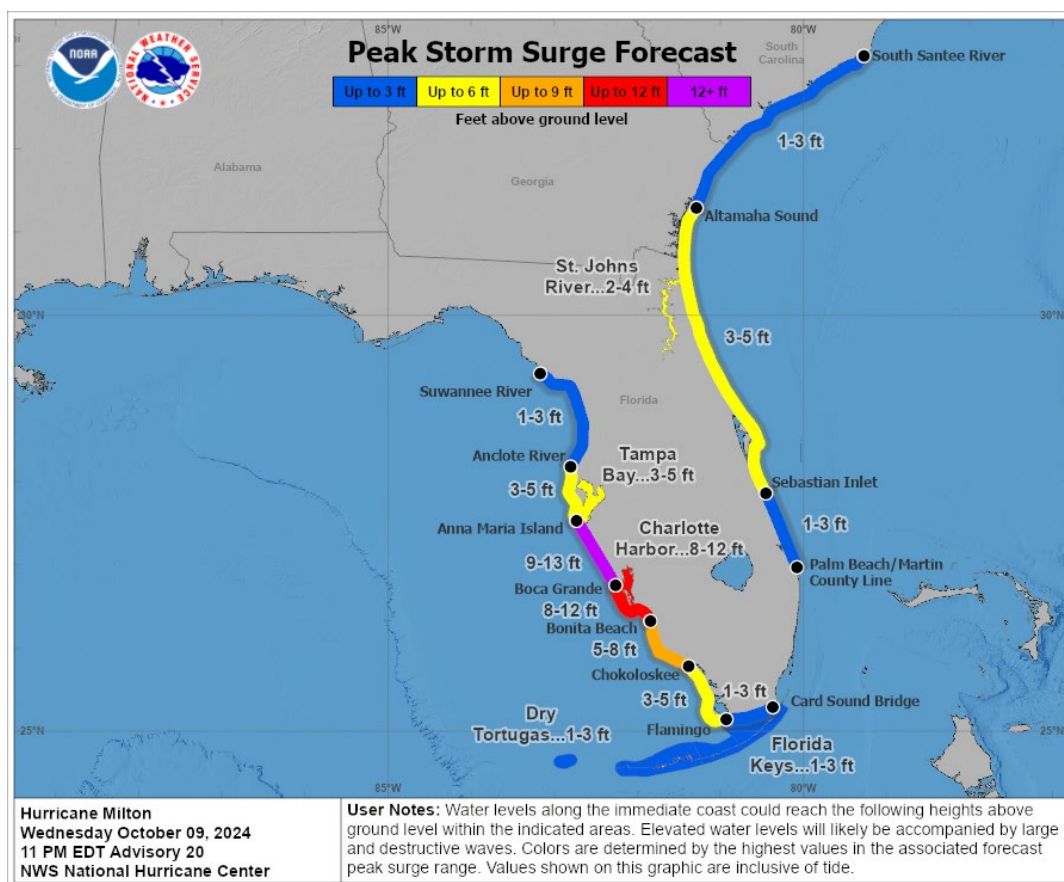
FIGURE 5. HURRICANE HELENE - SURFACE WIND ESTIMATE



⁷NOAA Initial Wind Field: https://www.nhc.noaa.gov/archive/2024/HELENE_graphics.php

Less than two weeks after Helene, Hurricane Milton made landfall near Siesta Key on October 9, 2024. Milton was a Category 3 storm with 120 mile per hour sustained winds. Milton once again brought flooding, storm surge, heavy winds and rain to Lee County. Hurricane Milton's outer bands brought a significant number of tornadoes, which destroyed homes, vegetation, and downed power lines in various areas of Lee County. Portions of Lee County experienced peak storm surge between eight and twelve feet⁸ (Figure 6), further exacerbating the damage caused by Hurricane Helene.

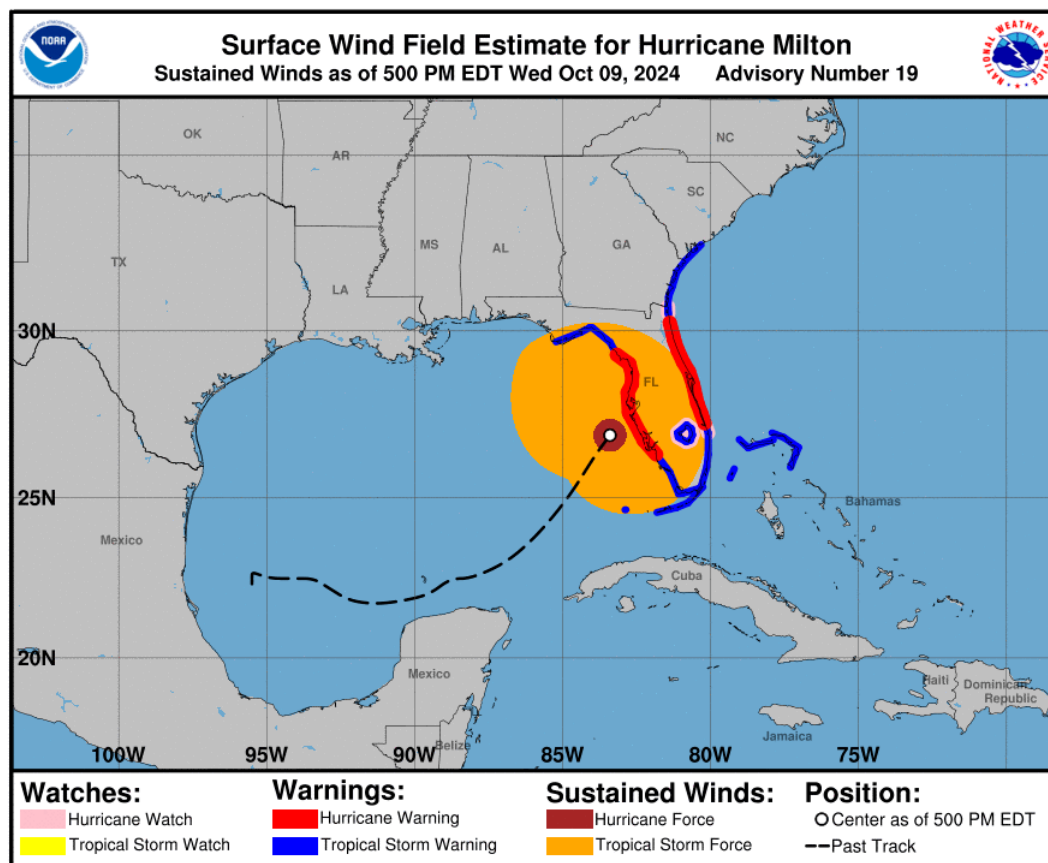
FIGURE 6. HURRICANE MILTON - PEAK STORM SURGE FORECAST



⁸ NOAA Peak Storm Surge: https://www.nhc.noaa.gov/archive/2024/MILTON_graphics.php?product=peak_surge

Wind damage from Hurricane Helene was further compounded by Milton's sustained tropical force winds⁹ (Figure 7) within Lee County.

FIGURE 7. HURRICANE MILTON - SURFACE WIND ESTIMATE



An EF1 tornado with an estimated peak wind of 105 miles per hour began at 11:54 am on October 9, 2024, near Matlacha. The tornado moved over the Matlacha area, causing roof and siding damage to several homes along the track. Matlacha had been severely impacted by Hurricane Ian, and many residents have experienced challenges making repairs to their home due to delayed insurance assistance, elevation requirements, and other factors. The impacts of this tornado, paired with back-to-back flooding and storm surge has left the housing stock in this area in severe disrepair.

An EF2 tornado with an estimated peak wind of 132 miles per hour began at 12:09 pm on October 9, 2024, south of the Fort Myers Villas area and moved northward into North Fort Myers. The strongest damage in Fort Myers was noted to the north-northwest across Colonial Blvd. along

⁹ NOAA Initial Wind Field: https://www.nhc.noaa.gov/archive/2024/MILTON_graphics.php

Orangewood Ave. The track continued to the north-northwest across the Fort Myers Country Club, causing snapped and uprooted trees along the track as well as other minor to moderate damage to homes. The tornado then crossed the Caloosahatchee River, continuing into North Fort Myers producing scattered tree damage and damaging several structures in a manufactured home community and warehouse structure on the north side of Pine Island Rd. As the tornado continued on a north-northwest track, it caused significant damage to residential and commercial structures throughout the US-41 corridor in North Fort Myers.¹⁰

To meet disaster recovery needs, HUD has allocated \$100,683,000 in CDBG-DR funds (Table 3) to Lee County in response to Hurricanes Helene and Milton through the publication of the Universal Notice Federal Register, 90 FR 1754 (effective January 13, 2025, <https://www.govinfo.gov/content/pkg/FR-2025-01-08/pdf/2024-31621.pdf>) and Allocation Announcement Notification (AAN) Federal Register, 90 FR 4759 (effective *January 21, 2025*, <https://www.govinfo.gov/content/pkg/FR-2025-01-16/pdf/2025-00943.pdf>)). This allocation was made available through PL 118-158: Consolidated Appropriations Act, 2025.

TABLE 3. CDBG-DR ALLOCATION OVERVIEW

CDBG-DR Allocation Overview	
CDBG-DR Allocation:	\$87,594,210.00
CDBG-DR Mitigation Set Aside:	\$13,133,000.00
Total Allocation:	\$100,683,000.00

¹⁰ NOAA Milton Tornado Damage Report:
https://www.weather.gov/media/tbw/TropicalEventSummary/PSHTBW_2024AL14_Milton_Tornadoes.pdf

C. UNMET NEEDS, MITIGATION NEEDS, AND FAIR HOUSING AND CIVIL RIGHTS ASSESSMENT SUMMARY

Unmet needs are calculated for each of the HUD defined sectors (housing, infrastructure, and economic revitalization) based on guidance provided by HUD in its Allocation Announcement Notification effective on January 21, 2025, and Universal Notice effective on January 12, 2025 (["herein after referred to as "applicable notices"](#)). The County followed the Federal Register Notice guidance, that describe how to complete an unmet needs assessment including data sources, methodological processes, and how to specifically calculate unmet needs for each sector.

The County's current unmet needs across HUD's defined sector categories (housing, infrastructure, and economic revitalization) are detailed below.

TABLE 4. UNMET NEEDS SUMMARY

Category	Unmet Need	Percent of Total Unmet Need
Housing	\$200,337,185.00	32%
Infrastructure	\$263,798,484.55	42%
Economic	\$157,222,089.00	25%
Total	\$621,357,758.55	100%

Lee County proposes CDBG-DR allocations to address the identified unmet needs. (Table 5) While Housing needs were only quantified as 32% of the total unmet needs, Lee County anticipates available data related to the needs of property owners is not reflective of the total population that experienced flood, wind damage, or other impacts from Hurricane Helene or Hurricane Milton. Local permitting data indicates that a total of 1,465 permits filed indicated damage from Hurricanes Helene and Milton, with a total estimated cost of repairs at \$44,961,285.05. This figure was not included in the unmet needs assessment, as the amount of insurance or other funds available to pay for these damages is unknown at this time. For this reason, Lee County is allocating approximately 43% of the total CDBG-DR allocation to address unmet housing needs.

TABLE 5. UNMET NEEDS AND PROPOSED ALLOCATIONS

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation	Estimated % to CDBG-DR Mitigation Set-aside	Estimated % to HUD identified MID Areas	Estimated % to LMI
Administration	\$5,034,150	5%			
Housing	\$43,013,400	43%	0%	100%	43%
Infrastructure	\$37,533,000	37%	100%	100%	12%
Public Services	\$15,102,450	15%	0%	100%	15%
% of Total	\$100,683,000	100%	100%	100%¹¹	70%¹²

¹¹ Grantees are required to spend a minimum of 80% of their funds in the HUD identified MID areas.

¹² Grantees are required to spend a minimum of 70% of their funds on LMI beneficiaries.