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CITY OF FORT LAUDERDALE
HOUSING AND COMMUNITY DEVELOPMENT



CDBG-DR ACTION PLAN



Change Log

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Table of Contents

Introduction and Impact Overview	1
Disaster Context	1
Severe Storms and Flooding, April 12–14, 2023 (DR-4709)	1
Most Impacted and Distressed Areas	2
Edgewood	2
River Oaks	2
Melrose Park & Melrose Manors	2
Durrs	2
Progresso Village	2
Pre-Disaster Vulnerabilities Exacerbated	3
Unmet Needs Assessment	3
Methodology for Calculating Unmet Needs	3
Data Sources	3
Evaluation of the Core Aspects of Recovery	4
Housing.....	4
Infrastructure	15
Economic Revitalization	24
Summary and Conclusion.....	32
Mitigation Needs Assessment	33
Introduction and Background.....	33
Overview of Hazard Risks.....	34
Detailed Hazard Assessment and Impacts	34
Hurricanes and Strong Wind Events.....	34
Storm Surge and Coastal Flooding.....	35
Inland Flooding (Heavy Rainfall and Riverine Flooding)	36
Sea Level Rise.....	36
Tornadoes and Severe Thunderstorms.....	36
Drought	36
Wildfire Risk	36
Extreme Heat.....	37
Sinkholes (Land Subsidence)	37
Other Hazards (Technological and Human-Caused).....	37

Geographic and Community-Specific Vulnerabilities	37
Mitigation Strategy Informed by Risk Assessment	37
Mitigation Funding Sources and Gaps	38
Alignment with Local Mitigation and Resilience Plans	38
Summary and Conclusion.....	39
Connecting Proposed Programs and Unmet Needs	39
Connection between Proposed Programs and Projects and Unmet Needs	39
Unmet Needs Assessment.....	39
Housing.....	40
Infrastructure	40
Economic Revitalization	40
Public Services	41
Compliance with Applicable Statutes.....	42
Minimizing Displacement and Ensuring Accessibility.....	42
Minimizing Displacement	42
Assistance to Displaced Persons.....	42
Ensuring Accessibility for Displaced Persons with Disabilities	43
Summary.....	43
Allocation and Award Caps	43
Funding Criteria.....	43
General Exception Criteria	44
Allocation Summary & Program Descriptions	44
Administration	45
Planning	45
Housing.....	45
Infrastructure	53
Economic Revitalization	57
Public Services	59
General Information	67
Citizen Participation	67
Community Planning Meeting.....	67
Surveys	67
Website	68

Consultation for Action Plan Development	68
Federal Agencies	69
Non-Profit and Community Organizations	69
Private Sector and Economic Interests	69
State and Regional Agencies	69
Housing Sector Stakeholders	70
City of Fort Lauderdale Government Departments	70
Public Comments.....	70
How to Submit Comments	70
Public Hearings	71
Public Hearing Dates and Locations	71
Modifications to the Action Plan.....	72
Substantial Amendment	72
Non-Substantial Amendment	73
Additional Amendment Information	73
Performance Reports	73
Pre-Award Costs	74
Appendix A: Certifications	75
Appendix B: Waivers	77
Appendix C: Public Comments	78
Appendix D: Standard Form 424	79

Introduction and Impact Overview

On April 12, 2023, Fort Lauderdale experienced a rainfall event with a 1 in 1,000-year recurrence interval. The storm resulted in extensive damage to homes, infrastructure, businesses, and community assets and affected the life and safety of residents. In December 2024, the U.S. Department of Housing and Urban Development (HUD) recognized the extent of Fort Lauderdale’s unmet recovery needs by announcing a direct allocation of \$88,051,000 in Community Development Block Grant – Disaster Recovery (CDBG-DR) funds to Fort Lauderdale. These funds include an unmet needs allocation of \$76,566,000 and another \$11,485,000 set-aside for mitigation activities.

CDBG-DR funding is intended to meet needs that persist after all other forms of assistance have been utilized. This plan outlines the strategies for utilizing these funds to tackle the outstanding unmet needs in Fort Lauderdale.

Disaster Context

Severe Storms and Flooding, April 12–14, 2023 (DR-4709)

Beginning on April 12, 2023, Broward County, including the City of Fort Lauderdale, experienced heavy rain, severe storms, tornadoes, and flooding. A slow-moving system brought more than 25 inches of rain to the area in a span of 12 hours. The flash flooding submerged major roadways and stranded hundreds of residents.

In the late evening hours of Wednesday, April 12, the National Weather Service issued a flash flood emergency. Mayor Dean Trantalis issued a state of emergency for the entire city on the morning of Thursday, April 13, as entire neighborhoods were under feet of water. That same day, Florida Governor Ron DeSantis issued a state of emergency for Broward County, and later that day President Biden declared it a disaster area. In the evening hours of April 13, another flash flood warning was issued for the county.

Widespread flooding caused the closure of the Fort Lauderdale–Hollywood International Airport and local schools and the evacuation of a local fire station. Over 1,100 homes were damaged, with 766 homes suffering major flood damage (over 18 inches of water). Hundreds of vehicles were submerged in floodwater, and more than 300 local businesses have reported damage, lost inventory, or disruptions to their operations.

According to the Federal Emergency Management Agency (FEMA) disaster declaration (DR-4709-FL), effective April 27, 2023, the number of residents impacted was 1,353, with 1,095 experiencing major damage. Of those impacted, 12.4% were households at or below federal poverty income levels, and 62.7% were homeowners. As recovery continued, FEMA Individual Assistance (IA) programs would see over 11,000 applicants with over 2,000 housing units with major or severe damage.

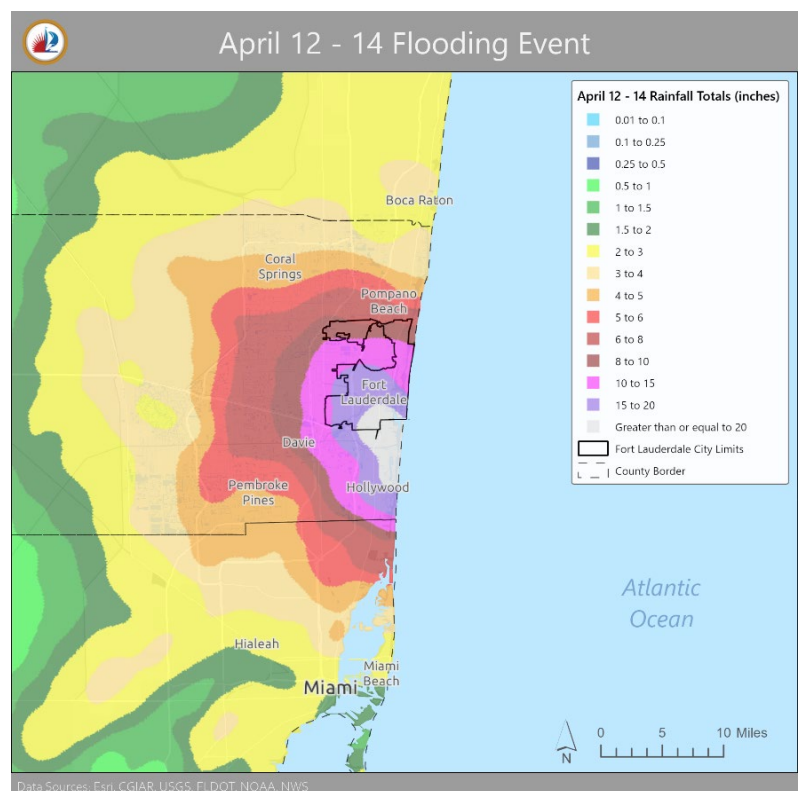


Figure 1: All of Fort Lauderdale was impacted by the flood, most impacted areas on the coast.

Most Impacted and Distressed Areas

Damage was widespread in the Fort Lauderdale region, resulting in the entire city being declared Most Impacted and Distressed (MID) by HUD. According to HUD's allocation, the City of Fort Lauderdale was designated as a MID area for DR-4709. The southern part of the city was heavily impacted, including the neighborhoods of Edgewood, River Oaks, Melrose, Durrs, and Progresso Village. These neighborhoods experienced their own unique impacts, with the following being highlighted.

Edgewood

The neighborhood of Edgewood is approximately 3 miles from downtown Fort Lauderdale and just north of I-595 and the Fort Lauderdale–Hollywood International Airport. The Edgewood neighborhood was considered ground zero for flood impacts. There were 480 reports of major property damage in this neighborhood alone. This was the highest of any neighborhood in Fort Lauderdale. The housing stock was comprised of many single-family homes that took in feet of water. The flooding in this area resulted in extensive home and vehicle losses.

Per the 2018 Stormwater Master Plan, there was virtually no underground drainage infrastructure, which resulted in the vast flooding. Many streets turned into lakes, and water from the airport's drainage canals flowed northward into the Edgewood neighborhood, exacerbating flooding.

River Oaks

River Oaks neighbors Edgewood directly to the north. Like the Edgewood neighborhood, River Oaks experienced severe flooding. Hundreds of homes in River Oaks were flooded, and critical facilities, including the Fire Station, were impacted. Geography played a role in the flooding event, bordered by canals and the South Fork of the New River. The neighborhood has low-lying and outdated stormwater infrastructure, identified in previous Stormwater Master Plans (including 2009), in which the city had already planned drainage upgrades prior to the storm.

Melrose Park & Melrose Manors

Melrose Park and Melrose Manors are adjacent neighborhoods in central-south Fort Lauderdale, west of I-95. The Melrose Manors neighborhood lies within the North Fork New River and South Fork New River Watersheds. These neighborhoods have a mix of older single-family homes with most households at moderate income levels. The 2021 Stormwater Master Plan identified this area as highly vulnerable to stormwater flooding. It stated that the neighborhood had no stormwater infrastructure and positive outfalls, which are low lying, resulting in widespread flooding with medium to intense rainfall.

Durrs

Durrs neighborhood is located directly next to the North Fork New River. With low elevation and aging infrastructure, this historic neighborhood has many flood issues and faced significant flooding during the April 12, 2023 flood. Featuring many older homes and multifamily units, this neighborhood would greatly benefit from housing recovery programs and stormwater upgrades.

Progresso Village

Progresso Village borders Durrs to the east and is primarily single-family homes, townhouses, and small apartment complexes. According to the 2021 Stormwater Master Plan, the Progresso Village neighborhood ranked second in feet of flooded road during the April 12, 2023 flood, when normalized by neighborhood area. Since Progresso is much smaller than some of the other neighborhoods on the list, this is a reasonable metric to use.

Pre-Disaster Vulnerabilities Exacerbated

Fort Lauderdale is a coastal city that has very low elevations, with miles of shoreline, inland canals and waterways. These canals and waterways include the New River. Dozens of neighborhoods in the city lie at less than 10 feet above sea level, which makes them prone to flooding, even during regular rainstorms. High tides and aging drainage infrastructure only makes flooding worse. Rising seas, king tides, and groundwater levels have strained outfall systems.

The city's public works department manages almost 500 miles of sewer mains, which, when operating correctly, rely on gravity to get water off the streets. When those lines get blocked, the city has specialized trucks to help return the flow. Fort Lauderdale's existing drainage infrastructure relies on gravity to move water from place to place. According to an email from the Public Works Director Alan Dodd to city managers, drainage operations were hindered by high water levels in the city's canals during the flood.

Fort Lauderdale had already identified low-lying neighborhoods and had plans for infrastructure improvements, some of which were under construction.

Unmet Needs Assessment

The Unmet Needs Assessment identifies the remaining long-term needs and priorities for CDBG-DR funding allocated as a result of the April 12, 2023 flood. It is required by HUD to strategically plan for and inform on the use of CDBG-DR funding. The assessment analyzes the community unmet needs for housing, infrastructure, public services and economic revitalization that have not been addressed by other funding sources and evaluates the effect on the local population, including vulnerable populations such as low-income families and the homeless.

This assessment is informed by a comprehensive set of data sources covering multiple recovery areas and was completed according to guidelines set forth by HUD in the updated Universal Notice, as amended, and the HUD allocation notice. The information for the assessment was compiled using federal, state, and local sources, including information from FEMA, HUD, the Small Business Administration (SBA), the U.S. Census Bureau, and several local reports and data sets. The assessment includes specific details on housing, infrastructure, economic revitalization, and public services unmet needs.

Fort Lauderdale understands that disaster recovery needs will evolve as conditions and needs changes. The city will update the Unmet Needs Assessment as needed as substantial amendment are made to the Action Plan and program funding allocations.

Methodology for Calculating Unmet Needs

Data Sources

Unmet needs are calculated based on direct and indirect needs, less financial assistance that has been budgeted or obligated to meet those needs. A single data source does not provide sufficiently accurate information, so multiple sources were used to understand the full extent of needs in the City of Fort Lauderdale. Data in this assessment reflects the best available data as of September 5, 2025, to capture the needs at that point in time.

- **FEMA Individual Assistance (IA):** The FEMA IA Program is the primary source of data on impacted households and for calculating unmet housing recovery needs for CDBG-DR grantees. Following a disaster, homeowners and renters voluntarily register for FEMA IA. FEMA Verified Loss awards only aid with repair or replacement to restore the home to habitable conditions. FEMA IA data only reflects the cost to repair a home to habitable conditions and often underestimates need. However, the data available at the

household level, including a range of income and real property damage estimates, allows for an analysis consistent with the unmet needs calculation outlined in the applicable federal register notice.

- **Small Business Administration (SBA):** The SBA disaster loan program is a recovery resource for impacted households. The program provides loans for housing repairs and business needs. For homes, SBA loan estimates are based on inspections and often include the full home restoration cost.
- **Insurance Claims:** City of Fort Lauderdale utilized National Flood Insurance Program (NFIP) claim data at the county level to estimate assistance per household. Florida Office of Insurance Regulation (FOIR) data was not available for sufficient evaluation at the time of assessment.
- **American Community Survey (ACS):** The ACS is updated annually based on a sample of 3.5 million residents in the 50 states. ACS data was used to capture economic and demographic data.
- **HUD & Homelessness Data Exchange (HDX) Homeless Point-in-Time (PIT) Count:** The PIT Count is an annual count conducted by every Homeless Continuum of Care in the county on one designated night in January. It accounts for the number of individuals housed in emergency shelters, transitional housing, Safe Havens, and unsheltered housing.
- **HUD Low- and Moderate-Income (LMI) Data:** This data is available on the HUD Exchange at the block group, tract, jurisdiction, and county levels. The HUD limits calculate the extremely low (30% of area median income, or AMI) limit, very low-income limit (50% AMI), and low limit (80% AMI) income limit for 1-person to 8-person families for every county and state in the United States. The limits are recalculated annually to determine eligibility for public housing, Section 8 vouchers, and programs assisting seniors and disabled persons.

Evaluation of the Core Aspects of Recovery

The Assessment analyzes the community unmet needs for housing, infrastructure, public services, and economic revitalization that have not been addressed by other funding sources and evaluates the effect on the local population, including vulnerable populations such as low-income families and the homeless.

Housing

The City of Fort Lauderdale experienced a historic flooding event due to an unprecedented rainstorm on April 12, 2023, with over 25 inches of rain in 12 hours. The storm system also produced two tornadoes that exacerbated the storm's impact.

Fort Lauderdale's housing market is characterized by rising home prices in certain segments, extended selling periods, and a competitive environment due to limited inventory. The current supply of housing units fails to adequately address the needs of the population, especially after the April 12, 2023 flood, as there exists a deficit in both affordable for-sale and rental

properties suitable for low and moderate-income individuals and families. This limited range in the housing stock may contribute to the challenges surrounding housing affordability. Rental market trends suggest that the burden of housing costs is expected to increase, with average rents escalating at a pace that exceeds income growth.



Figure 2: Flooded Neighborhood in Fort Lauderdale, April 2023

Furthermore, there is a notable disparity between the availability and location of affordable housing units and the overall quality and condition of these residences.

The most at-risk populations in Fort Lauderdale's housing crisis, particularly after the April 12, 2023 flood, include low-income families, elderly individuals, persons with disabilities, those experiencing homelessness, survivors of domestic violence, and minority groups. Tackling these challenges necessitates a multifaceted approach that includes affordable housing programs, tenant protection measures, and enhanced social services.

Emergency Shelters, Interim Housing, and Permanent Housing Needs

Households at risk of homelessness and people experiencing homelessness are obviously affected by natural disasters. A PIT count is an annual survey conducted to count the number of people experiencing homelessness on a single night, typically in January. This count includes individuals staying in shelters, transitional housing, and those unsheltered (e.g., sleeping on the streets or in cars). The PIT count is required by HUD and helps communities understand the scope of homelessness in order to allocate resources effectively.

The PIT count conducted by the Fort Lauderdale/Broward County Continuum of Care on January 30, 2024, found 1,965 homeless households, representing 2,469 persons. See Table 1.

Table 1: City of Fort Lauderdale/Broward County Continuum of Care Point-in-Time Count by Shelter Type, 2024

Household Types	Emergency Shelter	Transitional Housing	Unsheltered Homeless	Total Known Homeless ¹
Persons in Households without Children	449	35	1,358	1,842
Persons in Households with at Least 1 Adult and 1 Child	213	145	57	415
Households with Only Children	2	0	2	4
Total Persons	664	181	1,624	2,469

The scarcity of affordable housing options for individuals with very low and extremely low incomes contributes to the increased likelihood of homelessness. Housing affordability is typically assessed by determining whether tenants are cost burdened (spending more than 30% of their gross monthly income on housing) or severely cost burdened (spending over 50% of their gross monthly income on housing).

Currently, over 33,670 households in Fort Lauderdale are classified as cost burdened or severely cost burdened, according to the 2016–2020 Comprehensive Housing Affordability Strategy (CHAS).

Emergency Sheltering

In the immediate aftermath of the storm, hundreds of Fort Lauderdale residents relied on emergency shelters. The city opened an emergency shelter in collaboration with the Red Cross, sheltering over 600 people. The shelter provided meals, shelter, and health and emotional support for those affected by the storm.

Interim Housing

The city has faced a prolonged need for interim or temporary housing for displaced residents. Hundreds of homes were uninhabitable—so severely damaged that families could not return until major repairs or reconstruction occurred. As a result, many survivors have been living in hotels, with relatives, or in other temporary arrangements.

¹ FY2024 Point-In-Time Count Dashboard, HUD Exchange

FEMA’s Transitional Sheltering Assistance (TSA) program provided short-term hotel stays for some survivors; however, this program was time-limited, and not all households qualified.

Permanent Housing Repairs/Reconstruction

Fort Lauderdale’s goal is to return survivors to safe, permanent housing—either by repairing damaged homes or rebuilding destroyed ones. Many homeowners are struggling to fund repairs due to gaps in insurance coverage and insufficient assistance. Flood damage has been problematic: standard homeowner’s insurance does not cover flooding, and many residents did not carry flood insurance (especially those outside high-risk flood zones). Even insured flood victims often face high deductibles and payout limits. The map to the right (**Figure 4**) demonstrates census tracts with greater than 50% LMI households and their situation in Flood Hazard Zones.

The City of Fort Lauderdale’s 2024 Vulnerability Assessment highlights that LMI communities often occupy older housing stock that may not be built to withstand severe weather events². These structures are more susceptible to damage from hurricanes and flooding, leading to costly repairs that residents may not be able to afford. Additionally, the lack of comprehensive climate change adaptation plans exacerbates these vulnerabilities.

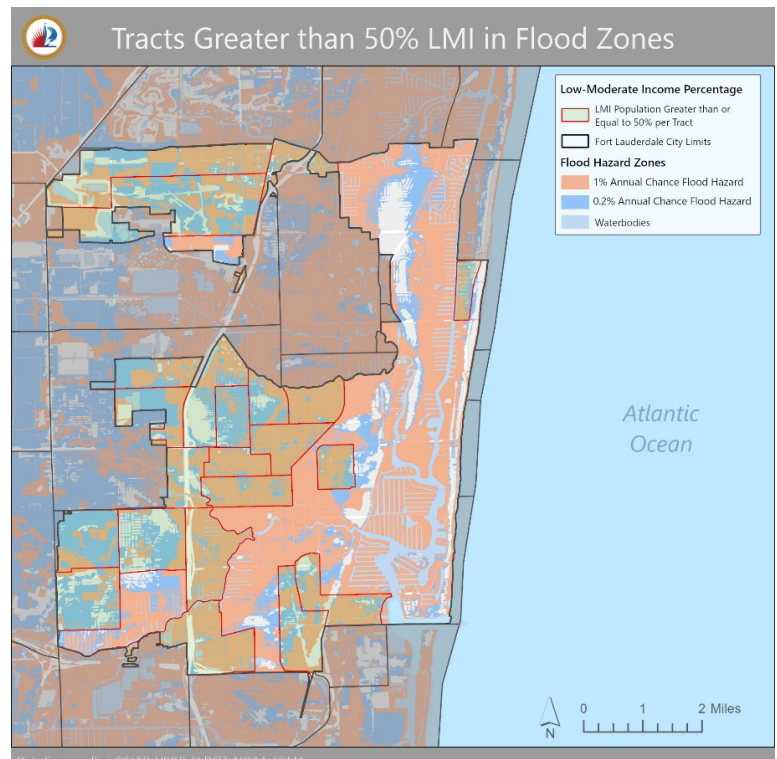


Figure 3: Flood Zones in Fort Lauderdale with Greater than 50% LMI

Rental and Owner-Occupied Housing (Single Family and Multifamily)

To better gauge the scale of the impact of the April 12, 2023 flood, the city has compiled information to document damages for owner-occupied and rental households throughout the city, which is the MID area. For the purposes of this analysis, the city used publicly available data collected through FEMA’s IA Open Data program that is current as of August 2025.

The FEMA IA data found that 11,241 households registered for FEMA assistance as a result of the April 2023 flood. FEMA’s Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or underinsured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet basic needs and supplement disaster recovery efforts, providing temporary housing, housing repairs funding, and other needs assistance.

Of those who registered for FEMA IA (11,241 households) and were referred for IHP assistance, 5,949 households (owner and renter) were eligible for assistance with an average assistance amount of \$4,864.72 (shown in **Table 2**).

² Fort Lauderdale Vulnerability Assessment, 2024

Table 2: FEMA IA Applicants (City of Fort Lauderdale)

Applicant by IA Category	Total
Number of Valid Registrations	11,241
Number of Inspections Issued	8,189
Number of Individuals & Households Program (IHP) Eligible Applicants	5,949
Total IHP Amount	\$28,940,225.70
Average IHP Amount	\$4,864.72

FEMA IHP funding can be provided to the applicant as Housing Assistance (HA) in the form of financial assistance (rent assistance or home repair payments) or direct assistance (housing units provided to applicants or direct leases). FEMA provided 3,064 housing assistance to Fort Lauderdale applicants to support their housing needs. The average amount of assistance was \$7,238.27 (shown in **Table 3**).

Table 3: FEMA HA Applicants (City of Fort Lauderdale)

Applicant by IA Category	Total
Number of Housing Assistance (HA) Eligible Applicants	3,064
Total HA Amount	\$22,178,073.32
Average HA Amount	\$7,238.27

Other Needs Assistance (ONA) is provided in the form of financial assistance (funds provided to the applicant). ONA provides assistance such as short-term lodging, medical/dental assistance, assistance to overcome disruption in childcare, transportation, and repair or replacement of personal property, among other assistance. FEMA provided 5,048 Fort Lauderdale applicants with ONA. The average amount of assistance was \$1,339.57 (shown in **Table 4**).

Table 4: FEMA ONA Applicants, Fort Lauderdale

Applicant by IA Category	Total
Number of Other Needs Assistance (ONA) Eligible Applicants	5,048
Total ONA Amount	\$6,762,152.38
Average ONA Amount	\$1,339.57

Table 5 shows the distribution of FEMA IA applications. Of the 11,241 applicants, 60% were owners and 40% renters. The vast majority of applications came from single-family houses and duplexes, followed by apartments, then other types of housing.

Table 5: FEMA IA Applicants by Residence Type, Fort Lauderdale

Residence Type	Total	Owner	Renter	Unknown
House/Duplex	6,189	3,687	2,449	53
Apartment	3,200	5	3,190	5
Other	933	227	680	26
Townhouse	349	182	165	2
Mobile Home	289	231	57	1
Condo	214	125	87	2

Residence Type	Total	Owner	Renter	Unknown
Assisted Living Facility	34	0	34	0
Travel Trailer	24	12	12	0
Boat	4	3	1	0
Military Housing	4	0	4	0
Correctional Facility	1	0	1	0
College Dorm	0	0	0	0
Total	11,241	4,472	6,680	89

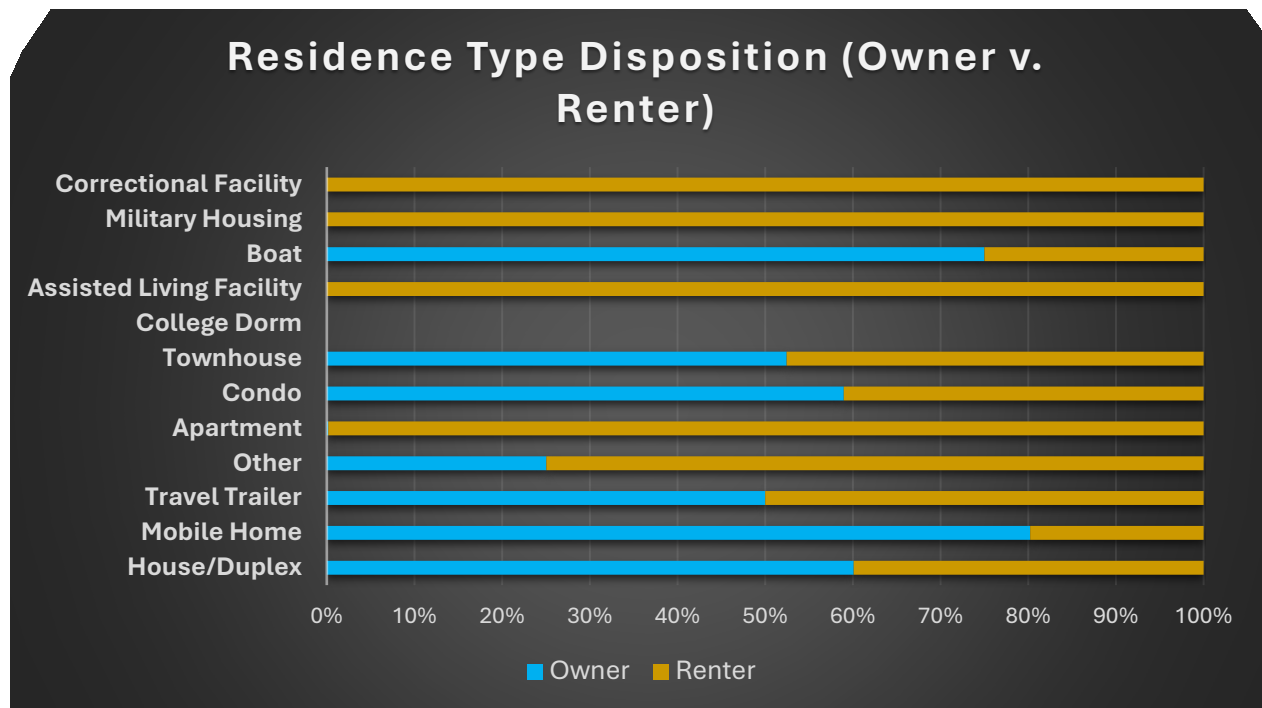


Figure 4: Residence Type Disposition (Owner v. Renter)

HUD uses FEMA IHP program data on housing-unit damage to calculate unmet needs for housing for qualifying disasters. Calculating unmet needs relies on this data, based on the FEMA-assessed level of damage. **Table** identifies the criteria for each of the five levels of damage, based on FEMA data.

Figure 5 FEMA Damage Level Category Criteria

RPFVL = Real Property FEMA Verified Loss Amount, PPFVL = Personal Property FEMA Verified Loss Amount

FEMA Category	Owner-Occupied RPFVL	Owner Occupied PPFVL	Rental PPFVL
Minor-Low	Less than \$3,000 of FEMA-inspected real property damage.	Less than \$2,500 of FEMA-inspected personal property damage.	Less than \$1,000 of FEMA-inspected personal property damage.
Minor-High	\$3,000 to \$7,999 of FEMA-inspected real property damage.	\$2,500 to \$3,499 of FEMA-inspected personal property damage.	\$1,000 to \$1,999 of FEMA-inspected personal property damage or determination of "Moderate" damage by the FEMA inspector.

FEMA Category	Owner-Occupied RPFVL	Owner Occupied PPFVL	Rental PPFVL
Major-Low	\$8,000 to \$14,999 of FEMA-inspected real property damage and/or 1 to 3.9 feet of flooding on the first floor.	\$3,500 to \$4,999 of FEMA-inspected personal property damage or 1 to 3.9 feet of flooding on the first floor.	\$2,000 to \$3,499 of FEMA inspected personal property damage or 1 to 3.9 feet of flooding on the first floor or determination of “Major” damage by the FEMA inspector.
Major-High	\$15,000 to \$28,800 of FEMA-inspected real property damage and/or 4 to 5.9 feet of flooding on the first floor.	\$5,000 to \$9,000 of FEMA-inspected personal property damage or 4 to 5.9 feet of flooding on the first floor.	\$3,500 to \$7,500 of FEMA-inspected personal property damage or 4 to 5.9 feet of flooding on the first floor.
Severe	Greater than \$28,800 of FEMA inspected real property damage or determined destroyed and/or 6 or more feet of flooding on the first floor.	Greater than \$9,000 of FEMA inspected personal property damage or determined destroyed and/or 6 or more feet of flooding on the first floor.	Greater than \$7,500 of FEMA-inspected personal property damage or determined destroyed and/or 6 or more feet of flooding on the first floor or determination of “Destroyed” by the FEMA inspector.

Given insufficient matching data between FEMA and SBA, an understanding that FEMA data does not fully capture all remaining unmet needs for residents, and the variance in FEMA claims submitted and paid, the City of Fort Lauderdale has applied the following methodology for estimating unmet needs using FEMA data in order of precedence:

1. The standard HUD multipliers for mobile homes were applied to major-low (\$77,058), major-high (\$98,643), and severe (\$134,834) damage categories.
2. The standard HUD multipliers for all other residence types (non-mobile homes) for the hurricane disaster type were applied to major-low (\$36,800), major-high (\$45,952), and severe (\$45,954) damage categories.
3. Proxy calculations were used to determine the appropriate multipliers for Minor-Low and Minor-High damage levels based on the residence type:
 - a. Mobile Homes: Factored a multiplier of 59.64% from the next highest residence type—based on a ratio of the percentage difference between major-low and major-high (\$21,585) and major-high and severe multipliers (\$36,191) assigned by HUD. The ratio of ~59.64% (59.6419%) was factored into the next highest damage type to determine multipliers for minor-high (\$45,959) and minor-low (\$27,411)—each rounded to the nearest dollar.
 - b. All Other Residence Types (Including Homes, Apartments, Condos, and Townhomes): The ratio of minor-high to major-low average real property loss calculations (~41.23%) was factored into the next highest damage type to determine multipliers for minor-high (\$15,171) and minor-low (\$6,254)—each rounded to the nearest dollar.

Considering available assistance data (FEMA and NFIP Repair Claims were considered; however, private insurance claim totals were unavailable at time of assessment), the total Housing Unmet Needs—including a 30% increase to account for resiliency measures and constructing homes to higher standards that make housing more resilient to future disasters³—is calculated at nearly \$1.1 billion.

Table 7 shows the distribution of impacts to homeowners and rental units for Fort Lauderdale. In order to calculate Housing Unmet Needs, HUD applies a disaster specific multiplier based on the incident type that each FEMA IA

³ The 30% resilience investment is consistent with HUD's approach in 2013 when it allocated CDBG-DR funding to jurisdictions impacted by Superstorm Sandy (78 FR 69112).

applicant falls into. Of the 11,241 applicants, FEMA estimated a property loss of approximately \$16.4 million, however, the HUD multiplier estimates a total loss of \$168.9 million. Minor-low and Major-low impacts were the most prevalent categories in number of units affect by the April 12, 2023 disaster at a cost of over \$1.6 million; however, major and severe damage categories had a cost of \$14.7 million.

Table 6: FEMA Housing Impacts (by Damage Level and Residence Type)

Damage Level/Residence Type	Number of Damaged Structures	Total FEMA Estimated Property Loss	Average Real Property Loss	Estimated Total Loss (HUD Multiplier)
All Residences	11,241	\$16,430,949.84	\$1,461.70	\$168,965,209.00
Minor-Low	7,789	\$898,668.79	\$115.38	\$51,166,618.00
Homes	3,953	\$825,038.68	\$208.71	\$24,722,062.00
Mobile Homes	116	\$11,965.35	\$103.15	\$3,179,676.00
Condo/Apartment/Townhouse	2,782	\$56,239.19	\$20.22	\$17,398,628.00
Other	938	\$5,425.57	\$5.78	\$5,866,252.00
Minor-High	976	\$769,717.81	\$788.65	\$17,085,208.00
Homes	476	\$319,187.46	\$670.56	\$7,221,396.00
Mobile Homes	74	\$365,545.16	\$4,939.80	\$3,400,966.00
Condo/Apartment/Townhouse	419	\$84,985.19	\$202.83	\$6,356,649.00
Other	7	\$0	\$0	\$106,197.00
Major-Low	1886	\$11,099,156.27	\$5,885.02	\$72,705,956.00
Homes	1337	\$10,032,887.66	\$7,504.03	\$49,201,600.00
Mobile Homes	82	\$779,528.10	\$9,506.44	\$6,318,756.00
Condo/Apartment/Townhouse	413	\$286,179.23	\$692.93	\$15,198,400.00
Other	54	\$561.28	\$10.39	\$1,987,200.00
Major-High	536	\$3,354,371.61	\$6,258.16	\$25,526,019.00
Homes	375	\$3,056,997.22	\$8,151.99	\$17,232,000.00
Mobile Homes	17	\$287,984.90	\$16,940.29	\$1,676,931.00
Condo/Apartment/Townhouse	143	\$6,472.54	\$45.26	\$6,571,136.00
Other	1	\$2,916.95	-	\$45,952.00
Severe	54	\$309,035.36	\$5,722.88	\$2,481,408.00
Homes	48	\$309,035.36	\$6,438.24	\$2,205,696.00
Mobile Homes	0	\$0	\$0	\$0
Condo/Apartment/Townhouse	6	\$0	\$0	\$275,712.00
Other	0	\$0	\$0	\$0

The majority of applicants (83%) earned \$60,000 or less in gross income and were predominately renters. The household composition of applicants indicated that 17% were households with young children (<6 years of age) and 20% were elderly households.

Table 7: FEMA IA Applicants Gross Income

Gross Income	Applicants	Percentage
Zero Income	2,921	26%
Less than \$15,000	1,392	12%
\$15,000-\$30,000	2,086	19%
\$30,001-\$60,000	2,982	27%
\$60,001-\$120,000	1,347	12%

Gross Income	Applicants	Percentage
\$120,001-\$175,000	303	3%
Greater than \$175,000	210	2%

Figure 7 shows the FEMA IA Verified Loss zip codes with 51% or greater low-to-moderate-income (LMI) persons. A significant number of LMI areas are concentrated in high FEMA IA Verified Loss areas. The 2024 Vulnerability Assessment conducted by the City of Fort Lauderdale emphasizes that low-to-moderate income (LMI) communities have a higher frequency of reside in older homes that may not be designed to endure extreme weather conditions. As a result, these buildings are more prone to damage from hurricanes and flooding, resulting in expensive repairs that residents might struggle to pay for.

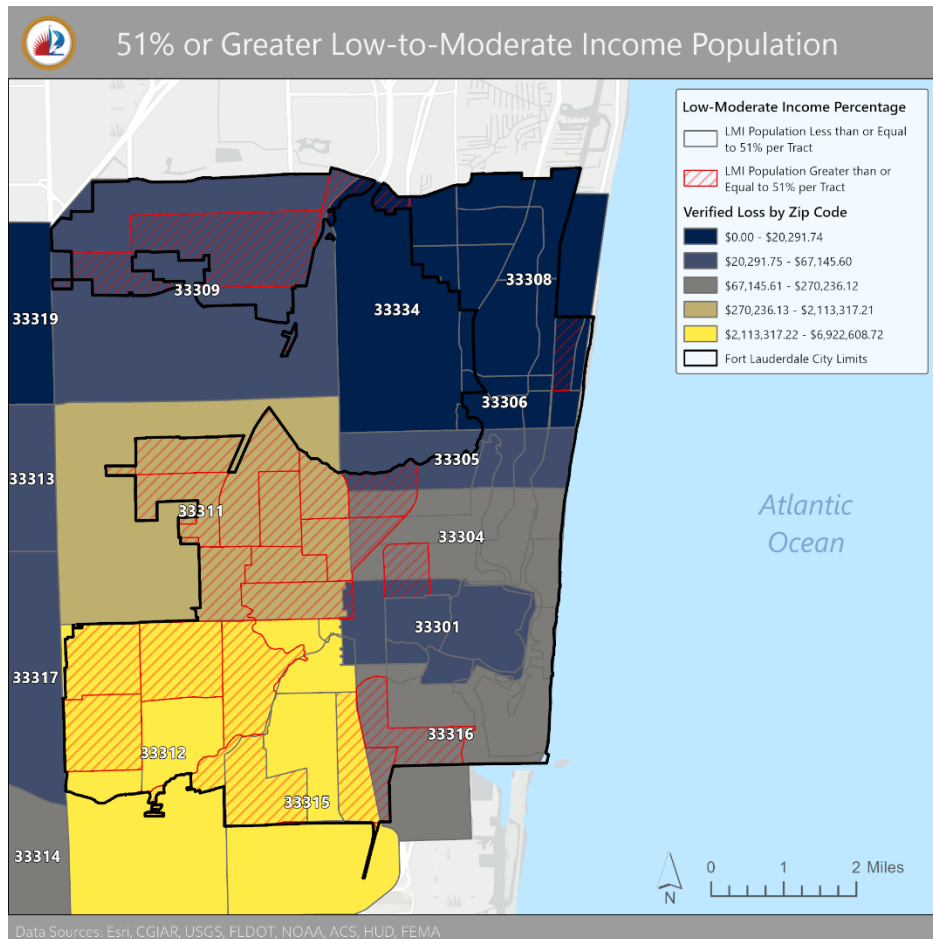


Figure 6: FEMA IA Verified Loss by Areas with 51% or Greater Low-to-Moderate Income (LMI) Persons

Owner-Occupied Single-Family Homes

Figure 8 illustrates the geographic distribution of housing damage in Fort Lauderdale for the April 12, 2023 flood using FEMA Verified Loss data (the total dollar value of verified housing damage per zip code). Darker colors indicate lower aggregate damage, and lighter shades indicate higher damage concentrations. Southern zip codes—33311, 33312, and 33315—experienced the highest verified losses.

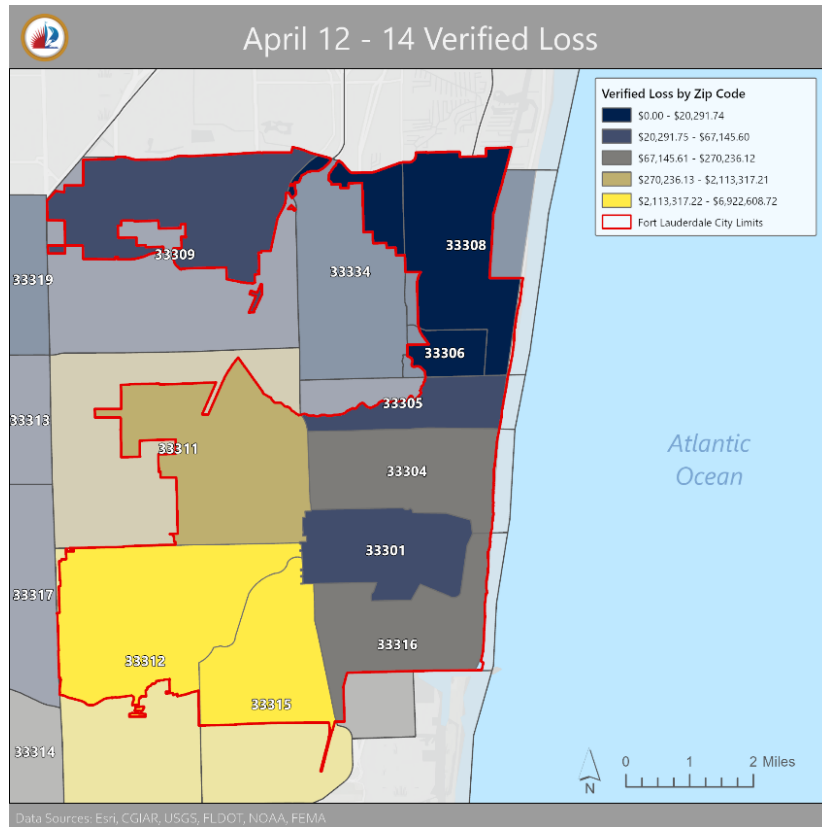


Figure 7: FEMA IA Verified Loss as a Result of the April 12, 2023, Flood Disaster by Zip Code for the City of Fort Lauderdale

The owner household composition of applicants found that 13% were households with young children (<6 years) and 32% were elderly households. Seventy-one percent (71%) of owner Applicants earned \$60,000 or less gross income (as demonstrated in **Table 9**).

Table 8: FEMA IA Owner Applicants Gross Income

Gross Income	Applicants	Percent Total
Zero Income	1,126	25%
Less than \$15,000	338	8%
\$15,000-\$30,000	629	14%
\$30,001-\$60,000	1,077	24%
\$60,001-\$120,000	867	19%
\$120,001-\$175,000	250	6%
Greater Than \$175,000	185	4%

Owners of single-family homes and duplexes represented 3,687 applicants of those who registered for FEMA IA. FEMA inspections determined that 375 of these owners had major-high damage or \$15,000 to \$28,800 of FEMA-inspected real property damage and/or 4 to 5.9 feet of flooding on the first floor. Another 48 applicants had severe damage or greater than \$28,800 of FEMA inspected real property damage or determined destroyed and/or 6 or more feet of flooding on the first floor.

Table 10 presents a breakdown of the types of properties owned by applicants who sought FEMA IA. The highest number of owner-occupied properties was houses and duplexes, totaling 3,687 units, followed by mobile homes, which accounted for 231 units.

Table 9: Owner-Occupied Housing FEMA Inspections by Property Type (Owners)

Residence Type	Total
House/Duplex	3,687
Mobile Home	231
Other	227
Townhouse	182
Condo	125
Travel Trailer	12
Apartment	5
Boat	3
Total	4,472

Owner-Occupied Mobile Homes

Owners of mobile homes represented 231 applicants of those who registered for FEMA IA. FEMA inspections determined that 82 of these owners had major-low damage or \$8,000 to \$14,999 of FEMA-inspected real property damage and/or 1 to 3.9 feet of flooding on the first floor. Another 17 applicants had major-high damage or \$15,000 to \$28,800 of FEMA-inspected real property damage and/or 4 to 5.9 feet of flooding on the first floor.

Renter-Occupied Housing (Rentals)

Renters also experienced storm-related impacts throughout the city, though to a lesser degree than owners. FEMA IA data finds that 6,680 claims from renter applicants. Roughly half of this number or 3,307 applicants received FEMA IHP assistance. FEMA provided \$3,462,151.53 in rental assistance.

The renter household composition of applicants found that 19% were households with young children (<6 years of age) and 11% had at least one elderly household member (>65 years of age) – as demonstrated in **Table 11**.

Table 10: FEMA IA Renter Applicants (by Gross Income)

Gross Income	Applicants	Percentage
Zero Income	1,752	26%
Less than \$15,000	1046	16%
\$15,000-\$30,000	1446	22%
\$30,001-\$60,000	1,890	28%
\$60,001-\$120,000	472	7%
\$120,001-\$175,000	50	1%
Greater Than \$175,000	24	0%

Rental household damage is calculated based on personal property damage, because FEMA does not inspect rental units for real property damage. Renters had total personal property damage assessed at \$2,339,468.24 (shown in **Table 12**).

Table 11: FEMA IA Renter Damages (PPFVL by Damage Level)

Residency Type	Minor-Low	Minor-High	Major-Low	Major-High	Severe	Total
Renter Applicants	513	386	199	157	18	1,273
PPFVL (\$)	\$321,929.61	\$559,035.03	\$527,975.29	\$758,966.70	\$171,561.61	\$2,339,468.24

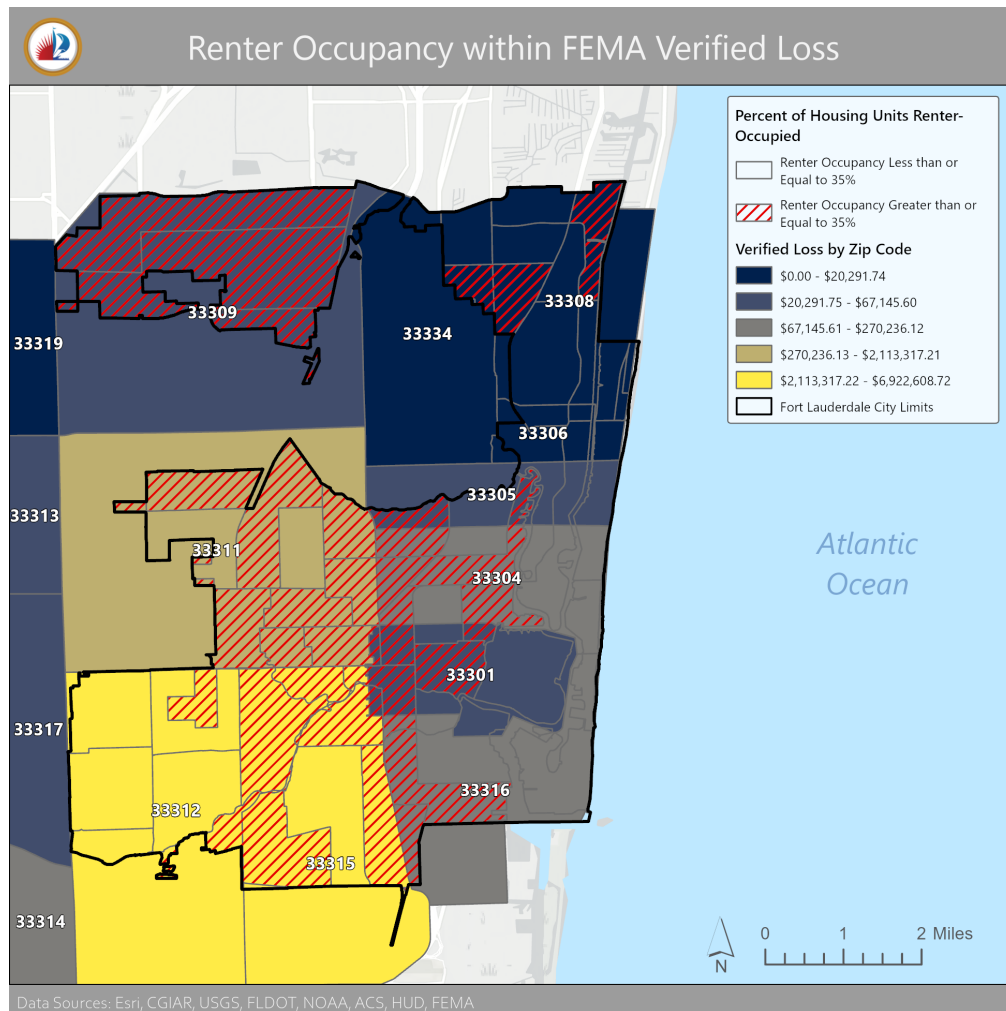


Figure 9: Areas with 35% or Greater Concentration of Renter Household Compared to Zip Codes with FEMA IA Verified Loss.

Within Fort Lauderdale, rental units are distributed throughout the city's boundaries. The city is home to over 34,000 renters.⁴ **Figure 8** shows zip codes with FEMA IA Verified Loss with the areas with 35% or greater concentration of renter households. A significant portion of rental units are in areas of moderate and high damage from the April 12, 2023, flood. Renter households often do not have insurance to cover loss of personal property and endure long waits for the damage unit to be repaired by the landlord. With vacancy rates in the area roughly 5.8%⁵ and asking rents increasing for vacant units, many renters, particularly low-income renters, feel the pressure to remain in damaged units.

⁴ 2016-2020 American Community Survey, U.S. Census

⁵ Southeast Florida Residential Rental Market Report, January 2025. Miami Commercial Realtors Association.

Public Housing (HUD-Assisted) and Other Affordable Housing

Public Housing Authorities (PHAs) work to provide decent and safe rental housing for eligible low-income families throughout the United States. The Housing Authority of the City of Fort Lauderdale (HACFL) has played a pivotal role in delivering affordable housing solutions to numerous low-income individuals and families in Broward County since its establishment in 1938.

Table 12: Public Housing Units and Housing Choice Vouchers in Fort Lauderdale

Housing Services	Number of Units
Public Housing	405
Housing Choice Vouchers	2,332
Source: COFL Consolidated Plan 2025-2029	

Residents of public housing and holders of Housing Choice Vouchers in Fort Lauderdale encounter numerous pressing challenges concerning housing stability, affordability, and overall quality of life that are exacerbated after a disaster. Several families are compelled to reside in overcrowded environments due to the scarcity of housing options. Implementing renovations and expanding existing units could alleviate some of these issues.

Infrastructure

The historic April 12, 2023 flooding wreaked havoc on Fort Lauderdale’s infrastructure, exposing critical weaknesses and creating new recovery needs. Over 25 inches of rain fell in a single day—roughly one-third of the city’s annual rainfall—inundating roads, overwhelming drainage canals, and straining utilities. Some infrastructure projects were ironically already in progress when the deluge hit; in Edgewood, one of the worst-hit neighborhoods, stormwater pipes lay “sitting on the ground” mid-installation as floodwaters arrived. The result was major damage and setbacks to ongoing work.

This section evaluates the unmet infrastructure needs across categories—transportation, water and sewer systems, stormwater management, power, and public facilities—to identify where recovery funds must bridge the gap between basic repairs and a resilient rebuild. Many proactive steps were underway before the storm: the city’s Fortify Lauderdale program had installed 19 miles of new water mains, 17 miles of sewer lines, and 15 miles of stormwater pipes since 2018, largely in Edgewood and neighboring River Oaks, but the April 12, 2023 flood revealed that much more remains to be done. This section will explore the infrastructure needs and gaps that persist citywide in the wake of the disaster.



Figure 10: Flooded Roadway in Fort Lauderdale, April 2023

Transportation

The April 12, 2023 flood paralyzed transportation networks across Fort Lauderdale. Prolonged high water made many streets impassable for days. Major thoroughfares suffered unprecedented flooding: for example, drone

footage showed Broward Boulevard, a primary east-west artery, completely underwater for blocks. Traffic along normally busy corridors ground to a halt as asphalt went under tide-like floodwaters. In low-lying neighborhoods like Edgewood, entire roadbeds were inundated and may have experienced sub-surface erosion, effectively “washing out” sections of pavement. While the floodwaters receded after several days, the event left behind buckled pavement, sinkholes in some rights-of-way, and debris-strewn routes that required extensive repair.

The city’s engineering staff conducted emergency inspections of bridges and culverts, which, though mostly intact structurally, had been stressed by fast-moving water and clogged by storm debris. One key transport link temporarily closed was the Henry E. Kinney Tunnel on U.S. 1, which had to be drained and inspected after floodwaters penetrated it.⁶ Additionally, portions of Interstate 95’s interchanges in Fort Lauderdale were shut down at the height of the storm due to ramp and overpass flooding. These impacts illustrate that beyond the immediate emergency of clearing roads, Fort Lauderdale faces unmet needs in reconstructing and flood-proofing its transportation infrastructure.

Streets like Broward Boulevard will require not just resurfacing but potentially new roadbed stabilization and improved drainage capacity (e.g., larger storm drains or raised road elevations) to prevent future washouts. Neighborhood streets in areas such as Edgewood, Melrose Park, and Durrs that were submerged may need to be rebuilt higher or with better materials to withstand standing water. The city has identified dozens of local road segments needing reconstruction or elevation—a task that goes beyond routine maintenance and into long-term mitigation. These needs remain largely unfunded by existing sources.

Roads and Bridges

Roadway damage from the flood was widespread, and the need for repair and upgrade is pressing. In the immediate aftermath, hundreds of cars were stranded on flooded roads and had to be abandoned. Crews later found that prolonged submersion had damaged road surfaces and base materials in multiple neighborhoods. For instance, sections of Southwest 4th and 9th Avenues in Edgewood were left pitted and undermined once the water cleared, and parts of Melrose Manors saw street collapse at the edges where soil was washed away. Major corridors did not escape unscathed: along portions of Broward Boulevard and U.S. 1, pavement heaved, and water infiltrated beneath, suggesting that full-depth roadway reconstruction may be needed in spots, not just repaving.

Bridges and culverts also demand attention. While no large bridge in Fort Lauderdale was destroyed, many smaller neighborhood bridges and culvert crossings were impacted. Debris build-up during the storm blocked some culverts entirely, worsening flooding upstream. In River Oaks and Tarpon River neighborhoods, undersized culverts under local roads created chokepoints—in one case a culvert on SW 11th Court was overtopped and damaged adjacent properties.

The unmet need here is twofold: first, to repair any structural damage or scour that occurred at these crossings; and second, to upsize or add culverts and drainage inlets where capacity proved



Figure 11: Flooded Roadway and Transportation Impacted, April 2023

⁶ Grethel Aguila, “It’s open? It’s closed? What drivers can expect during Fort Lauderdale tunnel repairs,” *Miami Herald*, May 9, 2023, <https://www.miamiherald.com/news/local/community/broward/article275177676.html>.

insufficient. City engineers have noted that several bridge openings should be widened or deepened to improve storm flow conveyance; for example, the culvert under Southland Avenue in Edgewood needs enlargement to handle future deluges. These improvements are not covered under routine funding. FEMA PA will reimburse emergency repairs to roads and bridges—patching potholes, replacing guardrails, cleaning debris—but PA does not cover the full scope of resilience upgrades like raising road elevations or enlarging culverts. This leaves a significant unmet need.

The city must seek CDBG-DR and other funding to fill the gap, ensuring that when roads like Broward Boulevard are rebuilt, they are also flood-hardened (e.g., through higher crown elevations, better subsurface drainage, and erosion-resistant materials) rather than simply restored to pre-disaster conditions. Fort Lauderdale’s Action Plan recognizes that repairing roads without elevating or improving drainage would be a missed opportunity, especially for those evacuation routes and neighborhood streets that repeatedly flood. By addressing these needs, the city aims to provide safe, passable roads in future storms, preventing residents from being stranded as they were in April 2023.

Transit

Public transit was also disrupted by the flood, highlighting areas for infrastructure improvement. Brightline and Tri-Rail train service, which run through Fort Lauderdale, were suspended as rail lines and a downtown station area were swamped. Although the rails themselves suffered no permanent damage, the shutdown underscores how transit infrastructure lacks flood resilience. Protecting transit may involve elevating electrical equipment at stations or improving drainage around rail corridors. Meanwhile, Broward County Transit (BCT) buses in Fort Lauderdale had to detour or halt service during and after the storm because so many streets were impassable.

Several bus stops, especially in low-lying neighborhoods, were underwater or inaccessible. Residents noted that bus service did not resume for days,⁷ compounding isolation following the flood. Unmet needs in this category include hardening transit facilities and ensuring alternative options when floods occur. As one example, critical bus routes may benefit from designated higher-ground staging areas or raised boarding platforms in flood-prone areas. The city (and county) may also explore resilient bus stop designs, like elevated pads, for stops that flooded.

Additionally, there is a need for improved early-warning and communications systems for transit users during disasters and other extreme weather events. Funding for these enhancements is not covered by FEMA and will rely on recovery grants. Going forward, dedicated resources are needed to integrate transit into the flood resilience strategy, ensuring that those without personal vehicles are not left behind in future disasters.

Water, Wastewater, and Stormwater Infrastructure

The April 12, 2023 flood tested Fort Lauderdale’s water and sewer systems and exposed capacity shortfalls in the stormwater infrastructure. Although the drinking water system remained largely operational, the extreme rainfall strained water mains and highlighted the need for system hardening. The wastewater (sewer) system faced considerable stress from infiltration and power outages, resulting in localized sewer backups. Most prominently, the stormwater drainage network was overwhelmed on a citywide scale—an issue at the heart of the flooding. This section details damage and unmet needs in each of these subsystems.

⁷ Lisa J. Huriash, “Alone and scared”: Broward County demands answers to bus service woes for the disabled,” *South Florida Sun-Sentinel*, May 3, 2023, https://www.transitallent.com/articles/index.cfm?story=Broward_County_Paratransit_Woes_5-4-2023.

Drinking Water Systems

The city's water treatment plants, such as the Fiveash Water Treatment Plant, are built to withstand heavy rain, and they continued operating through the storm. However, floodwater did encroach on parts of the distribution system. Aging water mains, already prone to breaking, were put under additional pressure by shifting soils and uprooted trees.

The unmet needs for drinking water infrastructure include replacing and relocating certain water mains that are in flood-prone rights-of-way. City Public Works officials have prioritized water lines in low-lying neighborhoods (including Edgewood, Melrose Manors, parts of Sailboat Bend) for upsizing or repositioning, since breaks in those areas during floods not only interrupt service but can worsen street flooding: for example, a broken main gushes thousands of gallons into an already flooded street.

Additionally, the City Hall flooding incident revealed that some critical water system controls and pumps may need to be elevated or protected. Had floodwaters risen a bit more, they could have inundated pump stations or control panels for the water system.

Wastewater (Sewer) Systems

The sewer system was pushed to its limits by the April 12, 2023 floods, revealing acute needs for reinforcement and modernization. Fort Lauderdale operates roughly 500 miles of sewer mains and a network of lift stations (also known as pumping stations) that move wastewater, all of which rely on power and are vulnerable to infiltration. During the storm, enormous volumes of rainwater infiltrated the sewer pipes through manholes and cracks, and at the same time many lift station pumps briefly lost power; 22,000 customers lost electricity across the city.⁸ This one-two punch led to several sewer overflows and backups: in Edgewood and River Oaks, some residents reported sewage coming up through floor drains and toilets when the system was overwhelmed.

The city's preliminary damage assessment noted incidents of sewer overflows and highlighted them as a sign of weakness in the utilities. A few lift stations in the lowest areas were within inches of being submerged; crews had to use emergency generators and bypass pumps to keep wastewater flowing and prevent a health disaster. The unmet infrastructure needs here are focused on hardening and upgrading the wastewater system. Key projects include elevating critical equipment at lift stations—or even relocating certain lift stations out of high-risk flood zones—and aggressive inflow and infiltration reduction, sealing leaky pipes and manholes so that rainwater cannot so easily intrude.

Another needed improvement is installing backup power generators at all major sewage pumping stations; some smaller stations did not have permanent generators and relied on hurriedly deployed portable units. These projects go beyond what emergency aid covers. FEMA PA will fund repairing any physical damage to sewer lines or pumps, but not the cost of elevating a lift station or upsizing pipes “beyond pre-disaster capacity.” Fort Lauderdale's recovery plan must fund those resilience upgrades.

Stormwater Drainage

Perhaps the most crucial infrastructure failure in the April 12, 2023 event was the stormwater drainage system. Simply put, it could not handle the deluge. Fort Lauderdale has an extensive network of storm drains, pipes, canals, and pump stations, but the rainfall far exceeded its design capacity, especially in older neighborhoods. One of the biggest issues was the capacity shortfall in key drainage basins, such as the Edgewood Canal/South Fork New River basin and the Tarpon River basin. Water levels in canals rose so high that gravity drainage from the

⁸ Associated Press, “Torrential storms batter South Florida, close key airport,” WLOX, April 12, 2023, <https://www.wlox.com/2023/04/13/torrential-storms-batter-south-florida-close-key-airport/>.

streets ceased; the stormwater had nowhere to go because the receiving waters were full. As a result, neighborhoods away from the canals, even those with drains and swales, could not drain until canal levels subsided days later.

Since the disaster, Fort Lauderdale has begun addressing these vulnerabilities, but much remains to be done. Under the Fortify Lauderdale initiative, the city fast-tracked several stormwater improvements after the flood: for example, it completed a \$14.5 million stormwater project in Edgewood in 2024, constructing a new pump station and a stormwater preserve area to store runoff. The River Oaks Stormwater Preserve, a newly created retention park with wetlands and a pump, now helps prevent flooding in Edgewood and River Oaks by pumping water out during heavy rains. Additionally, drainage projects in Melrose Manor and Riverland neighborhoods were initiated, and the city installed auto-flushing devices in certain stormwater pipes to regularly clear sediment and biofilm buildup. These measures have already shown positive results: residents noted that by the next rainy season, storm drains in Edgewood were flowing better and not clogged with debris as before. However, these efforts have so far concentrated on the most severely impacted southwest neighborhoods; unmet needs persist across the rest of the city.

Large swathes of Fort Lauderdale still rely on decades-old drainage infrastructure or, in some cases, minimal drainage infrastructure that was proven inadequate by the 2023 flood. For example, in the Durrs and Victoria Park areas, residents experienced significant street flooding, suggesting those areas need upgraded storm drains and possibly pumps or retention areas. Likewise, parts of Middle River Terrace and Las Olas Isles, while outside the epicenter of the storm, could benefit from preventive improvements like tidal control valves to stop high tides or backed-up canals from pushing into the streets and increased inlet capacity.

The city’s public works department, in a post-flood assessment, identified at least 17 neighborhoods citywide for major drainage upgrades under the expanded Fortify Lauderdale plan. This new plan—a \$500 million, 10-year stormwater overhaul⁹—will result in the installation of larger drainage pipes, additional catch basins, tidal valves on outfalls, and even raised seawalls where needed. It represents the city’s concerted push to mitigate future flooding. Nevertheless, funding that entire plan is a challenge. Current capital budgets and state grants cover only a portion of it, leaving an unmet need that the CDBG-DR funds could significantly help with.

Unmet stormwater needs are summarized in **Figure 12**:

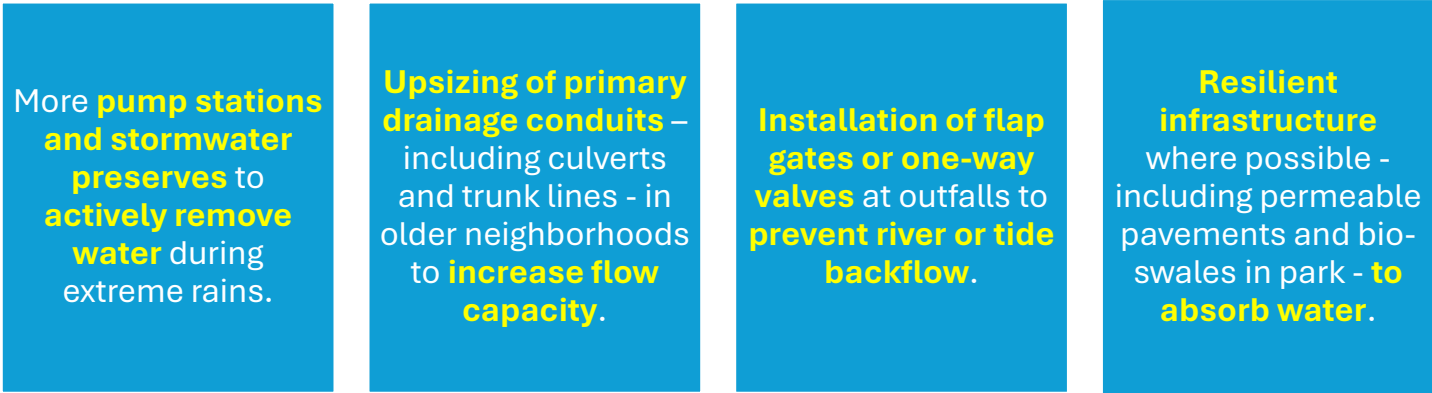


Figure 12: Critical Stormwater Needs

⁹ City of Fort Lauderdale, “Infrastructure,” City of Fort Lauderdale Website, <https://www.fortlauderdale.gov/government/city-commission/mayor-dean-j-trantalis/infrastructure>.

Fort Lauderdale's Action Plan assigns high priority to stormwater infrastructure projects that both restore and enhance the system's capacity. Residents have emphasized that inadequate drainage was the root cause of so much damage, and they called on the city to fix longstanding water management issues rather than just responding to the aftermath. Rebuilding smarter now will save money later: improvements like larger drains, retention basins, and higher roads are a form of mitigation that can reduce future flood losses. By investing CDBG-DR funds into these stormwater needs, Fort Lauderdale can ensure that a rainstorm of similar magnitude will find a more resilient drainage network and result in far less harm.

Power and Utilities (Electric Grid and Communications)

At the height of the storm, more than 22,000 customers in Fort Lauderdale lost electrical service. The outages were caused partly by precautionary shutdowns and partly by flood-related short circuits due to water intruding into underground electrical connections and substation equipment. Florida Power & Light (FPL) reported that several neighborhood-scale substations in and around the city were encircled by floodwater, and crews had to wait for water to recede to safely access and inspect them. While the grid was largely restored within 24–48 hours, the incident underscored vulnerabilities: certain critical electric infrastructure lies in low areas and is susceptible to flooding. Unmet needs in this area include hardening or relocating components of the electrical distribution system. The city will need to coordinate with utility providers on these mitigation projects.

In terms of communications, flooding can damage fiber-optic lines or knock out cell towers. During the April 12, 2023 flood, spotty cellular service was reported in some flooded zones, likely because backup generators at cell sites ran out of fuel or because lines were damaged by water. Public safety communications—including police/fire radio—fortunately remained operational, but City Hall's basement, where the IT department housed its vital servers, was flooded with 8 feet of water. One of the city's major data centers, powering systems and applications critical to every department was housed at City Hall.¹⁰ The unmet need here is to bolster communications resiliency: elevating important telecom and information technology equipment, ensuring cell towers have longer-lasting backup power, and possibly expanding the city's use of satellite or mesh network communications for emergencies. While these might not be traditional infrastructure in the bricks-and-mortar sense, they are vital for effective disaster response.

Unmet power and utility needs revolve around making the grid flood-resilient: moving vital components out of flood zones, securing backup power for substations and communication towers, and investing in smart grid technologies that can isolate outages. These are typically outside the scope of FEMA assistance, which might replace a damaged transformer but won't fund a new elevated substation, so CDBG-DR can play a role in filling that gap. By doing so, Fort Lauderdale will reduce the risk of extended power loss and communication blackouts in future storms—a benefit for public safety and quicker recovery. It's also worth noting the overlap with mitigation: strengthening the electric and communication systems now will help protect vulnerable populations, such as those who rely on powered medical equipment or those who need to call for help, when the next disaster strikes.

Public Buildings, Facilities, and Parks

Public facilities in Fort Lauderdale sustained significant flood damage in April 2023, creating both immediate repair needs and opportunities to rebuild stronger. This category includes government buildings, like City Hall, community facilities such as schools, fire stations, and libraries, and recreational assets like parks. Many of these facilities not only serve daily needs but also play roles in disaster response, so their post-flood condition and

¹⁰ Carrie Speranza, "Rain and Rescue: Fort Lauderdale's Battle against a Record-Breaking Downpour," Esri Blog, March 12, 2024, <https://www.esri.com/about/newsroom/blog/fort-lauderdale-battles-record-breaking-downpour#:~:text=The%20GIS%20held%20steady%2C%20addressing,a%20vision%20for%20the%20future.>

resiliency are of high importance. This section details the impacts on key public buildings and parks and the unmet needs for their restoration and improvement.

Government Buildings

This record flooding forced the closure of Fort Lauderdale City Hall, a stark indicator of damage to critical public infrastructure. On April 13, 2023, City Hall was found to be unsafe: the ground floor had taken in water, electrical systems were compromised, and mold growth soon followed. “City Hall is not a safe building, you can’t use it right now,” Mayor Dean Trantalis explained at the time.¹¹ City Hall remains closed for extensive repairs and mold remediation, and city operations have been relocated to temporary offices. This disruption highlights an unmet need not just to repair the building (the portion not used for conduct of government, which is prohibited from funding per the Universal Notice¹²), but to flood-proof and possibly rethink the facility entirely. Options under discussion include major mitigation renovations, such as elevating critical systems, waterproofing the foundation, and installing flood gates. A portion of the city’s CDBG-DR plan may be directed to ensuring that City Hall is protected from future flood events, serving as a model resilient building.

Community Facilities

Neighborhood community centers such as the Croissant Park Community Center and the Joseph C. Carter Park facilities saw floodwater encroachment. Carter Park’s community building, which sometimes functions as a shelter, had a few inches of water inside, requiring cleanup and raising questions about preparedness, including whether these centers have flood barriers or sandbag supplies.

Schools

Schools serve as both educational facilities and as emergency shelters, and the flood dealt a blow to many. Broward County Public Schools reported at least \$2 million in flood damage across schools in the region, with several of those schools in Fort Lauderdale proper. Classrooms, gyms, and electrical systems were affected. The unmet need here lies in mitigating schools against future floods. That could involve projects like installing flood-resistant materials (e.g., tile flooring instead of carpet), raising electrical outlets higher on walls, creating flood barrier systems for doors, or even landscaping changes to route water away from school buildings. Another identified need is backup power: during the flood, some schools used as community shelters lost power or lacked generators. Ensuring key schools have generators or solar backups would allow them to function as shelters or distribution points if needed.

The city’s public facilities’ unmet needs cover not just fixing what was broken but upgrading these buildings. Many public facilities were revealed to be insufficient and need enhancements like generators and structural hardening. CDBG-DR funds can fill the gap by financing improvements that other funding cannot—for instance, FEMA might repair school damage but does not pay to flood-proof a school auditorium with new waterproof doors. The city will likely allocate a portion of recovery funds to a public facilities program addressing these gaps, making sure that city services can continue uninterrupted in future events. This is not only about bricks and mortar, but about continuity of governance and community support. A hardened City Hall can serve as an emergency operations center; a rebuilt community center can double as a shelter without fear of flooding; a repaired fire station can remain operable during a storm. Each such investment has a direct benefit to residents’ safety and the efficiency of disaster response.

¹¹ Daniel Rivero, “This is a nightmare’: Flooding in Fort Lauderdale brings frustration, homelessness,” WLRN Public Media, April 20, 2023, <https://www.wlrn.org/news/2023-04-20/this-is-a-nightmare-flooding-in-fort-lauderdale-brings-frustration-homelessness>.

¹² The U.S. HUD Universal Notice for CDBG-Disaster Recovery Funding (90 FR 1754 and Memorandum 2025-02)

Parks and Recreation Facilities

Fort Lauderdale's parks and recreation facilities were also impacted by the flood, though in varied ways. Many parks naturally act as drainage sponges, and in this storm they did, which sometimes meant they were heavily inundated but, in absorbing water, they spared nearby homes from worse flooding. For example, Snyder Park, a large greenspace near Edgewood, became a temporary lake as it took on stormwater overflow.¹³ Similarly, Holiday Park experienced significant ponding. In the southwest, River Oaks Stormwater Preserve—a newly constructed park designed to hold water—functioned as intended by filling up. It prevented even worse flooding in Edgewood, but the park's boardwalk and landscaping suffered some damage from the prolonged high water. Smaller neighborhood parks in low areas, such as those in Melrose Park and Durrs, also had standing water that ruined fields and some amenities. Another aspect of storm damage to parks is tree loss and debris. The flood and associated severe weather knocked down many trees. Some parks therefore lost tree canopies, and those need replanting. Urban forestry restoration could be part of the recovery plan, ensuring new trees are more wind and flood resilient.

The unmet needs for parks are twofold: restoration of damaged features and leveraging parks for resilience. Restoration is straightforward: replacing sod, fixing playgrounds, and repairing park buildings (bathrooms, pavilions) that were water damaged. Parks and recreation facilities need funding to not only fix damage but to implement resilience upgrades, such as raised park facilities, integrated retention areas, and backup power for any park buildings used in emergencies. Fort Lauderdale has the opportunity to rebuild parks with resilience in mind. This means possibly re-grading certain park areas to enhance flood storage, using water-tolerant materials, and protecting facilities.

Debris Management

In the wake of the flood, Fort Lauderdale faced a massive task of debris removal, an often overlooked but critical infrastructure challenge. Unlike a hurricane, the debris from a flood is not limited to wind-blown roofs or downed trees; flood debris is largely water-damaged household belongings, construction debris from flood repairs, and vegetative debris from inundated landscaping. The April 12, 2023 flood generated thousands of tons of debris on curbsides as residents gutted their homes. Piles of waterlogged furniture, drywall, and carpeting lined the streets of Edgewood, Melrose Park, and other hard-hit areas.¹⁴ In addition, natural debris like fallen tree limbs, washed-in mud, and garbage swept out of storm drains was scattered across roads and yards. Managing and disposing of this material stretched the city's solid waste and public works resources. Initially, regular bulk trash pickup routes were overwhelmed. The city brought in an emergency contractor to help with debris clearance, and even with that, officials estimated it would take 4–6 weeks to complete the pickup of flood debris. This lengthy timeline left some residents concerned about mold and sanitation issues from piles of debris sitting out, not to mention the visual blight and impediment to traffic in residential areas.

The flood also clogged drainage systems with debris. City vacuum trucks and contracted crews had to work intensively to clear storm drains and canals of silt, leaves, and trash that the floodwaters deposited. Unmet needs in debris management revolve around improving the city's capacity to quickly clear and dispose of disaster debris.

¹³ Steve Maugeri, "Residents in River Oaks, Edgewood neighborhoods sue city contractors over 2023 historic flooding," CBS News Miami, April 18, 2025, <https://www.cbsnews.com/miami/news/river-oaks-edgewood-residents-sue-city-contractors-2023-flooding/>.

¹⁴ Marissa Bagg, "A Soggy, Nasty Mess': Edgewood Streets Lined With Damaged Belongings as Victims Deal With Historic Flooding Aftermath," NBC 6, April 18, 2023, <https://www.nbcmiami.com/news/local/a-soggy-nasty-mess-edgewood-streets-lined-with-damaged-belongings-as-victims-deal-with-historic-flooding-aftermath/3016894/>.

One need is for additional equipment—more vacuum trucks, street sweepers, and high-water vehicles—that can be deployed immediately after an event to clear roads and drains.

Summary: Infrastructure

Fort Lauderdale’s infrastructure needs after the April 12, 2023 flood, are extensive and multifaceted. The disaster revealed that while the city had made commendable investments in recent years, substantial unmet needs remain across transportation, water management, utilities, and public facilities. Simply put, emergency repairs alone are insufficient—the city must undertake major upgrades to truly recover and become more resilient. This will require funding beyond what is already identified. FEMA assistance and insurance proceeds cover only a fraction of total costs. The investments needed are not just to restore normalcy, but to build back better.

As data was evaluated, we learned of limitations with the FEMA OpenData. The city consulted with its internal public works to receive updated FEMA Public Assistance (PA) project data. Based on updated FEMA PA data obtained through coordination with the city’s public works department, **Table 14** is a summary of FEMA PA assistance received by City of Fort Lauderdale for the April 12, 2023 flood (DR-4709):

Table 13: FEMA PA Total Costs with Share Requirements (DR-4709)

FEMA PA Category	Estimated Total PA Cost	Total Federal Share	Total State Share	Total Local Share
A – Debris Removal	\$0.00	\$0.00	\$0.00	\$0.00
B – Emergency Protective Measures	\$0.00	\$0.00	\$0.00	\$0.00
C – Roads and Bridges	\$0.00	\$0.00	\$0.00	\$0.00
D – Water Control Facilities	\$675,000.00	\$506,250.00	\$84,375.00	\$84,375.00
E – Buildings and Equipment	\$3,286,747.51	\$2,465,060.63	\$410,843.44	\$410,843.44
F – Utilities	\$205,117.09	\$153,837.82	\$25,639.64	\$25,639.64
G – Parks and Other	\$106,173.54	\$79,630.16	\$13,271.69	\$13,271.69
Total	\$4,273,038.14	\$3,204,778.61	\$534,129.77	\$534,129.77

Table 15 adds an additional 30% total for resiliency and 26.9% total for increased cost of building materials due to inflation and cost increases over time for eligible FEMA PA Categories with non-federal share requirements.

Table 14: FEMA PA Total Costs with Share Requirements (DR-4709) with Resiliency Added

FEMA PA Category	30% Resiliency	26.9% Increased Cost of Building Materials	Estimated Total PA Cost with Increased Safety and Material Costs	Non-Federal Match Required (Total Unmet Need)
A – Debris Removal	\$0.00	\$0.00	\$0.00	\$0.00
B – Emergency Protective Measures	\$0.00	\$0.00	\$0.00	\$0.00
C – Roads and Bridges	\$0.00	\$0.00	\$0.00	\$0.00
D – Water Control Facilities	\$202,500.00	\$181,575.00	\$1,059,075.00	\$264,768.75
E – Buildings and Equipment	\$986,024.25	\$884,135.08	\$5,156,906.84	\$1,289,226.71
F – Utilities	\$61,535.13	\$55,176.50	\$321,828.71	\$80,457.18
G – Parks and Other	\$31,852.06	\$28,560.68	\$166,586.28	\$41,646.57
Total	\$1,281,911.44	\$1,149,447.26	\$6,704,396.84	\$1,676,099.21

The city has built a list of known projects not funded through other sources. After applying another 30% increased cost for resiliency measures, and an additional 26.9% for increased cost of building materials due to inflation, we have calculated an additional \$20,397,000 in unmet needs to support these projects adversely impacted by the April 12, 2023 flood (**Table 16**).

Table 15: Standalone Projects

Other Infrastructure Projects	Initial Cost Projections	30% Resiliency	26.9% Increased Cost of Building Materials	Estimated Total PA Cost with Increased Safety and Material Costs
Standalone Projects	\$13,000,000.00	\$3,900,000.00	\$3,497,000.00	\$20,397,000.00

City of Fort Lauderdale will utilize infrastructure and mitigation funding to support unmet needs for infrastructure projects.

Economic Revitalization

The April 12, 2023 flooding event caused major economic damage to the city, estimated at \$1.1 billion, including business interruptions, property damage and loss, and damage to infrastructure. Widespread shutdowns occurred due to the flooding and the declared state of emergency. In response to the flooding, FloridaCommerce assisted people in Broward County with small business loans. That program assisted more than 429 small businesses and over \$16 million in Broward County, including Fort Lauderdale.

Flood impacts were both direct and indirect. This section will explore the damage in economic impacts to small businesses, physical damage and business interruption, employment and income loss, special sectors, tourism, and industrial businesses.

Impacts on Small Businesses

The April 12, 2023 flooding hit small businesses hardest—storefronts, restaurants, service firms, light-industrial tenants, and marine trades—through both direct physical damage and extended disruption, including road closures, supply bottlenecks, and customer access loss. Due to the major flooding, roads were closed, which resulted in some businesses being closed for days. Not only did this impact the ability to remain open for business, but short-term inventory losses were experiences. With feet of floodwater inundating businesses, inventory was damaged, resulting in loss of revenue and profit. Water damage also impacted structures, which caused longer closures for businesses. All these interruptions in operations greatly impacted business and profits. The long-term damage included walls and flooring that needed to be replaced, as well as infrastructure damage. This assessment notes competing limitations of this data: (1) the data provided is for the entire disaster area (and not just the City of Fort Lauderdale), and (2) the survey coverage is partial and likely understates total damages.

In the state’s Business Damage Assessment Survey conducted just after the event, 326 businesses responded countywide: 227 reported physical damage and 226 reported revenue loss, with average reported damage of \$79,332.51 per firm,¹⁵ underscoring the scale of capital shortfalls facing small enterprises that typically operate on

¹⁵ Governor Ron DeSantis, “Request for Major Disaster Declaration Broward County Flooding,” April 25, 2023, <https://www.floridadisaster.org/contentassets/241a13fe015142f2998c308d5a3c3aa8/major-disaster-dec-request-broward-county-flooding-executed.pdf>.

thin margins. Using that survey's averages as a proxy, damage among just the respondents indicates losses on the order of \$18+ million, before accounting for uninsured business-interruption and supply chain impacts.

Key economic generators suffered compounding effects that cascaded to small businesses citywide. Fort Lauderdale–Hollywood International Airport closed for two full days, halting travel, visitor spending, and airport-dependent commerce. Port Everglades experienced prolonged disruptions that spilled into local markets. Both closures suppressed foot traffic and delayed deliveries for retailers, restaurants, and services across commercial corridors.

Emergency capital has reached some firms: FloridaCommerce's Emergency Bridge Loan program extended \$16+ million to 429 small businesses in Broward (including Fort Lauderdale), providing short-term working capital while insurance and federal aid were pending. Even so, businesses report significant remaining gaps for build-back, inventory replacement, and cash flow stabilization, especially among those without flood insurance.

According to summary SBA Loan Data¹⁶, 904 applications were submitted, but only 97 applications—roughly 11%—were approved. With total verified losses for all applications verifying \$20.5M in losses and only funding \$3.9M, there is a mentionable gap in unmet needs. The information available indicates that a targeted Small Business Recovery program, which may include grants or forgivable loans along with technical assistance offered, is warranted to address working-capital gaps, inventory replacement, code-compliant repairs, and resilience retrofits (such as elevating critical equipment).

Physical Damage and Business Interruption

Physical Damage

Floodwaters destroyed inventory, fixtures, and machinery. Saturated interiors required demolition, mold remediation, and full build-backs, including flooring, walls, and electrical systems. Among surveyed firms, 227 reported facility damage with an average of \$79,332.51,¹⁷ figures that exclude many non-respondents and do not fully capture uninsured contents losses or code/mitigation cost adders.

Business Interruption

Prolonged street closures and access barriers forced multiday shutdowns across numerous corridors. Fort Lauderdale–Hollywood International Airport's two-day closure halted airport-area commerce and visitor spending. Port Everglades' flood-submerged fuel-pump motors reduced fuel distribution by greater than 50% (to approximately 7.5 million gallons per day) for over 10 days, triggering a regional gas shortage that raised logistics costs and constrained deliveries for weeks. These system shocks depressed sales across retail, hospitality, and services beyond the inundation footprint.

Small tourism-adjacent businesses faced outsized interruptions as 1,100+ flight cancellations and approximately 64,000 stranded or impacted passengers rippled into hotels, restaurants, attractions, and ground transportation during a typically strong spring travel period. Recovery lag effects further suppressed bookings and spending after waters receded.

Assistance to Date and Known Gaps

While the state opened a Business Recovery Center and activated Emergency Bridge Loans, full SBA uptake and insurance payouts remain unclear. SBA approvals mirror other disasters—with only 10% of applications approved—and still skew toward debt, leaving many micro and LMI-area businesses with residual non-debt-tolerant needs,

¹⁶ FL-00186 SBA Loan Data Summary (SBA Declaration #17901-17902) received September 4, 2025

¹⁷ Governor Ron DeSantis, "Request for Major Disaster Declaration Broward County Flooding," April 25, 2023, <https://www.floridadisaster.org/contentassets/241a13fe015142f2998c308d5a3c3aa8/major-disaster-dec-request-broward-county-flooding-executed.pdf>.

including grant-eligible build-backs, inventory, and code or mitigation-related costs. CDBG-DR can also fund commercial-corridor drainage fixes like upsizing inlets and adding tidal valves where repetitive flooding repeatedly interrupts commerce.

Employment and Income Loss

Flood-driven closures and access constraints produced immediate workforce impacts. In early survey results, 51 businesses reported layoffs affecting 197 workers (temporary) and 50 workers (permanent)—a conservative snapshot given the limited survey window and the broader, multi-week disruption from airport and port shutdowns and fuel constraints. Hourly and tip-reliant workers (hospitality, retail, personal services, and transport) experienced lost shifts and income that outlasted the physical flooding due to continued clean-up and supply shortfalls.

Airport and port disruptions magnified income loss beyond the inundation zones: curtailed flight schedules, reduced visitor flows, and delivery delays depressed labor hours across hotels, restaurants, taxis and rideshare services, and contractors tied to airport and port operations. The compounded logistics shock from the 10-day fuel distribution shortfall further constrained hours for drivers, couriers, and service technicians.

Special Sectors

Tourism

Tourism was highly impacted during and after the April 12, 2023 flood. The Fort Lauderdale–Hollywood International Airport was shut down from the afternoon of April 12 to the morning of April 14 due to 2 feet of flooding in the immediate and surrounding areas. During that time, which coincided with Spring Break, 1,119 flights were cancelled from Wednesday to Friday and about 64,000 passengers were affected. People were not only stranded in Fort Lauderdale, but they were sleeping at the airport because roads into and out of the airport had been closed. Delays affected not only those flying on April 12–14, but flights were also impacted in the days following.

Industrial

With its proximity to the beach, Fort Lauderdale has always been a tourist-based economy. More recently, the city has grown more diverse in terms of industries: marine, manufacturing, finance, insurance, real estate, technology, avionics/aerospace, and film/television production. Port Everglades encompasses one of the larger industries. The April 12, 2023 flood disrupted operations at Port Everglades due to submerged pumps. While this port halted operations, shipments were delayed. One of the larger and immediate impacts was the imports of gasoline. Since Port Everglades is a hub for gas, receiving about 40% of the gasoline for the South Florida region, there was a gas shortage that took about a week to catch up with demand.

The estimated total eligible assistance provided through the SBA and NFIP insurance is unknown at the time of initial draft publication of this Action Plan; we will use this information, once received, to further refine our calculations for total assistance received—a duplication of benefits—and the current calculation of total verified loss of \$18 million using available data. The resulting unmet need totals \$23.4 million (**Table 17**) when factoring in a 30% resiliency cost factor. This difference indicates that businesses may still need recovery and mitigation assistance to rebuild operations to return to their pre-disaster state.

Table 16: Economic Revitalization Unmet Need

Current Verified Loss	Total Assistance	Economic Unmet Need (with 30% Resiliency)
\$24,418,710	\$7,826,449.96	\$21,569,938

Public Services

Vulnerable populations face significant challenges in disaster recovery. After a disaster, these individuals and families, particularly low-income, homeless and seniors populations, often struggle with limited access to financial resources and insurance, hindering their ability to rebuild and relocate. Financial constraints may also mean that these households lack savings or alternative housing options, leading to prolonged displacement. In recovery efforts, vulnerable populations may have less access to information and resources due to factors like language impediments, lack of internet access, or limited transportation, which can delay the recovery process. Furthermore, the cumulative impact of pre-existing disparities, such as employment instability, places vulnerable communities at greater disadvantage both in terms of disaster impacts and long-term recovery outcomes. Public services include activities that assist eligible people to overcome the challenges of unmet recovery needs.

The City of Fort Lauderdale has a population of 182,760 persons¹⁸ and 78,650 households.¹⁹ Community characteristics drawn from U.S. Census data are categorized in **Table 18**.

Table 17: Community Characteristics (U.S. Census, ACS 2023 and 2020 Decennial Census)

Community Characteristics ²⁰	
Median Household Income	\$80,539
HUD LMI %	41.8%
Employment Rate	62.2%
Population without Healthcare Coverage	11.4%
Population with bachelor's degree or higher	37.6%

The city faces several housing challenges that affect its residents, including the lack of affordable housing, homelessness, housing quality, and weather displacement. Cost burden represents the most prominent housing issue in Fort Lauderdale. It is defined as a situation where a household allocates more than 30% of its income to housing expenses, while a severe cost burden occurs when this figure exceeds 50%. Data from the 2016–2020 CHAS report indicates that approximately 33,670 low- and moderate-income households in Fort Lauderdale are affected by this issue.

Table 18: FEMA Other Needs Assistance (ONA) Applicants, Fort Lauderdale

Applicant by IA Category	Number of Applicants
Number of Other Needs Assistance (ONA) Eligible Applicants	5,048
Total ONA Amount	\$6,762,152.38
Average ONA Amount	\$1,339.57

¹⁸ U.S. Census American Community Survey, 2017–2021

¹⁹ HUD CHAS Data, 2017–2021 American Community Survey

²⁰ U.S. Census, ACS 2023 and 2020 Decennial Census

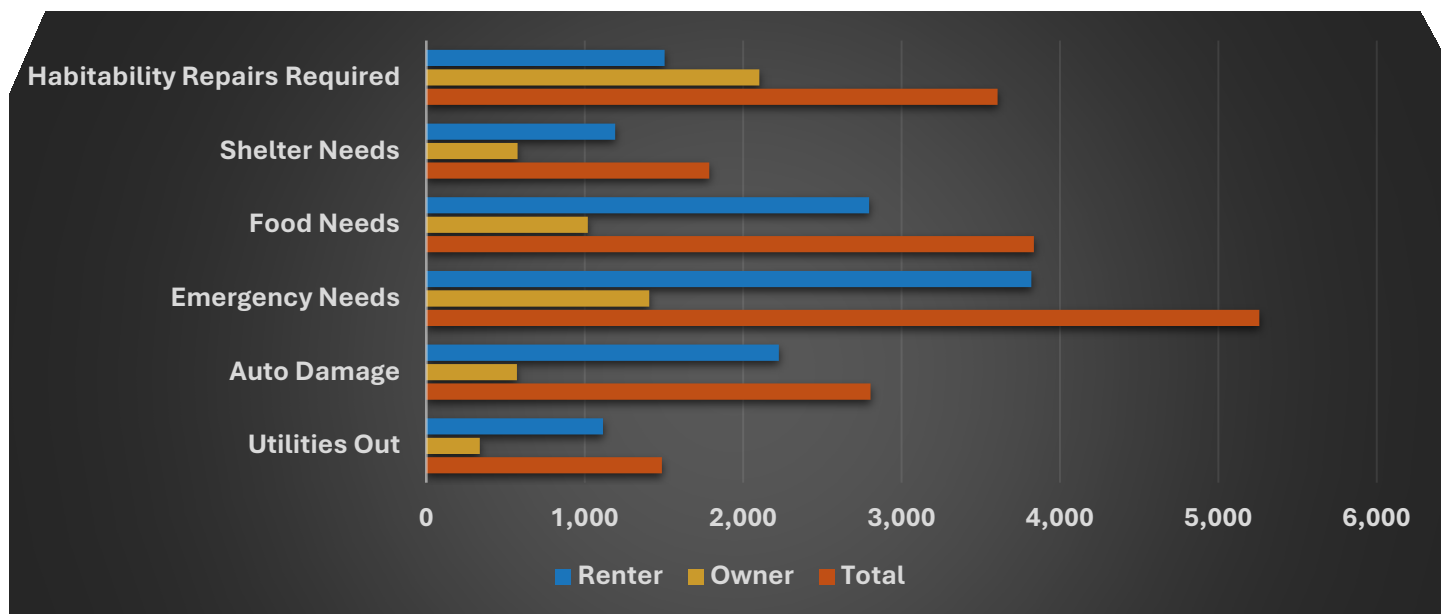


Figure 8 FEMA IA Applicant Service Needs

In Fort Lauderdale, FEMA IA data found that 11,241 households registered for FEMA assistance due to the April 12, 2023, flood. ONA is provided in the form of financial assistance (funds provided to the applicant). ONA provides assistance such as short-term lodging, medical/dental assistance, assistance to overcome disruption in childcare, transportation, repair/replacement of personal property, among other assistance. FEMA provided 5,048 Fort Lauderdale applicants with ONA with an average amount of assistance as \$1,339.57.

As seen in **Figure 14**, FEMA IA applicants reported damage to automobiles, food needs, utilities not functioning, and emergency needs as a result of the April 12, 2023 flood. Renters had a higher service need than owners. Only about 2% of renter applicants reported having flood insurance, compared to owners with 28% reporting coverage²¹.

This section examines unmet needs in the public services realm, including needs specific to vulnerable populations, such as residents with limited English proficiency, seniors, homeless or housing insecure individuals, and low-income households. In the context of CDBG-DR, public services also refer to eligible activities like health and mental health services, housing counseling, legal aid, job training, and other services that help residents recover.

Emergency Response and Public Safety Services

The immediate response to the flash flooding showcased both the strength and the strain of local public safety agencies. Over 900 calls were received by the Fort Lauderdale Fire-Rescue Department for help as floodwater rose, with an additional 250 calls the day after the storm. These rescues were hampered by the lack of high-water vehicles. In the downtown area, the tunnel was left impassable due to flooding and posed a serious risk to public safety.

Health and Medical Services

Flooding not only damages homes and cars but also disrupts people's access to medical care. Families may face mold-related illnesses and stress or lose the clinics and pharmacies they depend on. Recovery funds can help

²¹ FEMA IA Other Need Assistance data for Fort Lauderdale April 12, 2023 Flood

rebuild health facilities, provide emergency and mobile medical services, and create safe shelters for those with medical needs. Support can also include counseling, chronic disease care, and community health outreach. These efforts put people first, helping families recover fully and preparing communities to be stronger in the face of future disasters.

Social Services and Case Management

Another critical aspect of long-term recovery is helping residents navigate the labyrinth of assistance programs and rebuild their lives. Many Fort Lauderdale residents, especially the most vulnerable, need ongoing case management. For instance, low-income families that lost their homes and cars in the floods may need help applying for recovery resources, unemployment benefits, locating childcare, and then finding new housing and jobs.

Assistance for Vulnerable Populations

The most at-risk populations in Fort Lauderdale's housing crisis, particularly after the April 12, 2023 flood, include low-income families, elderly individuals, persons with disabilities, those experiencing homelessness, survivors of domestic violence, and minority groups. Tackling the challenges of these populations necessitate a multifaceted approach that includes affordable housing programs, tenant protection measures, and enhanced social services.

This area have a high FEMA IA Verified Loss. Several specific populations require tailored public services following the disaster. Residents of public housing and holders of Housing Choice Vouchers in Fort Lauderdale encounter numerous pressing challenges concerning housing stability, affordability, and overall quality of life.

As seen in **Figure 15**, low-income households are concentrated in the southeastern and central portions of the city. Several families, particularly after the April 12, 2023 flood, are compelled to reside in overcrowded environments due to the scarcity of housing options. Additionally, financial difficulties, such as job loss or unforeseen expenses, underscore the necessity for additional assistance programs.

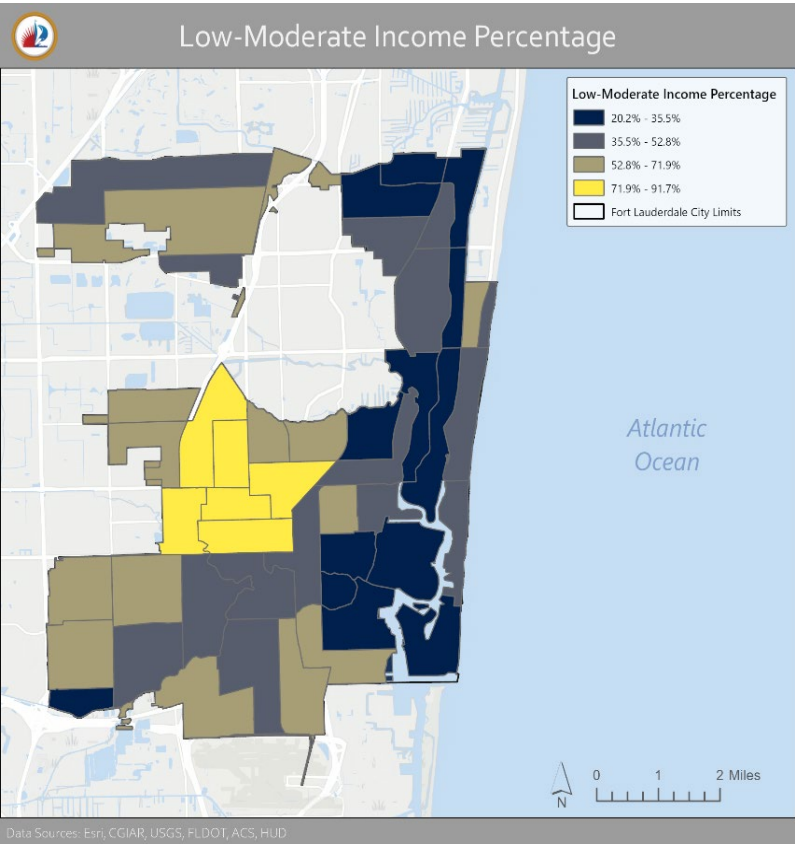


Figure 15 Percentage LMI Households (by Census Tract)

Many residents also require access to job training, career counseling, and placement services to attain self-sufficiency. Numerous individuals in the community are without healthcare insurance or encounter obstacles in accessing primary care, dental services, and mental health support.

Language Access

Fort Lauderdale is a diverse community. These populations bring many noteworthy cultures into the community. These populations may have limited English proficiency (LEP). The top non-English languages spoken at home in the city include Spanish (by far the largest) and Haitian Creole. **Figure 16** shows the areas with high LEP populations. Several of these areas intersect with areas of high FEMA verified loss of housing.

These communities faced language barriers in understanding emergency orders, applying for aid, and accessing services. Moving forward, unmet needs may include establishing a more systematic language access program in disaster recovery.

Seniors and Persons with Disabilities

The household composition of FEMA IA applicants found that 20% were elderly households. The city has a large retiree population, many of whom live in the affected communities. The elderly population in Fort Lauderdale continues to grow, with many seniors living on fixed incomes that are insufficient to cover rising housing costs. Many require accessible housing modifications, in-home care services, and transportation assistance to maintain independence. The frail elderly, particularly those with chronic illnesses or mobility impairments, often need assisted living or skilled nursing care. Individuals with physical disabilities require accessible housing, including features such as ramps, widened doorways, and modified bathrooms.

Those with mental or developmental disabilities often require supportive housing with case management, mental health services, and life skills training. Limited availability of affordable, accessible housing options poses a significant barrier, leaving many at risk of institutionalization or homelessness. The Public Housing Authority reports that 65 persons with a disability are living in a public housing units and 493 persons receive a

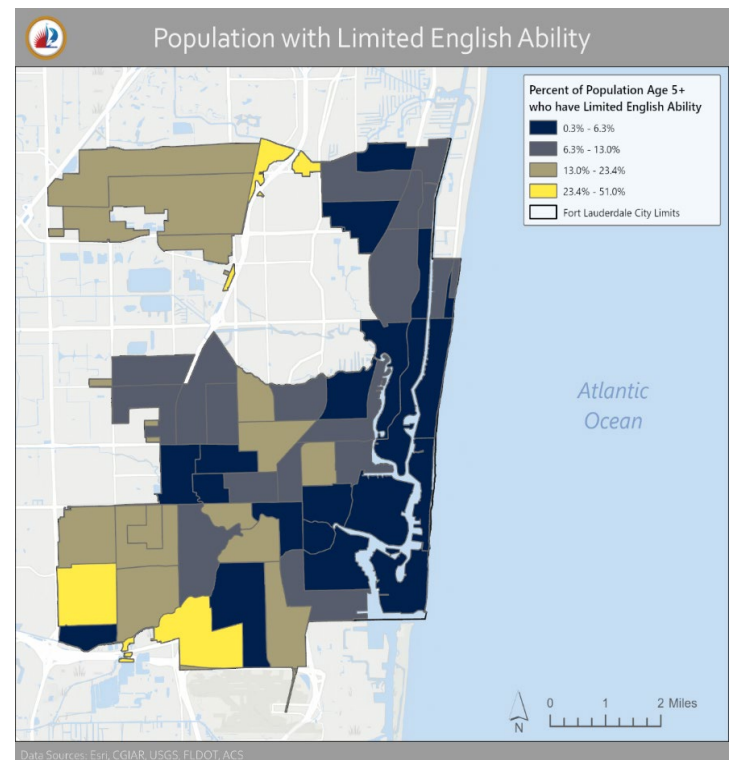


Figure 16 Percentage LEP (by Census Tract)

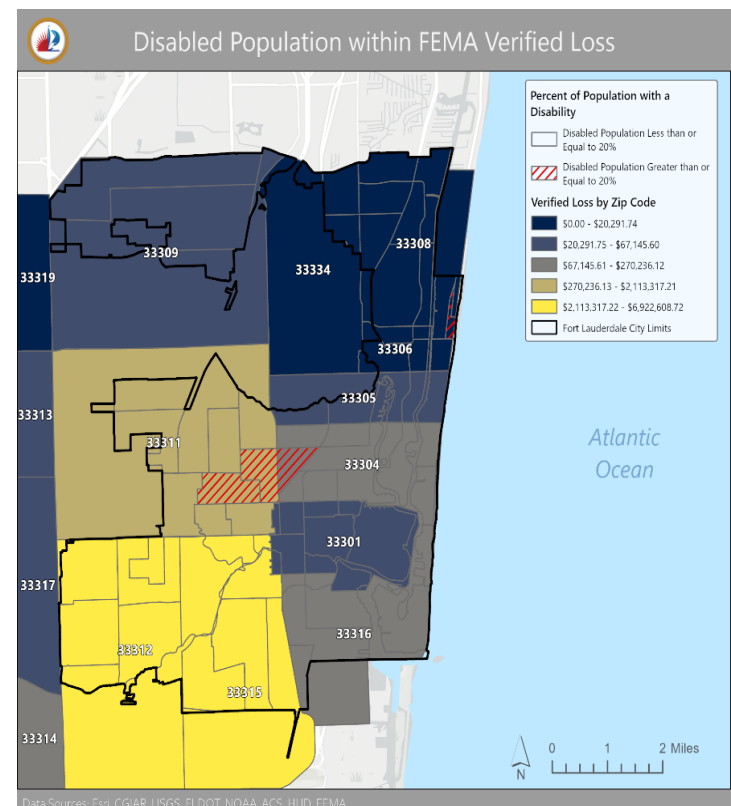


Figure 17 Areas of FEMA IA Verified Loss in relation to areas with 20% or greater persons with a disability

Housing Choice Voucher. In addition, there are 209 seniors aged 62 and older residing in public housing units, while 330 seniors benefit from a Housing Choice Voucher.

Figure 17 illustrates a concentration of individuals with disabilities in a zip code that has a moderately high level of FEMA Individual Assistance Verified Loss. This demographic may require increased case management and additional support services to aid in their recovery from disasters.

Further obstacles that may hinder a household's recovery from disasters include income disparities. According to Broward United Way, individuals with disabilities living in rental housing who allocate more than 35% of their income to rent or mortgage payments encounter financial difficulties that could jeopardize their housing stability.

Homeless Individuals

Broward County plays a central role in addressing homelessness through its leadership and coordination of the Broward County Homeless Continuum of Care Board. Households at risk of homelessness and people experiencing homelessness are obviously affected by natural disasters. The Point-in-Time Count conducted by the Fort Lauderdale/Broward County Continuum of Care on January 30, 2024, found 1,965 homeless households or 2,469 persons.

Table 19: Ft. Lauderdale/Broward County Continuum of Care Point-in-Time Count – by Shelter Type, 2024

Household Types ²²	Emergency Shelter	Transitional Housing	Unsheltered Homeless	Total Known Homeless
Persons in Households without Children	449	35	1,358	1,842
Persons in Households with at Least 1 Adult and 1 Child	213	145	57	415
Households with Only Children	2	0	2	4
Total Persons	664	181	1,624	2,469

The issue of homelessness is closely associated with the insufficient availability of housing for individuals and families classified as very low and extremely low income. In Fort Lauderdale, the combination of high housing costs and low wages in the local job market imposes significant financial strain on low- and moderate-income families. There is a pressing requirement for enhanced financial support, affordable childcare, transitional housing, and various other supportive services, particularly during the initial six months to one year following an individual's departure from a shelter.

Children and Youth

Children are often among the most affected during disasters. They may face disruptions in education, mental health challenges, and loss of stable environments. The household composition of FEMA IA applicants found that 17% were households with young children (<6 years). Unmet needs include food security, childcare, tutoring programs, and after-school initiatives, particularly for children who fell behind due to displacement.

Legal Aid

Damage was widespread in the Fort Lauderdale region, and many residents have faced legal challenges, such as disputes with insurance companies, landlord-tenant issues, contractor fraud and other scams, and title and documentation problems (e.g., some homeowners lacked clear title and had trouble proving ownership to get FEMA aid). Legal services providers in the area have been assisting low-income survivors with these issues, but

²² FY2024 Point-In-Time Count Dashboard, HUD Exchange

they are stretched thin. An unmet need exists to expand free legal clinics or assistance specifically for disaster recovery issues. This can significantly expedite individual recoveries.

Community and Faith-Based Organizations

The role of local organizations in providing public services post-disaster is important to a community's recovery. Churches, charities, and community groups across the city and region have provided food, clothing, cleaning supplies, and emotional support. While these groups have done tremendous work, they have lingering unmet needs: funding to replenish their resources and expand capacity for the long haul of recovery. CDBG-DR can indirectly support them by funding the services they deliver through subrecipient agreements or grants. Continuing and strengthening these public-private partnerships will ensure a more holistic recovery.

Summary: Public Services

The human services aspect of Fort Lauderdale's unmet needs is just as vital as physical recovery efforts. By addressing social needs such as health care, mental health support, safety net services, and removing barriers to access, we can ensure that our most vulnerable residents are able to recover alongside the rest of the community. The city will dedicate a portion of its funding to public services, within the 15% cap for CDBG-DR public service activities, to fund programs such as disaster case management, legal aid, mental health counseling, and outreach to reduce impediments to access for vulnerable populations. These efforts will complement the infrastructure and housing investments by strengthening community resilience and well-being.

Summary and Conclusion

On April 12, 2023, the City of Fort Lauderdale faced a historic flooding event, receiving over 25 inches of rain in 12 hours, compounded by tornado activity. This disaster exacerbated existing challenges within the housing market, which is already marked by rising prices, limited inventory, and a significant deficit in affordable housing for low- and moderate-income families.

The Unmet Needs Assessment has thoroughly outlined the extensive damages and ongoing requirements across key areas: housing, infrastructure, economic revitalization, and public services—essential components for a comprehensive recovery. The most pressing needs are in housing, where hundreds of homes require repair or reconstruction, and many families are still without permanent housing solutions. Infrastructure needs are also significant, encompassing improvements to drainage systems, the rebuilding of roads and utilities, and fortifying these systems against future storms. Additionally, the local economy, particularly small businesses, requires revitalization following unprecedented disruptions and losses. Finally, the community's social fabric needs strengthening through enhanced public services to ensure that individuals and families are not left behind as recovery efforts continue.

Table 21 evaluates the percentage of remaining unmet needs across the three core areas of recovery: housing, infrastructure, and economic revitalization.

Table 20: Estimated Needs for Core Areas of Recovery

Summary of Impacts/Support	Housing	Infrastructure	Economy	Total
Amount of Estimated Impact	\$168,965,209.00	\$17,273,038.14	\$24,418,710.01	\$210,656,957.15
(-) Amount of Funds Available	\$64,804,898.03	\$3,204,778.61	\$7,826,449.96	\$75,836,126.60
(+) Resiliency & Increased Cost Factors	\$31,248,093.29	\$8,004,839.68	\$4,977,678.02	\$44,230,610.98
Unmet Needs ([Impact—Available Funds] + Resiliency and Increased Costs)	\$135,408,404.26	\$22,073,099.21	\$21,569,938.07	\$179,051,441.54
Percent of Total Unmet Needs	75.63%	12.33%	12.05%	100.00%

Fort Lauderdale’s unmet needs significantly exceed the available CDBG-DR allocation of \$88.05 million. The total unmet needs outlined are in the order of the allocation, indicating that the city will need to carefully prioritize funding and also leverage other sources (FEMA, state, private insurance, etc.) to address all recovery aspects. The Action Plan will prioritize life-safety and housing needs first, in line with HUD guidance that housing recovery is paramount, while also ensuring that infrastructure, economic recovery, and public service projects that underpin the community’s functionality are addressed.

Table 22 provides a high-level summary of estimated unmet needs across these sectors in City of Fort Lauderdale that will be funded by this allocation, incorporating data available at the time of assessment. All figures are preliminary estimates and will be updated as the Program evolves.

Table 21: Summary of Unmet Needs by Sector – Fort Lauderdale (April 12, 2023, Flood)

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
Housing	\$40,440,000.00	46%	0%	100%	81%
Infrastructure	\$19,000,000.00	21%	0%	100%	70%
Economic Revitalization	\$4,500,000.00	5%	0%	100%	70%
Public Service	\$4,500,000.00	6%	0%	100%	100%
CDBG-DR Mitigation Set-Aside	\$13,208,450.00	15%	100%	100%	70%
Administration	\$4,402,550.00	5%	-	-	-
Planning	\$2,000,000.00	2%	0%	-	-
Total	\$88,051,000.00	100%	100%	100%	77%
% of Total	100%	100%	100%	100%	-

Mitigation Needs Assessment

Introduction and Background

Fort Lauderdale faces growing natural hazard risks associated with climate change, which threaten the city’s infrastructure, economy, environment, and public health.

In the 2023 floods, the City of Fort Lauderdale experienced major destruction that still needs repair. In order to prevent the same extent of destruction in the future, the plan is to build back better, which means building in a more sustainable way, taking into account the impact of all future disasters. HUD defines mitigation activities as “those 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.”²³ The Mitigation Needs Assessment identifies the city’s vulnerabilities and its resilience priorities.

Overview of Hazard Risks

Fort Lauderdale faces a variety of hazards and risks due to its geography and nature. This coastal community is prone to flooding, strong wind events, sea level rise, tornadoes, thunderstorms, drought, wildfires, extreme heat, sinkholes, and other natural hazards.

Flooding is a major hazard facing Fort Lauderdale. Hurricanes and rain events can bring heavy rainfall and severe impacts to both the coastal and urban areas due to Fort Lauderdale’s extensive canal network and low elevation. When tropical storms and hurricanes hit, flooding is a major concern. In the April 12, 2023, flooding event, the slow-moving low-pressure system contributed to major flooding, but other events like 2024 Hurricane Milton, which only brushed north of the city, still contributed to minor flooding.

Hurricanes and windstorms can develop into major events in the Fort Lauderdale area. In 2017, Hurricane Irma left flooding of around 1–2 feet along the coast. Hurricane Dorian in 2019 luckily had minimal impact after the storm turned, but the city was prepared for more extreme destruction. Hurricanes and major storm events also bring major winds, which can damage homes, trees, powerlines, and infrastructure. Overall hurricane risk is multifaceted, bringing rain, floods, and winds that impact residents, government, infrastructure, and nature.

While the city’s low elevation currently plays a major role in flooding, as time goes on, sea level rise will be a higher priority concern. It will act as a multiplying effect on all the current flooding impacts. King tides, which are higher than average tides, are currently predicted for over 30 days in 2025 by the National Oceanographic and Atmospheric Administration (NOAA). Fort Lauderdale also experiences “sunny day flooding,” which is flooding when there is not rain or a storm. Because of the large canal system in the city, this affects even inland streets. Sea level rise will be an increasing concern not only for coastal areas, but also inland areas.

Detailed Hazard Assessment and Impacts

Hurricanes and Strong Wind Events

In order to mitigate damage from hurricanes and strong wind events, Fort Lauderdale should manage hurricane damage by mitigating flood risk by updating infrastructure. As discussed in the Fortify Lauderdale plan, the city will ensure resilience by focusing on stormwater projects and using updated flood data to target the highest at-risk communities. The majority of projects are set to target the southern part of the city, which is the area most impacted by the April 2023 flood.

Other mitigation strategies that are forthcoming, and to be considered are; tidal valves, maintenance of stormwater drains and pipes, drainage improvements, stormwater catch basins, and flood protection (i.e.

²³ https://www.hud.gov/sites/dfiles/CPD/documents/CDBG-DR_Mitigation_Set-Aside.pdf

seawalls). These upgrades, along with policy updates will ensure long-term resilience when facing hurricanes and strong wind events.

Storm Surge and Coastal Flooding

Storm surge and coastal flooding can happen not only during hurricanes, but with changing climates and environments, flooding can happen on “sunny days” due to high tides. The city should be prepared with plans for municipal staff and residents in order to be informed. Education on flood safety is important, and the city can ensure residents know about resources like Alert FTL, which can alert residents by phone, email, or text. In the City of Fort Lauderdale’s January 2018 Stormwater Master Plan, initiatives were drawn out to utilize the natural environment as well as innovative techniques for managing stormwater, storm surges and flooding, especially in seven (7) key neighborhoods. The targeted areas include Edgewood, Victoria Park, Progresso Village, Southeast Isles, Durrs, and River Oaks.

Seawalls can be used to mitigate storm surges and coastal flooding. A seawall is “a vertical or near vertical (often interlocking) structure placed between an upland area and a waterway or waterbody for erosion and flood control.”²⁴ The city may consider seawall maintenance as well as new seawalls to combat future surges and flooding. Natural environmental protection can be essential to coastal flood mitigation, for example reef protection. In addition to these mitigation techniques, updated policies, city ordinances, and use of current flood maps will help ensure the safety of Fort Lauderdale and their residents in future flood events.

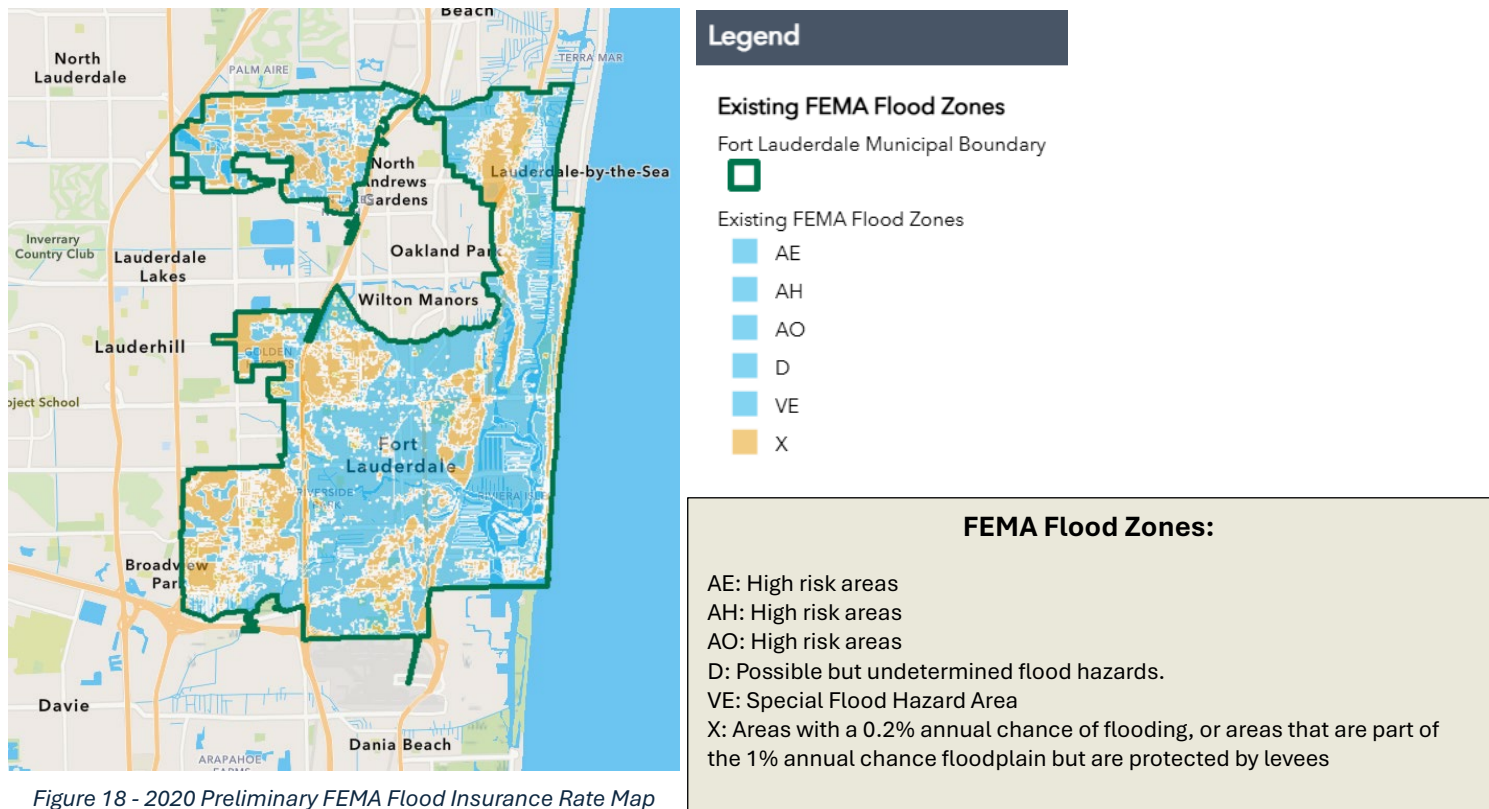


Figure 18 - 2020 Preliminary FEMA Flood Insurance Rate Map

Inland Flooding (Heavy Rainfall and Riverine Flooding)

The evolution of climatological patterns has also intensified rainfall patterns, with more frequent and extreme downpours leading to flash floods that overwhelm drainage systems and causing widespread damage. Including the April 12, 2023 Flood, South Florida has experienced eight major heavy rainfall and flooding events since 2011²⁵. Fort Lauderdale, Florida, is experiencing increased flooding of local streets, even without major rain events or high winds²⁶.

Additionally, the Atlantic's warming waters are contributing to stronger and more unpredictable hurricanes, which pose serious risks from wind damage, flooding, and prolonged power outages.

Sea Level Rise

Fort Lauderdale faces growing natural hazard risks associated with climate change, which threaten the city's infrastructure, economy, environment, and public health. As a coastal city with a low elevation and porous limestone foundation, Fort Lauderdale is highly susceptible to sea-level rise. This ongoing rise increases the frequency and severity of tidal flooding and storm surges, particularly in low-lying neighborhoods, where saltwater intrusion also jeopardizes freshwater supplies and underground infrastructure.

LMI households in Fort Lauderdale are particularly vulnerable to the escalating natural hazards associated with climate change. These communities often reside in areas prone to flooding and are more susceptible to displacement due to economic constraints and limited access to resources. Fort Lauderdale's flat topography and extensive waterways make it highly susceptible to sea-level rise and tidal flooding. Many LMI neighborhoods are situated in low-lying areas where even minor increases in sea level can lead to frequent inundation. According to the city's Sustainability Division, most residents live less than 5 feet above sea level, increasing their exposure to tidal flooding.

Tornadoes and Severe Thunderstorms

Tornado risk, although not as high as other natural disasters, is still a risk to the city of Fort Lauderdale. Education on storm and tornado safety and active alerts are key to saving the lives of residents. The city can also utilize disaster funds for multiuse buildings that serve as tornado/storm shelters. Some examples of this are senior centers that can serve all vulnerable populations in time of disaster.

Drought

Drought risk in Florida can exacerbate wildfire conditions and impact groundwater supply. According to NOAA, 96% of residents are impacted by drought in Broward County. The county has also had their 10th driest year to date. Fort Lauderdale lies in an extremely drought area of the county. Mitigation techniques that help with drought are water conservation, education efforts, implementation of native landscaping, and water storage.

Wildfire Risk

The city is at a moderate risk for wildfires. The neighborhoods in the southern portion of the city, which were also heavily impacted by the 2023 flood, are disproportionately at risk for wildfires. To mitigate wildfire risk, the city can reduce wildfire fuel by debris removal or prescribed burns, educate residents on home protection and community preparedness, and plant native vegetation.

²⁵ [National Water Service Events Index: Miami - South Florida](#)

²⁶ [Anderson, B. \(2025, March 26\). Fort Lauderdale's Frequent Flooding Calls for Long-Term Solutions. ULI.](#)

Extreme Heat

Rising temperatures are another pressing concern. Fort Lauderdale is experiencing more frequent and intense heatwaves, which increase energy demand, strain public health resources, and disproportionately impact vulnerable populations such as the elderly, children, and those with preexisting health conditions. Many factors contribute to this including the heat island effect, which can be mitigated by including permeable pavement in design, adding urban landscape and open space, rooftop gardens. All these techniques can also be used as community spaces or urban farming.

Sinkholes (Land Subsidence)

Sinkholes are common in Florida and can be caused by erosion, weathering, or even landscaping. When looking at mitigation techniques, this can include improving drainage, water management, responsible construction practices, and adding policy/zoning regulations.

Other Hazards (Technological and Human-Caused)

Fort Lauderdale has been highly impacted by natural hazards, but human-caused hazards need also to be taken into consideration and planned for. Some hazards to be considered are industrial accidents, hazardous material incidents, or even extreme cold weather. Fort Lauderdale has an airport, many industrial parks, and warehouses (i.e., Port 95 Commerce Park) due to its proximity to major interstate routes I-95 and I-595. Hazardous materials and chemicals that would come in and out of the area should be considered.

Port Everglades is a hub for energy products that help Florida run. One of the major imports is gasoline, jet fuel, and propane which come in on ships and barges. These should be taken into consideration when planning for potential emergencies.

Geographic and Community-Specific Vulnerabilities

Fort Lauderdale's geography makes it increasingly vulnerable to flooding disasters. It is not only located on the coast but has an extensive canal system and river that makes the inland areas more at risk of flooding. The city is also known for having very low elevation, where most of the city is at or a few feet above sea level. With high tides and rising sea levels, flood risk is even higher in these low-lying neighborhoods.

The community vulnerabilities include neighborhoods, like Edgewood, being in a location that is continuously impacted by flooding/disaster. Because of this, it is hard to recover when facing a natural disaster often. Risks include people moving out of the neighborhood or Fort Lauderdale, residents living in unhealthy homes due to mold, or the neighborhood becoming blighted after people move away.

Mitigation Strategy Informed by Risk Assessment

The mitigation strategy will take into account the risk of future disasters and will try to reduce or eliminate the long-term risk. With flooding being one of the highest risks, mitigation strategies will include enhanced storm drain system, updated or new sea walls, tidal valves, maintenance of stormwater drains and pipes, drainage improvements, stormwater catch basins, and other flood protection.

Other high-risk disasters include hurricane or tornado winds and extreme heat. The city can mitigate loss of life in all these disasters by creating or updating a multiuse building with storm shelters than can also act as cooling zones when needed. By incorporating these mitigation strategies, the city will be better prepared for future disaster events.

Mitigation Funding Sources and Gaps

While CDBG-DR funds provide a critical infusion for mitigation, Fort Lauderdale’s needs far outstrip any single funding source. It is important to identify other funding sources available for mitigation, and where they are insufficient, to justify using CDBG-DR dollars for unmet needs. The city has been actively leveraging various federal, state, and local programs for hazard mitigation.

Table 22: Mitigation Funding Sources

Funding Source	Purpose	Gaps/Limitations
FEMA HMGP	Funds projects after disasters (15% of relief funds)	Not enough for all LMS projects; must wait for disasters to occur; competitive statewide.
FEMA Flood Mitigation Assistance (FMA)	Elevation or buyout of NFIP-insured homes provided through grants	Only a handful of homes mitigated per cycle; most flood-prone homes are still at risk.
HUD CDBG-MIT (state program)	One-time mitigation funds via state.	Planning was funded but not construction; the state’s share to city was small relative to needs.
State Resilient Florida & HLMP²⁷	State grants for resilience (planning & projects) and wind mitigation.	Project funding is not guaranteed annually, is typically small-scale, and requires local match & application effort.
Local Capital Improvement	City budgets for infrastructure.	Cannot fund large new projects without external aid; competing priorities (roads, utilities) limit mitigation-specific spending.

Alignment with Local Mitigation and Resilience Plans

Fort Lauderdale is committed to ensuring that the initiatives in this Action Plan align with and advance the goals of existing local plans and the Resilience and Sustainability Plans, as well as other regional plans. This alignment is essential for consistency, avoiding duplication, and meeting regulatory requirements.

Current plans include the following:

- Broward County Local Mitigation Strategy
- Broward Climate Action – Resilience Under the Sun
- Regional Climate Action Plan 3.0
- The Business Case for Resilience in Southeast Florida
- Unified Sea Level Rise Projection Southeast Florida
- Southeast Florida Priority Climate Action Plan
- Fortify Lauderdale – Building a resilient future in Fort Lauderdale
- Watershed Asset Management Plan (WAMP)
- 2018 Stormwater Master Plan 56899

²⁷ [FDEM Hurricane Loss Mitigation Program](#)

- FEMA Community Rating System

The City of Fort Lauderdale is taking into account public participation comments, unmet needs, and current plans when moving forward with future city plans. The city will also ensure that there is no duplication of benefits when it comes to government funding across all departments.

Summary and Conclusion

Fort Lauderdale is located in an area where the risk of hurricanes and flooding is high, but knowing which types of disasters occur more frequently can help the city and residents be more prepared. By incorporating mitigation techniques, the city can better prepare for the future in order to lessen future damage. With flooding being the highest risk and costly to deal with the aftermath, stormwater maintenance and infrastructure upgrades can aid the city in being prepared for the next big flooding event. By being prepared on “sunny days,” the city and residents will be better equipped to deal with the “rainy days.”

Connecting Proposed Programs and Unmet Needs

Connection between Proposed Programs and Projects and Unmet Needs

Fort Lauderdale has designated funding for 12 proposed programs to tackle the unmet needs and mitigation priorities that have been identified. Each program focuses on a specific aspect of recovery—such as housing, infrastructure, economic revitalization, public services, or mitigation—and is designed to maximize benefits for LMI residents. The total CDBG-DR allocation amounts to \$80 million (after reserving funds for administration and planning) and is distributed among these programs in proportion to the severity of needs in each area.

The entire City of Fort Lauderdale has been designated by HUD as a MID area due to the April 12, 2023, flood disaster, meaning all programs will serve the MID area, which encompasses the city as a whole. The following narrative outlines the proposed programs, detailing their objectives, the unmet needs they address, the funding allocated to each, and how they will benefit LMI residents. A summary of the city’s proposed allocations by category can be found in the Allocation and Award Cap section of this document, which includes the estimated mitigation set-aside, and the percentage of overall benefits directed to LMI residents. Award caps are specified in each program description.

Unmet Needs Assessment

The Unmet Needs Assessment for the City of Fort Lauderdale reviewed FEMA IA/PA, SBA, NFIP, and local data. In addition, comments, survey responses, and other public input received from residents, businesses, and other stakeholders were considered.

Table 24 evaluates the percentage of remaining unmet needs across the three core areas of recovery—housing, infrastructure, and economic revitalization.

Table 23: Estimated Needs for Core Areas of Recovery

Summary of Impacts/Support	Housing	Infrastructure	Economy	Total
Amount of Estimated Impact	\$168,965,209.00	\$17,273,038.14	\$24,418,710.01	\$210,656,957.15
(-) Amount of Funds Available	\$64,804,898.03	\$3,204,778.61	\$7,826,449.96	\$75,836,126.60
(+) Resiliency & Increased Cost Factors	\$31,248,093.29	\$8,004,839.68	\$4,977,678.02	\$44,230,610.98

Unmet Needs ([Impact—Available Funds] + Resiliency and Increased Costs)	\$135,408,404.26	\$22,073,099.21	\$21,569,938.07	\$179,051,441.54
Percent of Total Unmet Needs	75.63%	12.33%	12.05%	100.00%

Housing

Out of the 11,241 applicants (both owners and renters) for FEMA IA with housing loss, FEMA estimated property damages at around \$16.4 million. However, using the HUD multiplier, the total estimated loss rises to \$168.9 million. This damage has significantly impacted many residents of Fort Lauderdale, particularly among vulnerable populations. Among the owner applicants, it was found that 13% were households with young children (under 6 years old) and 32% were elderly households. Additionally, 71% of owner applicants reported a gross income of \$60,000 or less. For renter applicants, 19% had young children, and 11% included at least one elderly member (over 65 years old). Notably, 92% of renter applicants also earned \$60,000 or less in gross income.

The scarcity of affordable housing options for individuals with very low and extremely low incomes contributes to the increased likelihood of homelessness, which has been amplified after the April 2023 flood. Housing affordability is typically assessed by determining whether residents are cost burdened (spending more than 30% of their gross monthly income on housing) or severely cost burdened (spending over 50% of their gross monthly income on housing). Currently, over 33,670 households in Fort Lauderdale are classified as cost burdened or severely cost burdened.²⁸

In the immediate aftermath of the storm, hundreds of Fort Lauderdale residents relied on emergency shelters. The city opened an emergency shelter in collaboration with the Red Cross, sheltering over 600 people. Fort Lauderdale faced a prolonged need for interim or temporary housing for displaced residents. Many homes (590) have been classified with major-high or severe level of damage that were uninhabitable or posed a health risk to the residents—some severely damaged that families could not return until repairs or reconstruction occurred. As a result, many survivors have been living in hotels, with relatives, or in other temporary arrangements.

Infrastructure

Fort Lauderdale's infrastructure needs following the April 2023 flood are significant and varied. The disaster highlighted that, despite the city's commendable investments in recent years, there are still considerable unmet needs in areas such as transportation, water management, utilities, and public facilities. In short, emergency repairs alone will not suffice; the city must implement substantial upgrades to genuinely recover and enhance resilience. This endeavor will necessitate funding that exceeds current allocations. FEMA assistance and insurance payouts account for only a small portion of the total expenses. The necessary investments aim not only to restore normal conditions but also to improve and strengthen the community for the future.

Economic Revitalization

The April 12, 2023, flooding had a particularly severe impact on small businesses, affecting storefronts, restaurants, service providers, light-industrial tenants, and marine trades. These businesses faced both direct physical damage and prolonged disruptions due to road closures, supply chain bottlenecks, and loss of customer access. The significant flooding led to road closures that forced some businesses to shut down for days. This not only hindered their ability to operate but also resulted in short-term inventory losses. With several feet of floodwater, inventory was damaged, leading to lost revenue and profits. Additionally, water damage affected the structural integrity of buildings, resulting in extended closures for many businesses. These operational

²⁸ 2016–2020 Comprehensive Housing Affordability Strategy (CHAS), U.S. HUD

interruptions had a profound effect on both business performance and profitability. Long-term damage included the need to replace the walls and flooring, along with infrastructure repairs.

Flood-driven closures and access constraints produced immediate workforce impacts. In early survey results, 51 businesses reported layoffs affecting 197 workers (temporary) and 50 workers (permanent), a conservative snapshot given the limited survey window and the broader, multi-week disruption from airport and port shutdowns and fuel constraints. Hourly and tip-reliant workers (hospitality, retail, personal services, and transport) experienced lost shifts and income that outlasted the physical flooding due to continued clean up and supply shortfalls.

Tourism, a major business section for the city, was highly impacted during and after the April 2023 flood. The Fort Lauderdale–Hollywood International Airport was shut down from the afternoon of April 12 to the morning of April 14 due to 2 feet of flooding in the immediate and surrounding areas. During that time, which coincided with Spring Break, 1,119 flights were cancelled from Wednesday to Friday and about 64,000 passengers were affected. People were not only stranded in Fort Lauderdale, but they were sleeping at the airport because roads into and out of the airport had been closed. Delays affected not only those flying on April 12–14, but flights were also impacted in the days following.

The city has become increasingly diverse in its industrial sectors, including marine, manufacturing, finance, insurance, real estate, technology, avionics/aerospace, and film/television production. Port Everglades represents one of the major industries in the area. The operations at Port Everglades were interrupted by the April 2023 flood, which resulted in submerged pumps. As a consequence of the port's closure, shipments were delayed, leading to regional shortages of essential items such as gasoline.

Public Services

Vulnerable populations encounter considerable obstacles in recovering from disasters. Following a disaster, individuals and families, especially those who are low-income, homeless, or seniors, often face difficulties due to limited access to financial resources and insurance, which impede their ability to rebuild and find new housing. Financial limitations may also result in these households lacking savings or viable housing alternatives, resulting in extended periods of displacement. In recovery efforts, vulnerable populations may have less access to information and resources due to factors like language impediments, lack of internet access, or limited transportation, which can delay the recovery process. Furthermore, the cumulative impact of pre-existing disparities, such as employment instability, places vulnerable communities at greater disadvantage both in terms of disaster impacts and long-term recovery outcomes. Public services include activities that assist eligible people to overcome the challenges of unmet recovery needs.

In Fort Lauderdale, FEMA IA data revealed that 11,241 households applied for FEMA aid following the April 2023 flood. ONA is offered as financial support directly to applicants. ONA includes various forms of aid, such as short-term lodging, medical and dental assistance, help with childcare disruptions, transportation, and the repair or replacement of personal property, among other services. FEMA granted ONA to 5,048 applicants in Fort Lauderdale, with an average assistance amount of \$1,339.57.

FEMA IA applicants reported various issues stemming from the April 2023 flood, including damage to vehicles, food insecurity, non-functioning utilities, and emergency necessities. Renters exhibited a greater need for services than homeowners. Only around 2% of renter applicants indicated that they had flood insurance, in contrast to 28% of homeowners who reported having coverage.

Compliance with Applicable Statutes

The City of Fort Lauderdale is dedicated to allocating CDBG-DR funds in accordance with all relevant statutes. Guidance for compliance with these laws and regulations is outlined in Section 109 of the Housing and Community Development Act (42 U.S.C. 5309), Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.), Title VII of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.), Title VIII of the Civil Rights Act of 1968 (The Fair Housing Act, 42 U.S.C. 3601-19), Sections 504 and 508 of the Rehabilitation Act of 1973 (29 U.S.C. 794), the Americans with Disabilities Act of 1990 (ADA) (42 U.S.C. 12131 et seq.), and the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

The city will meet or exceed the HUD requirement to expend at least 70% of CDBG-DR funds towards activities that benefit low- and moderate-income households or areas. Fort Lauderdale is committed to ensuring that all eligible individuals have the opportunity to apply for assistance in rehabilitating their homes if they sustained damage during the April 2023 flood.

The programs are designed to provide necessary ADA accommodations to support the recovery needs of individuals with disabilities. As mentioned, these programs will ensure access for all residents, including vulnerable populations.

Minimizing Displacement and Ensuring Accessibility

The City of Fort Lauderdale recognizes that disaster recovery efforts should strive to keep communities intact and avoid uprooting residents or businesses as much as possible.

Climate gentrification further threatens LMI households. As wealthier individuals move to higher, less flood-prone areas, property values and living costs in these neighborhoods increase, potentially displacing existing residents. This phenomenon has been observed in nearby communities like Little Haiti, where development pressures have led to the displacement of low-income residents.

Minimizing Displacement

As feasible, Fort Lauderdale recovery programs will be structured to allow residents to remain in their homes or communities. For example, housing programs will prioritize in-place repairs of disaster-damaged homes, so families (especially elderly residents) do not have to relocate during construction if it can be avoided. If homes are too damaged and must be rebuilt, the program will explore temporary on-site housing solutions (such as temporary trailers on the property) or phase construction in a way that minimizes time away from home. For infrastructure projects, the city will seek design or location alternatives that avoid displacing businesses or residents. Overall, Fort Lauderdale will seek to avoid or reduce adverse impacts from displacement in all CDBG-DR activities consistent with HUD's guidance to use non-displacing recovery methods where possible.

Assistance to Displaced Persons

If displacement does occur as a result of a CDBG-DR funded project, the city will ensure that those affected receive appropriate assistance and protection. The city will follow the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) and Section 104(d) of the Housing and Community Development Act (HCDA), as applicable, to provide relocation assistance. This means any residents who must move will be given advance notice, counseling, and help in finding comparable replacement housing. They will also be eligible for financial assistance such as moving expenses, rent or down payment assistance, and other support to transition to a new home. For example, if a low-income family in a mobile home park is, the city might assist

them with the costs of moving to a safer manufactured home community or provide a rent subsidy so they can afford an apartment elsewhere. Business owners displaced by infrastructure improvements would also be assisted in relocating their shop or office. All such assistance will meet or exceed the minimum standards set by federal law to ensure that no displaced person suffers undue hardship. The Action Plan will include a Residential Anti-Displacement and Relocation Assistance Plan that details these commitments, as required by governing HUD regulations.

Ensuring Accessibility for Displaced Persons with Disabilities

The needs of Fort Lauderdale's population with disabilities will be prioritized during recovery program interventions, as these residents may face added challenges during relocation. The city will ensure that any temporary housing or permanent rehousing options offered to displaced persons with a disability are accessible and accommodating. Additionally, the process of notifying and assisting displaced persons with disabilities will be carried out in an accessible manner. The city will take reasonable steps to provide sign language interpretation for any meetings with people who are deaf or hard of hearing. By addressing these needs, the city ensures that no displaced person with a disability is left without accommodation required for equal access to relocation resources.

Summary

The City of Fort Lauderdale will take necessary steps to minimize the direct and indirect displacement of persons from their homes, favoring solutions that allow people to stay in their homes or communities. When displacement is unavoidable, the city will assist displaced persons and businesses through every step of the relocation process, providing both financial help and logistical support to secure safe and decent replacement housing or sites. Further, the city's recovery programs will take extra care to meet accessibility needs for those affected, ensuring that the most vulnerable residents experience a smooth transition with housing that is suitable for their needs. These efforts reflect Fort Lauderdale's dedication to compassionate recovery, where rebuilding does not come at the cost of displacing those who have already suffered from the disaster.

Allocation and Award Caps

Funding Criteria

City of Fort Lauderdale, via the Housing and Community Development Division, is the lead agency responsible for administering \$88,051,000 in CDBG-DR funds that were allocated as a result of April 12, 2023, flood. The city is the Entity Responsible for Environmental Review, with the City Manager and their designated alternate as authorizing signatory.

The City of Fort Lauderdale has incurred pre-agreement costs and will seek reimbursement for these costs after the effective date of the CDBG-DR grant agreement. These costs could include salaries, benefits and direct operating expenses of the city as well as the vendors providing technical support for the planning of the CDBG-DR programs. Other pre-agreement costs could include activity delivery and project costs associated with eligible disaster recovery programs identified within this Action Plan. The city may request reimbursement for certain eligible pre-agreement costs necessary for the efficient and timely implementation of its recovery programs. These costs may include but are not limited to environmental review, public engagement activities, damage assessment, program design, creation of policies and procedures, staffing and capacity building functions, and other costs necessary for determining eligibility of projects. Additional information may be found in the Pre-Award Costs section later in this document.

General Exception Criteria

The City of Fort Lauderdale may make exceptions to award caps when necessary to comply with federal accessibility standards or to reasonably accommodate persons with disabilities. In such cases, requests for increases to award caps will be subject to an evaluation based on (a) documented need and (b) cost reasonableness.

Allocation Summary & Program Descriptions

Table 25 is a proposed summary of programs and allocations and may be altered based on citizen input, changes in data and unmet needs, and the feasibility to accomplish the program based on HUD regulations and grant timeline.

Table 24: Summary of Programs and Allocations

Category & Programs	Proposed Allocation	% of Allocation
Housing	\$40,440,000	46%
Homeowner Repair and Reconstruction Program	\$12,440,000	
Homeowner Reimbursement Program	\$9,500,000	
Affordable Housing Program	\$18,500,000	
Infrastructure	\$19,000,000	22%
COFL Critical Infrastructure and Facilities Program	\$14,000,000	
Community Public Facilities Program	\$5,000,000	
Economic Revitalization	\$4,500,000	5%
Micro/Small Business Assistance Program	\$4,500,000	
Public Services	\$4,500,000	5%
Homeless Services Program	\$2,500,000	
General Services Program	\$2,000,000	
Mitigation	\$13,208,450	15%
COFL Mitigation and Match Program	\$13,208,450	
Planning	\$2,000,000	2%
Administration	\$4,402,550	5%
Total	\$88,051,000	100%

Table 25: Grantee Administration Activity Overview

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	\$4,402,550.00	5%			
Planning	\$2,000,000.00	2%	25%		
Housing	\$40,440,000.00	46%	0%	100%	81%

Infrastructure	\$19,000,000.00	22%	0%	100%	70%
Economic Revitalization	\$4,500,000.00	5%	0%	100%	70%
Public Service	\$4,500,000.00	5%	0%	100%	100%
CDBG-DR Mitigation Set-Aside²⁹	\$13,208,450.00	15%	100%	100%	70%

The City of Fort Lauderdale’s CDBG-DR investments aim to restore homes and infrastructure, foster economic recovery, enhance access to essential services, and bolster community resilience. These programs prioritize the needs of low- and moderate-income residents and are structured to ensure a recovery process that is timely, compliant, and transparent.

Administration

The City of Fort Lauderdale will utilize 5% of the total grant award for administration, plus 5% of any program income. Per the HUD Universal Notice, this is the maximum amount allowed for administrative costs. Eligible costs include staff time, administrative expenses, and other costs related to developing, managing, and overseeing the Action Plan, CDBG-DR grant setup, and resilience and recovery programs. This includes financial certifications, unmet needs analysis, capacity assessment, technical assistance, monitoring, environmental reviews, grant reporting including Disaster Recovery Grant Reporting (DRGR), quarterly reports and other activities per 24 CFR 570.206.

Table 26: Administration Allocation

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Administration Total	\$4,402,550.00	5%

Planning

Fort Lauderdale will undertake various planning initiatives to steer recovery efforts and foster a more sustainable and resilient city. The proposed activities encompass disaster preparedness and hazard plans, local recovery and development strategies, feasibility and mitigation studies, as well as capacity-building efforts for city departments, local agencies, and non-profit organizations.

Table 27: Planning Allocation

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Planning Total	\$2,000,000.00	2%

Housing

Fort Lauderdale will prioritize three housing programs.

²⁹ The CDBG-DR Mitigation allocation represents 15% or \$11,485,000 of the Unmet Needs Allocation (\$88,051,000), as required under Public Law 118-158 (90 FR 4761)

Table 28: Housing Allocation

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Homeowner Repair and Reconstruction Program	\$12,440,000.00	70%
Homeowner Reimbursement Program	\$9,500,000.00	60%
Affordable Housing Program	\$18,500,000.00	100%
All Housing Programs Total	\$40,440,000.00	81%

Program 1: Homeowner Repair and Reconstruction Program

Total CDBG-DR Allocation: \$12,440,000.00

Eligible Activities:

- Repair, Reconstruction, and Elevation of Residential Structures (1-4 Units)
- Repair, Reconstruction, and Elevation of Rental Housing Units (1-4 units)
- Reimbursement of Disaster Recovery Expenses for Homeowners
- Demolition and clearance of blighted structures
- Residential Buyout and relocation
- Acquisition of Real Property (with redevelopment allowed)
- Elevation of Structures

All activities are authorized under HCDA Section 105(a)(4) (42 U.S.C. 5305(a)(4)) 24 CFR 570.202 (eligible repair and preservation activities), and FRN-6489-N-01. Only properties damaged by the April 12, 2023 flood are considered for eligibility unless activities are mitigation in nature and funded under the Mitigation funding category.

National Objective: Low- and Moderate-Income Housing (LMH) (24 CFR 570.208(a)(3)), Elimination of Slum or Blight (24 CFR 570.208(b)(2), and Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c])

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the Homeowner Repair and Reconstruction Program. The city has procured an implementation vendor to support this program. The city will accept applications from income qualified residents whose homes were impacted by the April 12, 2023 flood.

Program Description: Based on the evaluation of FEMA IA data and public engagement activities, the city has determined that housing repair, reconstruction and elevation is required to address unmet needs resulting from the April 12, 2023 flood. City of Fort Lauderdale anticipates to serve approximately 100 households with assistance to make repairs, to reconstruct or replace, and or elevate their homes. Fort Lauderdale will monitor program subscription closely to evaluate progress against expected outcomes and ensure programs are not oversubscribed given funding limitations. The city will use a phasing criteria established within our policies and procedures.

All newly constructed, replaced, or repaired housing units must incorporate disaster resilience measures to provide better outcomes in a major storm. Activities funded under this program may include the following:

- Repairing existing structures, including substantial repair to bring the property up to local codes and standards.
- Making energy efficiency improvements through insulation, new windows and doors, and other similar improvements.

- Installing handicapped accessibility aids, such as grab bars and ramps.
- Repairing or replacing key components of the home, including hurricane damaged roofs, windows, water systems, septic tanks, air conditioning, wells, windows, electrical, and plumbing systems.
- Demolishing and rebuilding a unit in substantially the same manner, including elevating homes that are substantially damaged in special flood hazard areas.
- Demolishing unsafe and blighted housing structures.
- Reimbursing eligible costs for repairing, reconstructing, or demolishing homes damaged by a qualifying disaster.
- Residential buyout and relocation of households in substantially damaged/destroyed housing, particularly repetitively flooding sites.

All repair and reconstruction activities will comply with all applicable HUD, state, county, and local building codes and requirements. City of Fort Lauderdale will define “not suitable for repair” in the program guidelines to determine eligibility for reconstruction or replacement assistance.

Fort Lauderdale understands that homeowners are in various stages of their rebuilding process and has created a program that will assist eligible homeowners at different stages of their recovery efforts. In all cases, assistance is subject to meeting program eligibility requirements (such as verification of storm damage, income qualification, ownership, etc.) and the availability of funds.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria:

For Single Family Homeowners, eligibility criteria, listed in order of importance, include the following:

- Applicants must have owned the home as a primary resident at the time of the qualifying event.
- Damage must be tied back to the April 12, 2023 flood.
- Household income must be at or below 80% of the Area Median Income for LMI or at or below 120% for UN households. The program will prioritize LMI applicants until 65% of program allocation is awarded.
- Property taxes and mortgage (if applicable) must be current or on a payment plan.
- The property must be a residential structure (1–4 unit owner-occupied) and located in City of Fort Lauderdale. Homes in a Special Flood Hazard Area will be eligible only if they adhere to federal flood insurance and elevation requirements.
- Homeowners will be required to maintain flood insurance if the property is in a floodplain.

Duplication of benefits will be reviewed: Applicants must disclose any insurance, FEMA, SBA, or other assistance received for home repair, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements).

Maximum Amount of Assistance Per Beneficiary: The maximum total award (not including activity delivery costs) is \$450,000. The following maximum amounts for repair and reconstruction awards apply:

- Repair: \$200,000
- Reconstruction: \$350,000
- Additional Cost of Elevation of Reconstructed Home: \$100,000 above the Repair and Reconstruction maximum amounts detailed above.
- Cost of Elevation only: \$100,000

The program will review case-by-case exceptions to the maximum award amounts, when necessary, to evaluate cost-reasonableness, comply with federal accessibility standards, or to reasonably accommodate a person with disabilities.

Maximum Income of Beneficiary: Household income must be at or below 80% of the Area Median Income for LMI or at or below 120% for UN households. The program will prioritize LMI applicants until at least 65% of the funding is awarded to LMI applicants.

Mitigation Measures: The program will rehabilitate, replace, and reconstruct homes in a manner that makes them more resilient to future disasters. Mitigation measures will be incorporated into construction activities where determined to be necessary and cost reasonable, in accordance with applicable HUD guidance and local code requirements, and program goals for increased resilience. Only homes served under the elevation only category of this program will count toward the Mitigation set-aside.

Reducing Impediments for Assistance: The Homeowner Repair and Reconstruction Program is available to all City of Fort Lauderdale homeowners who were impacted by the April 12, 2023 flood and meet program eligibility requirements. The program's intake process will be accessible to individuals with disabilities, and communication assistance will be available upon request. It will adhere to its LEP policies. Fort Lauderdale will identify potential CDBG-DR beneficiaries through data evaluation and implement a targeted community outreach and engagement campaign to encourage widespread participation. All residents of Fort Lauderdale will have access to the application process, and the city will strive to streamline application procedures to enhance service delivery. Program staff will receive training on program requirements and customer relations to improve the efficiency and effectiveness of service delivery. By collaborating with federal, state, and local agencies, the program will minimize barriers to assistance by coordinating resources, preventing the duplication of benefits, and streamlining the application process for those eligible for multiple forms of assistance, ultimately leveraging local knowledge and networks for more effective program implementation.

Program 2: Homeowner Reimbursement Program

Total CDBG-DR Allocation: \$9,500,000.00

Eligible Activities: Reimbursement of Disaster Recovery Expenses for Homeowners

All activities are authorized under HCDA Section 105(a)(4) (42 U.S.C. 5305(a)(4)) 24 CFR 570.202 (eligible repair and preservation activities), and FRN-6489-N-01. Only properties damaged by the April 12, 2023 flood are considered for eligibility.

National Objective: Low- and Moderate-Income Housing (LMH) (24 CFR 570.208(a)(3)), Elimination of Slum or Blight (24 CFR 570.208(b)(2), and Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c])

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the Homeowner Reimbursement Program. The city has procured an implementation vendor to support this program. The city will accept applications from income qualified residents whose homes were impacted by the April 12, 2023 flood.

Program Description: Based on the evaluation of FEMA IA data and public engagement activities, the city has determined that housing repair, reconstruction and elevation was required to address unmet needs resulting from the April 12, 2023 flood. Additionally, homeowners may have incurred expenses for eligible construction costs that exceeded available assistance prior to the start of the Homeowner Repair and Reconstruction Program (Project 1), which may be eligible for reimbursement. City of Fort Lauderdale anticipates serving approximately 175

households with reimbursement. Fort Lauderdale will monitor program subscription closely to evaluate progress against expected outcomes and ensure programs are not oversubscribed given funding limitations. The city will use a phased criteria established within our policies and procedures.

All repaired, replaced or constructed housing units should be incorporated disaster resilience measures, as applicable, to the home to provide better outcomes in future disasters. Activities funded under this program may include the following:

- Reimbursing eligible costs for repairing, reconstructing, or demolishing homes damaged by a qualifying disaster.
- Reimbursing eligible costs for mitigation and resiliency of home.
- Reimbursing eligible costs for residential buyout and or relocation of households in substantially damaged/destroyed housing, particularly repetitively flooding sites.

Fort Lauderdale understands that homeowners are in various stages of their rebuilding process and has created a program that will assist eligible homeowners at different stages of their recovery efforts. The city will reimburse homeowners for eligible costs for the repair, replacement, or elevation of storm damaged homes subject to all eligibility criteria and availability of funds.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria:

For Single Family Homeowners, eligibility criteria, listed in order of importance, include the following:

- Applicants must have owned the home as a primary resident at the time of the qualifying event.
- Damage must be tied back to the April 12, 2023 flood.
- Household income must be at or below 80% of the Area Median Income for LMI or at or below 120% for UN households. The program will prioritize LMI applicants until at least 65% of the funding is awarded to LMI applicants.
- Property taxes and mortgage (if applicable) must be current or on a payment plan.
- The property must be a residential structure (1–4 unit owner-occupied) and located in City of Fort Lauderdale. Homes in a Special Flood Hazard Area will be eligible only if they adhere to federal flood insurance and elevation requirements.
- Homeowners will be required to maintain flood insurance if the property is in a floodplain
- Duplication of benefits will be reviewed: Applicants must disclose any insurance, FEMA, SBA, or other assistance received for home repair, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements).

Maximum Amount of Assistance Per Beneficiary: The maximum total award (not including activity delivery costs) is \$75,000.

The program will review case-by-case exceptions to the maximum award amounts, when necessary, to evaluate cost-reasonableness, comply with federal accessibility standards, or to reasonably accommodate a person with disabilities.

Maximum Income of Beneficiary: Household income must be at or below 80% of the Area Median Income for LMI or at or below 120% for UN households. The program will prioritize LMI applicants until at least 60% of the funding is awarded to LMI applicants.

Mitigation Measures: This program will not count towards the city's mitigation set-aside. The program will encourage the reimbursement of disaster resilience measures, as applicable, to the home to provide better outcomes in future disasters.

Reducing Impediments for Assistance: The Homeowner Reimbursement Program is available to all City of Fort Lauderdale homeowners who were impacted by the April 12, 2023, flood and meet program eligibility requirements. The program's intake process will be accessible to individuals with disabilities, and communication assistance will be available upon request. It will adhere to its LEP policies. Fort Lauderdale will identify potential CDBG-DR beneficiaries through data evaluation and implement a targeted community outreach and engagement campaign to encourage widespread participation. All residents of Fort Lauderdale will have access to the application process, and the city will strive to streamline application procedures to enhance service delivery. Program staff will receive training on program requirements and customer relations to improve the efficiency and effectiveness of service delivery. By collaborating with federal, state, and local agencies, the program will minimize barriers to assistance by coordinating resources, preventing the duplication of benefits, and streamlining the application process for those eligible for multiple forms of assistance, ultimately leveraging local knowledge and networks for more effective program implementation.

Program 3: Affordable Housing Program

Total CDBG-DR Allocation: \$18,500,000.00

Eligible Activities:

- Acquisition of real property
- Acquisition/redevelopment of property for rental housing
- Rehabilitation of Rental Residential Structures (1-4 units and 5 or more units)
- New construction of Residential Structures (a minimum number of units will be required per applicant)
- New construction of Rental Housing Units (1-4 units and 5 or more units)
- New construction of Rental Housing Units for Permanent Supportive Housing
- Disposition of real property acquired
- Demolition and clearance of blighted structures
- Residential Buyout and Commercial Buyout with relocation (with redevelopment allowed)

All activities are authorized under HCDA Sections 105(a)(1), 105(a)(4), and 105(a)(7), 24 CFR 570.201 and 24 CFR 570.202, and applicable federal guidance, waiver, or alternative requirement. Properties damaged by April 12, 2023 are considered for eligibility.

National Objective: Low- and Moderate-Income Housing (LMH) (24 CFR 570.208(a)(3)) and Elimination of Slum or Blight (24 CFR 570.208(b)(2))

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the Affordable Housing Program. The city has procured an implementation vendor to support this program. The city will accept applications from income qualified residents whose homes were impacted by the April 12, 2023, flood.

Program Description: This program addresses the situation where repairing existing homes alone is not sufficient to meet housing recovery needs. In Fort Lauderdale, the April 12, 2023, the flood not only damaged individual homes but also exacerbated an already tight housing market by displacing families and reducing the stock of habitable, affordable units. Several neighborhoods saw extensive damage to owner- and renter-occupied housing units, displacing the residents to area shelters.

Additionally, even before the storms, Fort Lauderdale faced shortages of affordable housing; the disaster intensified that shortage by driving up demand and costs for the remaining units. The Affordable Housing Program is also a forward-looking recovery strategy: it will create new affordable housing—both for homeowners and renters—to replace what was lost or failed to function, provided much needed housing supply for LMI households, and ensure that low-income survivors have viable housing options rather than being permanently displaced.

Examples of what this program will do include the following:

- Rehabilitation of existing rental housing damaged in disaster to be occupied by predominately LMI households and other vulnerable populations.
- Constructing new multifamily rental housing units in reduced flood risk areas, particularly permanent supportive housing.
- Building infill housing on scattered sites on vacant or acquired land with reduced flood risk for households particularly those whose previous homes (perhaps in a floodplain) were destroyed and or bought out.
- Acquiring newly built housing in reduced flood risk areas for sale to or rent by LMI households.
- Residential Buyout and relocation of households in substantially damaged/destroyed housing.
- Partnering with a non-profit organization to build affordable housing that will be sold to eligible LMI families who had been renting and are burdened by increased housing costs.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria: Eligible applicants to receive funding under this program (for the purpose of carrying out a project) include non-profit housing developers, for-profit developers, local public housing authorities, or other entities with capacity to construct housing. These partners will apply via a Request for Application process to develop specific housing units benefiting the target population. Eligibility criteria, listed in order of importance, include the following:

- **Disaster Tie-Back:** Developers must show how the project addresses an unmet disaster-related housing need.
- **Affordability Commitments:** Rental projects will be required to maintain affordability depending on the project and investment and detailed in the city's housing guidelines. Affordability will be imposed by a deed restriction, a covenant running with the land, an agreement restricting the use of the property, or other mechanisms approved by HUD and must give the grantee or recipient the right to require specific performance (except that the grantee may provide that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure). Compliance will be monitored via annual reports on tenant incomes and rents. For ownership, the homebuyers must be income-eligible at purchase and maintain the unit as their primary resident for the required period according to city's housing guidelines.
- **Project Feasibility:** Proposed projects must have a feasible development plan, including a realistic budget, timeline, and (for rentals) an operating pro forma demonstrating financial viability with affordable rents. The program will not fully fund large projects alone unless owned and operated by a non-profit organization; developers should leverage other funding (LIHTC, private financing, insurance proceeds if rebuilding an asset, etc.) where possible. CDBG-DR will fill the gap to achieve the affordability or to cover storm-related added costs. Each project will undergo underwriting to ensure the amount of CDBG-DR award is cost-reasonable.
- **Timing and Capacity to Proceed:** Since CDBG-DR funds have expenditure deadlines, preference goes to "shovel-ready" or quickly actionable projects. Developers who already have site control (own or have an

agreement on the land) and at least preliminary plans and zoning will be favored over very conceptual ideas.

- **Eligible Developers:** The city will vet the participating developers for capacity and experience in delivering affordable housing. Developers must be in good standing (no debarments, etc.) and able to comply with federal requirements (Davis-Bacon labor standards for projects with 8+ units, Section 3 economic opportunities for low-income persons, etc.).
- **Beneficiary Selection:** Homeownership units will be marketed to income-eligible households, with a preference likely given to households affected by the storms (e.g., people who lost their prior homes or were renters displaced by a qualifying event) and vulnerable households. Buyers will be required to complete homebuyer education. Rental projects will follow HUD rental housing requirements as detailed in the city's housing guidelines.
- **Compliance with Uniform Relocation Act (URA):** If the project involves acquiring property with existing occupants (or businesses) to demolish and rebuild housing, URA requirements for notice and relocation assistance apply.

Duplication of benefits will be reviewed: Applicants must disclose any insurance, FEMA, SBA, or other assistance received for home repair, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements). After income eligibility, prioritization will be based on federal guidance.

Maximum Amount of Assistance Per Project: The maximum total award is \$18,500,000.00 per project. The total amount awarded to a subrecipients will be dependent on the service being provided—subject to assessment of cost-reasonableness. The program will review case-by-case exceptions to the maximum award amounts, when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

Maximum Income of Beneficiary: For owner-occupied units, homebuyers will be LMI ($\leq 80\%$ AMI at purchase). For rental developments, at least 51% of the units will be restricted to LMI households at affordable rents.

Mitigation Measures: The program will rehabilitate, replace/reconstruct, and newly construct single and multifamily homes in a manner that makes them more resilient to future disasters. Mitigation measures will be incorporated into construction activities where determined to be necessary and cost reasonable, in accordance with applicable HUD guidance and local code requirements, and program goals for increased resilience.

Reducing Impediments for Assistance: The Affordable Housing Program will involve multiple stakeholders (including homeowners, renters, and developers), and the city will take steps to ensure that low-income households can access the housing produced. The program's intake process, via housing owners/developers, will be accessible to individuals with disabilities, and communication assistance will be available upon request. It will adhere to its LEP policies. Fort Lauderdale, via housing owners/developers, will identify potential CDBG-DR beneficiaries through data evaluation and implement a targeted community outreach and engagement campaign to encourage widespread participation. All residents of Fort Lauderdale will have access to the application process, and the city will strive to streamline application procedures to enhance service delivery. Program staff will receive training on program requirements and customer relations to improve the efficiency and effectiveness of service delivery. By collaborating with federal, state, and local agencies, the program will minimize barriers to assistance by coordinating resources, preventing the duplication of benefits, and streamlining the application process for those eligible for multiple forms of assistance, ultimately leveraging local knowledge and networks for more effective program implementation.

Infrastructure

Fort Lauderdale will prioritize two infrastructure projects.

Table 29: Infrastructure Allocation

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
COFL Critical Infrastructure and Facilities Program	\$14,000,000.00	65%
Community Public Facilities Program	\$5,000,000.00	85%
All Infrastructure Program Total	\$19,000,000.00	70%

Program 1: COFL Critical Infrastructure and Facilities Program

Total CDBG-DR Allocation: \$14,000,000.00

Eligible Activities:

- Acquisition of Real Property
- Public Facilities and Infrastructure Improvements
- Clearance, Demolition, Rehabilitation, and Reconstruction of Publicly Owned Buildings

All activities are authorized under HCDA Sections 105(a)(1), 105(a)(2), 105(a)(4), 105(a)(14), and 105(a)(16), 24 CFR 570.201 and 24 CFR 570.202, and applicable federal guidance, waiver, or alternative requirement. Only properties damaged by or failed to function due to April 12, 2023, flood are considered for eligibility.

National Objective Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c]); Elimination of Slum and Blight (24 CFR 570.208 (b)).

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the COFL Critical Infrastructure and Facilities Program. The city has procured an implementation vendor to support this program. Projects will be identified by the City of Fort Lauderdale through a non-competitive process. The city and its city departments will be projects for selection that were impacted by the April 12, 2023, flood and will be evaluated by Housing and Community Development Division for CDBG-DR eligibility and adherence city goals before approval by City Manager and City Commission.

Program Description: The COFL Critical Infrastructure and Facilities Program will fund the restoration and strengthening of key infrastructure systems that were damaged or stressed/failed to function by the April 12, 2023, flood. Typical projects under this program may include the following:

- Stormwater management projects are a high priority—for instance, replacing undersized culverts with larger ones, constructing new retention ponds or enlarging existing ones in neighborhoods that experienced severe flooding, dredging, and improving drainage with high-capacity pump stations.
- Road repairs—fixing washouts, repaving roads damaged by debris removal equipment or floodwater, and repairing structures impacted by debris.
- Water and wastewater facilities that suffered damage or loss of function (perhaps a sewer lift station that was inundated, or water treatment components that lost power) will be rehabilitated and protected (e.g., elevating electrical controls, adding backup power).

- Public Facilities owned by the City of Fort Lauderdale or its departments—repair and hardening of city owned public facilities such as community centers and parks; fire/rescue stations; and public clinics and health facilities.
- The program may also fund power resilience improvements for critical infrastructure, such as installing backup generators at key intersections (for traffic lights) or utility plants, especially where power outages from the storms caused cascading issues.

This program will coordinate with other funding sources (e.g., FEMA Public Assistance, insurance, state funds, etc.) to ensure no duplication. CDBG-DR will fill gaps and cover improvements that those sources might not fund. This Program will target critical infrastructure and public facilities that are essential for public safety, health, and overall function of the community.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria: Eligible projects identified by the city will repair, reconstruct, or construct critical infrastructure benefiting the city’s target population. Eligibility criteria, listed in order of importance, include:

- **Disaster Impact Documentation:** Each project must have documentation of how it addresses damage or impact from April 12, 2023, flood.
- **Benefit to LMI or Urgent Community Need:** Ideally, projects will be selected that benefit primarily LMI populations or meet an urgent need. The city will prioritize projects in LMI communities or critical facilities and public facilities that serve vulnerable populations.
- **Public Ownership:** The infrastructure or facility to be assisted must be publicly owned by the City of Fort Lauderdale.
- **Environmental and Permitting Feasibility:** Projects will be selected for feasibility—for example, any infrastructure project will need to pass environmental review (NEPA) and receive necessary permits. The program will prioritize “shovel-ready” or at least well-defined projects that can be started within a reasonable time.
- **Coordination and Non-Duplication:** If a project has received other federal or state funding (e.g., FEMA PA repair funds), CDBG-DR will only fund the enhancement portion or unmet need portion. Each project must provide information on any other funds available.
- **Consistency with Existing Plans:** Projects should be consistent with local and regional plans (e.g., Local Mitigation Strategy, capital improvement plans, comprehensive plan). This ensures that CDBG-DR funds reinforce planned recovery and mitigation efforts
- **Maintenance Commitment:** The city and its department responsible for the infrastructure must commit to maintain the improvements after completion.

Duplication of benefits will be reviewed: Projects must disclose any leveraged funding or other duplicative benefits, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements). After national objective eligibility, prioritization will be based on federal guidance.

Maximum Amount of Assistance Per Subrecipient: The maximum total award is \$14,000,000.00. The total amount awarded to a project will be dependent on the service being provided—subject to assessment of cost-reasonableness.

Maximum Income of Subrecipient: N/A

Mitigation Measures: Critical infrastructure and public facilities projects will be conducted in a manner that makes them more resilient to future disasters. Mitigation measures will be incorporated into construction activities were determined to be necessary and cost-reasonable, in accordance with applicable HUD guidance and local code requirements, and program goals for increased resilience.

Reducing Impediments for Assistance: The COFL Critical Infrastructure and Facilities Program is available to assist infrastructure and public facilities that has been impacted by the April 12, 2023, flood. The Program will enhance access to disaster risk reduction resources for communities vulnerable to hazards by promoting community-driven approaches to new investments in infrastructure and facilities. In addition to this program, the city will hold a competitive application program for public facilities as discussed in the next section.

Program 2: Community Public Facilities Program

Total CDBG-DR Allocation: \$5,000,000.00

Eligible Activities:

- Acquisition of Real Property
- Public Facilities Improvements including but not limited to community centers, emergency shelters, transitional housing and improvements
- Clearance, Demolition, Rehabilitation, and Reconstruction of Publicly Owned Buildings

All activities are authorized under HCDA Sections 105(a)(1), 105(a)(2), 105(a)(4), 105(a)(14), and 105(a)(16), 24 CFR 570.201 and 24 CFR 570.202, and applicable federal guidance, waiver, or alternative requirement. Only properties damaged by or failed to function due to April 12, 2023, flood are considered for eligibility.

National Objective Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c])

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the Community Public Facilities Program. The city has procured an implementation vendor to support this program. Projects will be identified by the City of Fort Lauderdale through selection projects via a competitive process. The city will solicit proposals for public facility projects from eligible entities, which include public institutions, city entities, and non-profit organizations that operate public facilities.

Program Description: The Community Public Facilities Program recognizes that community recovery is not just about homes and roads, but also about the places where people gather, receive services, and obtain help. The April 12, 2023, flood affected several public facilities either damaging or stressed/failure to function. These included health clinics and hospitals, community centers, fire/rescue facilities, homeless shelters, and special needs population facilities. These damages/failures can strain the recovery by limiting access to services. This program will restore those public facilities to full function and correct any failure by the facility to function at full operations.

This program will coordinate with other funding sources (e.g., FEMA Public Assistance, insurance, state funds, etc.) to ensure no duplication. CDBG-DR will fill gaps and cover improvements that those sources might not fund. This Program will target public facilities that are essential for public safety, health, and overall function of the community.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria: Eligible applicants (county or other public entities, non-profit, institutional) will apply to repair, reconstruct, or construct public facilities benefiting the Fort Lauderdale’s target population. Eligibility criteria, listed in order of importance, include the following:

- **Disaster Impact Documentation:** Each project must have documentation of how it addresses damage or impact from the April 12, 2023, flood.
- **Public Use:** The facility must be open to the general public or a specific segment of the public.
- **Benefit to LMI or Urgent Community Need:** Ideally, projects will be selected that benefit primarily LMI populations or meet an urgent need. The city may use scoring criteria that favors projects in LMI communities or critical facilities that serve vulnerable populations.
- **Environmental and Permitting Feasibility:** Projects will be evaluated for feasibility—for example, any public facility project will need to pass environmental review (NEPA) and receive necessary permits. The program will prioritize “shovel-ready” or at least well-defined projects that can be started within a reasonable time.
- **Capacity for Completion:** An eligibility factor is capacity—the entity must demonstrate it can properly manage a construction project in accordance with federal requirements or partner with the city to do so. The city might provide technical support, but if an entity is extremely limited in capacity, the city may directly manage the project on their behalf to ensure timely completion.
- **Coordination and Non-Duplication:** If a project has received other federal or state funding (e.g., FEMA PA repair funds), CDBG-DR will only fund the enhancement portion or unmet need portion. Each project must provide information on any other funds available.
- **Consistency with Existing Plans:** Projects should be consistent with local and regional plans (e.g., Local Mitigation Strategy, capital improvement plans, comprehensive plan). This ensures that CDBG-DR funds reinforce planned recovery and mitigation efforts.
- **Maintenance Commitment:** The local agency responsible for the public facility must commit to maintain the improvements after completion.

Duplication of benefits will be reviewed: Applicants must disclose any leveraged funding or other duplicative benefits, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements). After national objective eligibility, prioritization will be based on federal guidance.

Maximum Amount of Assistance Per Subrecipient: The maximum total award is \$5,000,000.00. The total amount awarded to a project will be dependent on the service being provided—subject to assessment of cost-reasonableness.

Maximum Income of Subrecipient: N/A

Mitigation Measures: Public facilities projects will be conducted in a manner that makes them more resilient to future disasters. Mitigation measures will be incorporated into construction activities where determined to be necessary and cost-reasonable, in accordance with applicable HUD guidance and local code requirements, and program goals for increased resilience.

Reducing Impediments for Assistance: The Community Public Facilities Program is available to assist public facilities that has been impacted by the April 12, 2023, flood. The Program will enhance access to disaster risk reduction resources for communities vulnerable to hazards by promoting community-driven approaches to new investments in infrastructure and facilities. The City of Fort Lauderdale will identify potential CDBG-DR subrecipients through evaluation of data and will implement a targeted community outreach and engagement campaign to ensure broad program participation. All eligible entities will have access to the application process.

Economic Revitalization

Fort Lauderdale will prioritize one economic revitalization program.

Table 30: Economic Revitalization Allocation

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Micro/Small Business Assistance Program	\$4,500,000.00	70%
Economic Revitalization Total	\$4,500,000.00	70%

Program 1: Micro/Small Business Assistance Program

Total CDBG-DR Allocation: \$4,500,000.00

Eligible Activities:

- Reimbursement of Disaster Recovery Expenses for Business and not-for-profits
- Economic Development Assistance to For-Profit Businesses and not for-profits
- Job Training

All activities are authorized under HCDA Sections 105(a)(17) and 105(a)(22), 24 CFR 570.203, and applicable federal guidance, waiver, or alternative requirement. Only businesses impacted by the April 12, 2023, flood are considered for eligibility.

National Objective: Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); Low- and Moderate-Income Jobs (LMJ) 24 CFR 570.208 (a)(4) and FR-6489- N-01 III.d.7(b) and (c); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c]); Elimination of Slum and Blight (24 CFR 570.208 (b)).

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the Micro/Small Business Assistance Program. The city has procured an implementation vendor to support this program.

Program Description: Due to the April 12, 2023, flood, many local businesses and non-profits, especially small and family-owned establishments, have faced challenges. Physical damage (flooded storefronts and inventory loss from power outages) combined with downtime (weeks or months of closure) put these businesses at risk of permanent closure.

The Micro/Small Business Assistance Program aims to deliver essential financial support to address these challenges, helping disaster-affected businesses regain stability. The funding can be utilized to repair or replace business structures by providing capital for crucial expenses and repairs, facilitating quicker re-openings or ongoing operations, and thereby safeguarding local employment and the health of commercial areas. This program offers direct assistance in the form of grants or loans to micro/small businesses impacted by the April 12, 2023, flood, enabling them to recover, reopen, and maintain or create jobs. City of Fort Lauderdale anticipates that approximately 50 businesses/persons for direct assistance, technical assistance, and or job training will seek assistance. Forms of assistance and eligible uses of funds may include the following:

- Reimbursement for eligible expenses incurred as a result of the April 12, 2023, flood.

- Grants or Forgivable Loans for Working Capital: Providing funds to cover operating expenses during the recovery period—e.g. rent, payroll, utilities, and other costs that the business struggles to pay due to disaster-related revenue loss.
- Machinery and Equipment: Purchasing new equipment to replace disaster-damaged equipment, or even to upgrade to more resilient equipment if appropriate.
- Replacement of Inventory and Supplies: The program can help finance the restocking of lost inventory essential for the business to resume operations.
- Repairs of physical damage to business locations.
- Job training.
- Technical Assistance related to recovery: Though primarily a grant program, the city may also offer technical support like financial counseling, assistance with developing a recovery plan, or navigating insurance/SBA processes.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria: Eligibility criteria, listed in order of importance, include the following:

- Disaster impact documentation: Applicants must demonstrate physical damage to assets or significant economic injury directly caused by the April 12, 2023, flood.
- Small businesses must meet all established eligibility criteria, as established in program policies and procedures.
- Commitment to Retain/Create Jobs: Applicants must be able to retain or rehire their employees (or add new ones) as a result of the assistance. This will be formalized by agreement. If a business had to lay off staff post-storm, it should detail how the grant will enable re-staffing.
- Good Standing: Applicants should have been in operation prior to the qualifying disaster and intend to continue operations. It should also be in good standing with the city and state. We may exclude businesses with delinquent taxes or serious legal issues.

Duplication of benefits will be reviewed: Applicants must disclose any leveraged funding or other duplicative benefits, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements). After national objective eligibility, prioritization will be based on federal guidance.

Maximum Amount of Assistance Per Beneficiary: The total amount awarded to one or more beneficiaries will be dependent on the service being provided.

Maximum Income of Beneficiary: N/A

Mitigation Measures: Small business recovery projects will be conducted in a manner that makes them more resilient to future disasters. Mitigation measures will be incorporated into construction activities where determined to be necessary and cost reasonable, in accordance with applicable HUD guidance and local code requirements, and program goals for increased resilience.

Reducing Impediments for Assistance: This program will assist small businesses impacted by the April 12, 2023, flood. Intake for the program will be accessible to individuals with disabilities and communication assistance will be provided upon request. The program will follow its LEP policies. Fort Lauderdale will identify potential CDBG-DR beneficiaries through evaluation of data and will implement a targeted community outreach and engagement campaign to ensure broad program participation. All eligible entities will have access to the application process, and reasonable efforts will be made to ensure access to eligible beneficiaries of CDBG-DR funded programs. Program staff will be trained on program requirements and customer relations to improve the efficiency and

effectiveness of the program’s delivery. By coordinating with other federal, state and local agencies, the program will reduce impediments for assistance by coordinating resources and avoid duplication of benefits, streamlining the process for applicants who may be eligible for multiple types of assistance and leverage local knowledge and networks for more effective program delivery.

Public Services

Fort Lauderdale will prioritize two public services programs.

Table 31: Public Services Allocation

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Homeless Services	\$2,500,000.00	100%
General Services	\$2,000,000.00	100%
All Public Services Programs Total	\$4,500,000.00	100%

Program 1: Homeless Services Program

Total CDBG-DR Allocation: \$2,500,000.00

Eligible Activities: Public Services

All activities are authorized under HCDA Sections 105(a)(8), 105(a)(14), and 105(a)(15), 24 CFR 570.201 and 24 CFR 570.204, and applicable federal guidance, waiver, or alternative requirement.

National Objective: Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); Low- and Moderate-Income Jobs (LMJ) 24 CFR 570.208 (a)(4) and FR-6489- N-01 III.d.7(b) and (c); Limited Clientele (LMC) 24 CFR 570.208(a)(2); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c]); Elimination of Slum and Blight (24 CFR 570.208 (b)).

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the Homeless Services Program. The city has procured an implementation vendor to support this program. Projects will be selected through a competitive process. The city will accept applications from non-profits, government entities, and institutions. The city will issue a Request for Proposals (RFP) or NOFA detailing the program’s scope and inviting submissions of project applications. Each proposal must describe the public service project proposed, the Homeless, Survivor of Domestic Violence, and or at risk of homelessness population served, and funding needed.

Once projects are selected, the city will enter into subrecipient agreements or inter-local agreements with the entity responsible for the project to carry it out. Agreements will outline the scope, budget, schedule, and federal compliance requirements (such as procurement, labor standards, environmental review, etc.). The city will monitor project progress and compliance. All activities are subject to HUD approval and must undergo environmental review and receive approval before kick-off of the project begins.

Program Description: The city’s Homeless Services Program is designed to meet the human recovery needs of Homeless, Survivor of Domestic Violence, and or at risk of homelessness population that go beyond rebuilding physical structures. After the disaster, many Fort Lauderdale Homeless, Survivor of Domestic Violence, and or at risk of homelessness populations have faced challenges such as displacement, unemployment, physical and mental health strains, and bureaucratic hurdles in getting assistance. This program will provide crucial services to

help individuals and families navigate the recovery process, find housing stability, and improving their lives. By addressing these needs, we ensure that the recovery is comprehensive. Key components of the program may include the following:

- **Case Management and Navigation Services:** Many residents and families need personalized help to connect them with resources for housing, employment, and financial assistance.
- **Housing Counseling and Relocation Assistance:** Homeless, Survivor of Domestic Violence, and or at risk of homelessness populations have to find new permanent housing or deal with landlord-tenant issues.
- **Financial Literacy and management–** Many Homeless, Survivor of Domestic Violence, and or at risk of homelessness populations lost their housing and or all their belongings. These populations need help in how to recover from these disasters and how to manage needs going forward.
- **Services and Housing—**Those experiencing homelessness lost encampments, vehicles, documentation in the storms and need outreach, housing navigation and stabilization services to recover.
- **Legal Services:** Disasters often lead to legal problems for survivors such as the replacement of lost documentation.
- **Health and Mental Health Services:** Disasters take a toll on physical and mental health. The program will fund counseling services, such as community-based trauma counseling, support groups, or school-based mental health programs in affected areas.
- **Employment and Financial Recovery Services:** Many people lost income during and after the storms—including businesses that closed, work hours that were cut, and jobs that were eliminated. The program can provide targeted workforce development such as short-term job training or re-training for those whose jobs may not return. It can also assist with supportive functions such as childcare as persons work to find employment or training.
- **Food Security and Basic Needs Assistance:** In the wake of the Flood disaster, some areas might have struggled with access to food or other essentials. While immediate disaster feeding is often covered by charities and FEMA in early phases, longer-term food insecurity can persist if incomes are reduced.

In implementing these components, the Homeless Services Program will remain flexible, adjusting offerings as needs evolve. City of Fort Lauderdale anticipates serving approximately 150 persons under the homeless public services program. Fort Lauderdale will coordinate closely with FEMA and other disaster case management programs to complement, not duplicate, their efforts. Our local non-profits often continue where FEMA leaves off, so CDBG-DR can fund that continuity.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria: Eligibility criteria, listed in order of importance, include the following:

- **Non-profits, institutional, and governmental providers** must meet all established eligibility criteria, as established in program policies and procedures.
- **Benefit to LMI or urgent community need:** Ideally, projects will be selected that benefit primarily LMI populations (Homeless, Survivor of Domestic Violence, and or at risk of homelessness population) or meet an urgent need. The city may use scoring criteria that favors projects in LMI communities or that serve vulnerable populations.
- **Operational Documentation:** Entities must currently be operational or demonstrate ability to open and expand operations upon receiving CDBG-DR assistance.
- **Consistency with existing plans:** Projects should be consistent with local and regional plans (e.g., Local Mitigation Strategy, comprehensive plan). This ensures that CDBG-DR funds reinforce planned recovery and mitigation efforts.

Coordination and non-duplication: If a project has received other federal or state funding CDBG-DR will only fund the enhancement portion or unmet need portion. Each project must provide information on any other funds available. For project clients:

- Duplication of benefits of clients will be reviewed. Entity must have procedures for this review.
- Those client applicants must disclose any insurance, FEMA, SBA, or other assistance received for home repair, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements).

Participants in the program must also comply with basic requirements of each service, as established in program policies and procedures. Criteria will be clearly communicated by providers. After national objective eligibility, prioritization will be based on federal guidance.

Maximum Amount of Assistance Per Project: The maximum total award (not including activity delivery costs) is \$2,500,000.00. The total amount awarded to a subrecipient will be dependent on the service being provided.

Maximum Income of Subrecipient: N/A

Mitigation Measures: The provision of public services is intended to address the continuing unmet and exacerbated need caused by the April 12, 2023 disaster. However, access to these services is intended to provide residents with the tools necessary to better prepare for future disasters.

Reducing Impediments for Assistance: This program will assist public services impacted by the April 12, 2023, flood or assisting those affected by the disaster. Intake for the projects will be required to be accessible to individuals with disabilities and communication assistance will be provided upon request. The program and its funded projects will follow its LEP policies. Fort Lauderdale will identify potential CDBG-DR subrecipients through evaluation of data and will implement a community outreach and engagement campaign to ensure broad program participation. All eligible entities will have access to the application process, and reasonable efforts will be made to ensure access to eligible subrecipients of CDBG-DR funded public service programs. Project staff will be trained on program requirements and customer relations to improve the efficiency and effectiveness of the program's delivery. By coordinating with other federal, state and local agencies, the program will reduce impediments for assistance by coordinating resources and avoid duplication of benefits, streamlining the process for applicants who may be eligible for multiple types of assistance and leverage local knowledge and networks for more effective program delivery.

Program 2: General Services Program

Total CDBG-DR Allocation: \$2,000,000.00

Eligible Activities: Public Services

All activities are authorized under HCDA Sections 105(a)(8), 105(a)(14), and 105(a)(15), 24 CFR 570.201 and 24 CFR 570.204, and applicable federal guidance, waiver, or alternative requirement.

National Objective: Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); Low- and Moderate-Income Jobs (LMJ) 24 CFR 570.208 (a)(4) and FR-6489- N-01 III.d.7(b) and (c); Limited Clientele (LMC) 24 CFR 570.208(a)(2); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c]); Elimination of Slum and Blight (24 CFR 570.208 (b)).

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the General Services Program. The city has procured an implementation vendor to support this

program. Projects will be selected through a competitive process. The city will accept applications from non-profits, government entities, and institutions. The city will issue a Request for Proposals (RFP) or NOFA detailing the program's scope and inviting submissions of project applications. Each proposal must describe the public service project proposed, low-income or special needs population served, and funding needed.

Once projects are selected, the city will enter into subrecipient agreements or inter-local agreements with the entity responsible for the project to carry it out. Agreements will outline the scope, budget, schedule, and federal compliance requirements (such as procurement, labor standards, environmental review, etc.). The city will monitor project progress and compliance. All activities are subject to HUD approval and must undergo environmental review and receive approval before kick-off of the project begins.

Program Description: The city's General Services Program is designed to meet the human recovery needs of low-income and special needs populations that go beyond rebuilding physical structures. After the disaster, many Fort Lauderdale populations have faced challenges such as displacement, unemployment, physical and mental health strains, and bureaucratic hurdles in getting assistance. This program will provide crucial services to help individuals and families navigate the recovery process, find housing stability, and improve their lives. By addressing these needs, we ensure that the recovery is comprehensive. Key components of the program may include the following:

- **Case Management and Navigation Services:** Many residents and families need personalized help to connect them with resources for housing, employment, and financial assistance.
- **Housing Counseling and Relocation Assistance:** With many homes damaged, some residents and families have to find new permanent housing or deal with landlord-tenant issues. Some households chose to purchase a home and need Post Purchase Counseling.
- **Financial Literacy and management–** Many low-income and special needs populations lost their housing and or all their belongings. These populations need help in how to recover from these disasters and how to manage needs going forward.
- **Services and Housing—**These populations lost housing, vehicles, documentation in the storms and need outreach, housing navigation and stabilization services to recover.
- **Legal Services:** Disasters often lead to legal problems for survivors: insurance claim denials, contractor fraud or disputes, title issues, landlord-tenant, and replacement of lost documentation.
- **Health and Mental Health Services:** Disasters take a toll on physical and mental health. The program will fund counseling services, such as community-based trauma counseling, support groups, or school-based mental health programs in affected areas.
- **Employment and Financial Recovery Services:** Many people lost income during and after the storms—including businesses that closed, work hours that were cut, and jobs that were eliminated. The program can provide targeted workforce development such as short-term job training or re-training for those whose jobs may not return. It can also assist with supportive functions such as childcare as persons work to find employment or training.
- **Food Security and Basic Needs Assistance:** In the wake of the Flood disaster, some areas might have struggled with access to food or other essentials. While immediate disaster feeding is often covered by charities and FEMA in early phases, longer-term food insecurity can persist if incomes are reduced.

In implementing these components, the General Services Program will remain flexible, adjusting offerings as needs evolve. City of Fort Lauderdale anticipates serving approximately 150 persons under the general public services program. Fort Lauderdale will coordinate closely with FEMA and other disaster case management programs to complement, not duplicate, their efforts. Our local non-profits often continue where FEMA leaves off, so CDBG-DR can fund that continuity.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria: Eligibility criteria, listed in order of importance, include the following:

- Non-profits, institutional, and governmental providers must meet all established eligibility criteria, as established in program policies and procedures.
- Benefit to LMI or urgent community need: Ideally, projects will be selected that benefit primarily LMI populations and special needs populations or meet an urgent need. The city may use scoring criteria that favors projects in LMI communities or that serve vulnerable populations.
- Operational Documentation: Entities must currently be operational or demonstrate ability to open and expand operations upon receiving CDBG-DR assistance.
- Consistency with existing plans: Projects should be consistent with local and regional plans (e.g., Local Mitigation Strategy, comprehensive plan). This ensures that CDBG-DR funds reinforce planned recovery and mitigation efforts.

Coordination and non-duplication: If a project has received other federal or state funding CDBG-DR will only fund the enhancement portion or unmet need portion. Each project must provide information on any other funds available. For project clients:

- Duplication of benefits of clients will be reviewed. Entity must have procedures for this review.
- Those client applicants must disclose any insurance, FEMA, SBA, or other assistance received for home repair, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements).

Participants in the program must also comply with basic requirements of each service, as established in program policies and procedures. Criteria will be clearly communicated by providers. After national objective eligibility, prioritization will be based on federal guidance.

Maximum Amount of Assistance Per Project: The maximum total award (not including activity delivery costs) is \$2,500,000.00. The total amount awarded to a subrecipient will be dependent on the service being provided.

Maximum Income of Subrecipient: N/A

Mitigation Measures: The provision of public services is intended to address the continuing unmet and exacerbated need caused by the April 12, 2023 disaster. However, access to these services is intended to provide residents with the tools necessary to better prepare for future disasters.

Reducing Impediments for Assistance: This program will assist public services impacted by the April 12, 2023, flood or assisting those affected by the disaster. Intake for the projects will be required to be accessible to individuals with disabilities and communication assistance will be provided upon request. The program and its funded projects will follow its LEP policies. Fort Lauderdale will identify potential CDBG-DR subrecipients through evaluation of data and will implement a community outreach and engagement campaign to ensure broad program participation. All eligible entities will have access to the application process, and reasonable efforts will be made to ensure access to eligible subrecipients of CDBG-DR funded public service programs. Project staff will be trained on program requirements and customer relations to improve the efficiency and effectiveness of the program's delivery. By coordinating with other federal, state and local agencies, the program will reduce impediments for assistance by coordinating resources and avoid duplication of benefits, streamlining the process for applicants who may be eligible for multiple types of assistance and leverage local knowledge and networks for more effective program delivery.

CDBG-DR Mitigation Set-Aside

Fort Lauderdale will prioritize mitigation set-aside projects.

Table 32: Mitigation Set-Aside Allocation

Eligible Cost Category	CDBG-DR Mitigation Set-Aside Allocation Amount	% of CDBG-DR Allocation for LMI Benefit	Does this Program have tie back to the Disaster?
COFL Mitigation and Match Program	\$13,208,450.00	70%	No
Total Mitigation Allocation	\$13,208,450.00	70%	

Program 1: COFL Mitigation and Match Program

Total CDBG-DR Allocation: \$13,208,450.00

Eligible Activities:

- Acquisition of Real Property
- Public Facilities and Infrastructure Improvements
- Housing Elevation and Resiliency Only Improvements
- Clearance, Demolition, Rehabilitation, and Reconstruction of Publicly Owned Buildings
- Payment of Non-Federal Share

All activities are authorized under HCDA Sections 105(a)(1), 105(a)(2), 105(a)(4), 105(a)(14), and 105(a)(16), 24 CFR 570.201 and 24 CFR 570.202, and applicable federal guidance, waiver, or alternative requirement. Only properties damaged by or failed to function due to April 12, 2023, floods are considered for eligibility.

National Objective Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c]); Elimination of Slum and Blight (24 CFR 570.208 (b)).

Lead Agency and Distribution Model: City of Fort Lauderdale is the lead agency and Responsible Entity for administering the Mitigation and Match Program. The city has procured an implementation vendor to support this program. Projects will be identified by the City of Fort Lauderdale through a non-competitive process. The city and its city departments will be projects for selection that were impacted by the April 12, 2023, flood and will be evaluated by Housing and Community Development Division for CDBG-DR eligibility and adherence city goals before approval by City Manager and City Commission. Matching grants for CDBG-DR eligible activities that have been awarded by an eligible federal agency (FEMA, USDA, USACE, or FHWA) will be requested through an application form available to eligible applicants similar to process under the infrastructure funding, excluding disaster tie-back requirements.

Program Description: The Mitigation and Match Program will fund the restoration and strengthening of key infrastructure systems that were damaged or stressed/failed to function by the April 12, 2023, flood. Typical projects under this program may include the following:

- For Infrastructure and Public Facilities, projects include the following:
 - Stormwater management projects are a high priority—for instance, replacing undersized culverts with larger ones, constructing new retention ponds or enlarging existing ones in neighborhoods that experienced severe flooding, dredging, and improving drainage with high-capacity pump stations.

- Road repairs –improving and harden roadway and associated structures to future disasters.
- Water and wastewater facilities that suffered damage or loss of function (perhaps a sewer lift station that was inundated, or water treatment components that lost power) will be hardened and protected (e.g., elevating electrical controls, adding backup power).
- Public Facilities owned by the City of Fort Lauderdale or its departments –hardening of city owned public facilities such as community centers and parks; fire/rescue stations; and public clinics and health facilities.
- The program may also fund power resilience improvements for critical infrastructure, such as installing backup generators at key intersections (for traffic lights) or utility plants, especially where power outages from the storms caused cascading issues.
- For housing activities, projects include the following:
 - Elevation and or resiliency improvements for owner-occupied or rental housing units
 - Match funding may be available to applicants eligible and approved for funding through other state programs with a cost-share match requirement (e.g., Elevate Florida, FDEM’s Residential Mitigation Program).
- The program is designed to leverage and supplement other disaster recovery funds by providing the required non-federal match (cost share) for federally funded recovery and mitigation projects, and by funding additional mitigation investments in critical public assets. As authorized by the HCDA and HUD’s CDBG-DR rules, CDBG-DR funds may be used to satisfy match requirements, share, or contribution to other federal programs when carrying out an eligible activity. Accordingly, the Fort Lauderdale Non-Federal Match Program will utilize CDBG-DR funds to meet the local cost-share requirements FEMA PA, FEMA Hazard Mitigation Grant Program (HMGP), and other projects related to April 12, 2023, flood. This ensures that vital infrastructure and public facility recovery projects are not stalled due to local matching fund constraints, accelerating repairs and strengthening resilience.

This program will coordinate with other funding sources (e.g., FEMA Public Assistance, insurance, state funds, etc.) to ensure no duplication. CDBG-DR will fill gaps and cover improvements that those sources might not fund. This Program will target critical infrastructure and public facilities that are essential for public safety, health, and overall function of the community.

Eligible Geographic Areas: The City of Fort Lauderdale, Florida, has been designated an MID area.

Other Eligibility Criteria: Eligible projects identified by the city will repair, reconstruct, or construct critical infrastructure benefiting the city’s target population. Eligibility criteria—listed in order of importance—include the following:

- **Benefit to LMI or Urgent Community Need:** Ideally, projects will be selected that benefit primarily LMI populations or meet an urgent need. The city will prioritize projects in LMI communities or critical facilities and public facilities that serve vulnerable populations.
- **Public Ownership:** The infrastructure or facility to be assisted must be publicly owned by the City of Fort Lauderdale.
- **Environmental and Permitting Feasibility:** Projects will be selected for feasibility—for example, any infrastructure project will need to pass environmental review (NEPA) and receive necessary permits. The

program will prioritize “shovel-ready” or at least well-defined projects that can be started within a reasonable time.

- **Coordination and Non-Duplication:** If a project has received other federal or state funding (e.g., FEMA PA repair funds), CDBG-DR will only fund the enhancement portion or unmet need portion. Each project must provide information on any other funds available.
- **Consistency with Existing Plans:** Projects should be consistent with local and regional plans (e.g., Local Mitigation Strategy, capital improvement plans, comprehensive plan). This ensures that CDBG-DR funds reinforce planned recovery and mitigation efforts
- **Maintenance Commitment:** The city and its department responsible for the infrastructure must commit to maintain the improvements after completion.

Duplication of benefits will be reviewed: Projects must disclose any leveraged funding or other duplicative benefits, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements). After national objective eligibility, prioritization will be based on federal guidance.

For activities associated with housing mitigation, eligibility criteria—listed in order of importance—include the following:

1. Applicants must demonstrate they have been deemed eligible and approved for in-kind programs with an outstanding cost-share match requirement. Additional eligibility requirements will be outlined in program policies and procedures.
2. Duplication of benefits will be reviewed: Applicants must disclose any leveraged funding or other duplicative benefits, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements). After national objective eligibility, prioritization will be based on federal guidance.

Maximum Amount of Assistance Per Subrecipient: The maximum total award is \$13,208,450.00. The total amount awarded to a project will be dependent on the service being provided—subject to assessment of cost-reasonableness.

Maximum Income of Subrecipient: N/A

Mitigation Measures: This program will count 100% toward the CDBG-DR Mitigation Set-Aside. All funds allocated are dedicated to eligible mitigation activities that reduce future disaster risks, thereby satisfying HUD’s requirement to spend a specified portion of the grant on mitigation. Mitigation measures will be incorporated into construction activities where determined to be necessary and cost reasonable, in accordance with applicable HUD guidance and local code requirements, and program goals for increased resilience.

Reducing Impediments for Assistance: The Mitigation and Match Program is available to assist infrastructure and public facilities that was either impacted by the April 12, 2023, flood or vulnerable to current and or future risks. The Program will enhance access to disaster risk reduction resources for communities vulnerable to hazards by promoting community-driven approaches to new investments in infrastructure and facilities.

General Information

Citizen Participation

The City of Fort Lauderdale has developed a Citizen Participation Plan (CPP) to guide public engagement in the planning and implementation of its CDBG-DR program. CPP complies with the HUD disaster recovery citizen participation requirements, including the Universal Notice (90 FR 1754, January 8, 2025, as amended March 19, 2025) and applicable allocation guidance. These requirements, which supersede certain standard citizen participation regulations (e.g. 24 CFR 91.105(b)-(d)), establish streamlined outreach procedures to expedite disaster recovery. Fort Lauderdale's CPP ensures that residents and stakeholders have meaningful opportunities to be involved in the city's use of \$88,051,000 in CDBG-DR funds appropriated for recovery from the April 12, 2023 Severe Storms, Tornadoes, and Flooding (FEMA DR-4709).

Under HUD's alternative requirements, the city will hold a minimum of two public hearings on the draft CDBG-DR Action Plan and provide at least a 30-day public comment period on the plan. The city will follow this CPP to satisfy all applicable citizen participation requirements—as modified by HUD's waivers and alternative procedures. Fort Lauderdale will proactively notify the public of opportunities to participate, using a broad range of outreach methods (including but not limited to: website postings, email notices, press releases, social media, and public service announcements).

The city is committed to delivering robust community outreach to effectively inform, engage, and empower stakeholders and residents of Fort Lauderdale throughout the CDBG-DR process.

Community Planning Meeting

On August 29, 2025, the city held a community planning meeting both in person and virtually to solicit public comments regarding the use of CDBG-DR funding. The meeting included the participation of community leaders and homeowners who presented their perspectives on recovery priorities and described the impacts of the April 12, 2023, flood on their communities. Testimonies highlighted significant housing damages, infrastructure challenges, and ongoing social and economic hardships resulting from the disaster. Participants also offered recommendations to address unmet needs and to strengthen future resilience.

Surveys

Between August 20, 2025, and September 2, 2025 (dated extended), the City of Fort Lauderdale conducted a community needs survey for residents and business owners. The survey collected 463 public responses and solicited recommendations on how the CDBG-DR funds should be used. Survey findings included the following ranking of recovery areas for most to least needed:

- | | |
|-------------------|----------------------------|
| 1. Infrastructure | 4. Public Services |
| 2. Mitigation | 5. Planning |
| 3. Housing | 6. Economic Revitalization |

Within each disaster areas responses were:

- For Infrastructure, responders favored improvement to: 1) drainage systems, 2) water and sewer systems, and 3) roads and bridges.
- For Housing, responders favored: 1) repair and replacement of damage housing, 2) elevation, flood-proofing and resilience improvement, and 3) creation of new affordable housing.

- For Public Services, responders favored: 1) helping to find recovery resources, 2) helping seniors, and 3) childcare and youth programs.
- For Economic Revitalization, responders favored: 1) improving infrastructure for economic revitalization, 2) small business grants or loans, and 3) help to reopen or relocate at-risk businesses.

The city also surveyed local nonprofit organizations, homeless providers, housing providers, legal aid organizations, public housing agencies, and government agencies/departments on the unmet needs from the April 12, 2023, flood and use of CDBG-DR funding.

Website

The city will maintain a dedicated public Disaster Recovery website that serves as a central repository for CDBG-DR information. This site will be accessible through the city's main website and will be updated on a regular basis. The website will allow residents and stakeholders to easily see how CDBG-DR funds are being used and administered in Fort Lauderdale. The website will be maintained in an accessible format.

In compliance with HUD requirements, the following items will be posted on the disaster recovery website:

- The Action Plan and all Action Plan amendments (each amendment will be numbered sequentially, and the site will always have the latest consolidated version of the Action Plan available).
- Each Quarterly Performance Report (QPR)—once HUD approves a QPR in the DRGR system, the city will publish a version of the report (with any private personal information removed) on the website within 3 business days of HUD approval. These QPRs will detail expenditures and progress of funded activities.
- All CDBG-DR program specific guidelines for each recovery program. This will include information on program eligibility, award calculations, and the projected timeline for expenditures and outcomes for each program. Program guidelines will be posted before the city begins accepting applications for that program, so the public can review how the programs work.
- Status of applications for assistance, by program (in a manner that protects individual privacy). For example, the city may provide information such as the number of applications received, under review, approved, and funds disbursed, as part of each program's status reporting.
- All executed contracts directly funded by CDBG-DR, as defined at 2 CFR 200.22 (including contracts with subrecipients, vendors, etc., above the micro-purchase threshold).
- Performance reports and other major deliverables or plans (such as any substantial Action Plan amendment justification, environmental reports, or relocation assistance plans, if applicable).

Consultation for Action Plan Development

Fort Lauderdale recognizes that effective disaster recovery requires collaboration with a broad range of community stakeholders and partner organizations. In developing and updating the CDBG-DR Action Plan and program policies as applicable, the city will consult with local and regional institutions and governments, the local Continuum of Care organization, public housing agencies, public and private organizations including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations, and other stakeholders.

Consultation may involve a combination of methods: direct communication (email or letters) inviting feedback on the draft Action Plan; stakeholder workshops or focus group meetings; surveys; one-on-one meetings or calls with key agencies; and review of existing plans or needs assessments.

Federal Agencies

The City of Fort Lauderdale collaborated with federal partners, including FEMA and SBA, during the development of the plan. The city established and continues to establish data-sharing agreements and analyzed FEMA's IA data alongside SBA disaster loan data. This information, detailing the number of residents who received federal aid and identifying existing gaps, was instrumental in shaping the unmet needs analysis in the Action Plan. These federal consultations were crucial in pinpointing areas where CDBG-DR funds could address shortfalls left by FEMA. Some SBA assistance data (detailed) is still pending at the writing of this document.

Non-Profit and Community Organizations

The city is consulting with various non-governmental organizations to gather insights into the needs of vulnerable populations and to utilize their local expertise. Through a Stakeholder Survey, Fort Lauderdale has solicited input from the following entities:

- Homeless Providers
 - Broward Continuum of Care
- Legal Aid Providers
 - Legal Aid Services of Broward County
 - Coast to Coast Legal Aide of South Florida
- Healthcare Providers
 - Broward Regional Health Planning Council
- Metropolitan Planning Organization
- Civic Associations and Homeowner Associations (over 80 organizations)
- Non-Profits
 - United Way of Broward County
 - Broward Partnership
 - Urban League of Broward County
 - Covenant House Florida
 - Women in Distress of Broward County
 - Lippman Family Center

Private Sector and Economic Interests

The City of Fort Lauderdale Economic Development Advisory Board (EDAB) is an advisory committee appointed by the City Commission to provide recommendations to both the City Commission and City Manager. Consisting of members from diverse backgrounds in the public, private, and non-profit sectors, EDAB focuses on improving the business environment, enhancing productivity, and supporting economic growth. Its purpose is to offer expertise, experience, and resources to recommend on expanding and diversifying the commercial and industrial sectors, as well as contributing input on commercial redevelopment and revitalization efforts. Through a Stakeholder Survey, Fort Lauderdale solicited input regarding economic development needs.

State and Regional Agencies

Fort Lauderdale coordinated with state-level partners to align the Action Plan with broader recovery and mitigation efforts. The city's emergency management staff worked closely with the Florida Division of Emergency Management, especially regarding HMGP projects. The city coordinates with Broward County regarding the Local Mitigation Strategy. The Continuum of Care with the lead agency, Broward County, is a collaborative network that

plans the region's response to homelessness, to which Fort Lauderdale is a partner. Through a Stakeholder Survey, Fort Lauderdale solicited input regarding homeless needs.

Housing Sector Stakeholders

Housing recovery is a major focus, so the city consulted those with housing expertise. The Housing Authority was consulted to discuss how public housing residents and Section 8 voucher holders were affected by the hurricanes, and what unmet needs exist in public housing communities. The city consulted with various housing organizations to gather insights on the needs of vulnerable populations and to utilize their local expertise. Through a Stakeholder Survey, Fort Lauderdale solicited input from affordable housing providers and public housing agencies including:

- Housing Authority of the City of Fort Lauderdale
- Habitat for Humanity of Broward
- Broward Housing Solutions
- Rebuilding Together Broward County

City of Fort Lauderdale Government Departments

The city's Housing and Community Development Division met with and surveyed several key city departments to gather internal input. Departments reported how the April 12, 2023, flood impacted their operations or the populations they serve, and they suggested project ideas from their departmental perspective. This internal consultation ensured the Action Plan is comprehensive and that interdepartmental knowledge—such as existing capital improvement plans or social service needs—is incorporated.

Public Comments

Fort Lauderdale recognizes that affected stakeholders are the center of, and crucial partners in, the development of this Action Plan. The city will publish and provide a public comment period of no less than 30 calendar days for the initial CDBG-DR Action Plan. The start and end dates of the comment period will be stated in public notices. During this time, the draft Action Plan will be made available online and in print for review. The city will accept comments in multiple formats: written comments may be emailed or mailed to the HCD Division, and oral comments will be accepted at public hearings or via phone. All comments received through the various channels by the close of the comment period will be considered.

For any Substantial Amendment to the CDBG-DR Action Plan, the city will provide public notice and a 30-day public comment period prior to submitting the amendment to HUD.

How to Submit Comments

The City of Fort Lauderdale provided several ways to submit a comment on the draft Action Plan. People can submit comments by U.S. mail to: Housing and Community Development Manager, Housing and Community Development Department at 914 Sistrunk Blvd. Suite 103, Fort Lauderdale, FL 33311. Comment may also be sent by email to: housing@fortlauderdale.gov. The city will also accept verbal and written comments at the scheduled public hearings. All comments, whether online, written, or spoken at a hearing, will be collected for consideration.

Fort Lauderdale encourages all interested residents and stakeholders to review the draft plan and share their thoughts during the public comment period and during public hearings. The input received during the public comment period is a critical part of finalizing the Fort Lauderdale CDBG-DR Action Plan.

Public Hearings

As per the HUD Universal Notice, the City of Fort Lauderdale, receiving \$88,051,000 in CDBG-DR funding, was required to hold two public hearings. These hearings were advertised in *The Sun Sentinel* and on the city's website.

Public Hearing Dates and Locations

- Friday, September 26, 2025 at 5 p.m.: COFL, 101 NE 3rd Ave. 11th Floor, Fort Lauderdale, FL 33311
- Thursday, October 7, 2025 at 6 p.m.: Fort Lauderdale Commission Meeting, Broward Center for the Performing Art, 201 SW 5th Ave. Fort Lauderdale, FL 33312

Public Hearing Dates and Locations

Fort Lauderdale held one planning meeting and two public hearings in relation to the CDBG-DR Action Plan. The hearings occurred at key stages, including after publication of the draft Action Plan during the public comment period, and will occur as needed during program implementation (e.g., for any substantial CDBG-DR Action Plan amendments). The primary purpose of these hearings is to obtain citizen views and to respond to feedback and questions concerning the proposed use of CDBG-DR funds.

The city will hold meetings in locations that are accessible to the public and virtually. The city is committed to holding public meetings/hearings in venues convenient and accessible to the residents most affected by the April 12, 2023, flood. All meeting locations will be accessible for persons with physical disabilities, and meetings will be scheduled at times convenient for the public to encourage maximum attendance.

The city may utilize virtual public hearings (e.g., via an online webinar platform or teleconference) consistent with HUD guidance. The city will ensure the platform is accessible and that instructions for participation are clearly communicated in the public notice. At least one of the minimum two hearings will be conducted in person unless otherwise waived by HUD. This in-person meeting may be conducted during the Fort Lauderdale published Commissioners Meeting.

Consideration of Public Comments

Every comment that the City of Fort Lauderdale receives on the draft Action Plan, whether written or spoken at a public hearing, will be carefully considered before the plan is finalized. The city is committed to reviewing all public input and making changes to the Action Plan where appropriate in response to community feedback. If certain suggestions cannot be incorporated, the city will still document those comments and explain why a change was not made.

After the 30-day public comment period ends, the city will organize all the feedback by topic and prepare a summary of public comments. This summary will detail the concerns and suggestions raised by the public. The city will provide a response describing how the comment is addressed in the Action Plan.

Public Comments with city Responses may be referenced in [Appendix C: Public Comments](#).

Citizen Complaints

Fort Lauderdale will handle any citizen complaints or grievances regarding the CDBG-DR Action Plan, programs, or project activities in a timely and transparent manner. As required by HUD regulations (24 CFR 91.105(j)) and the applicable Federal Register notices, the city will provide a timely, substantive written response to every written complaint related to the disaster recovery program. Fort Lauderdale will follow similar procedures for complaints and appeals as stated in its Citizen Participation Plan Section 7. Each complaint will be thoroughly reviewed, and

responses will be tailored to the nature and complexity of the issue. Complaints related to noncompliance with HUD regulations, or the Universal Notice requirements will be escalated for appropriate resolution in consultation with relevant agencies.

A written response shall be made to complaints within 15 working days. Written complaints should be addressed to: Housing and Community Development Manager, or designee, Housing and Community Development Department at 914 Sistrunk Blvd. Suite 103, Fort Lauderdale, FL 33311.

The city is committed to transparency in this process. To promote transparency and fairness, the city will document all complaints, responses, and resolutions. This log of complaints and responses helps the program staff track common issues and ensure they are addressed. The city may conduct regular evaluations of the complaint process to ensure it aligns with community needs and HUD's Citizen Participation Requirements.

Modifications to the Action Plan

Over the course of the multi-year recovery program, it may become necessary to amend the CDBG-DR Action Plan to reflect changes such as new activities, budget adjustments, or revised strategies. Fort Lauderdale distinguishes between Substantial Amendments, which require public notice and HUD approval prior to implementation, and Non-Substantial Amendments, which are minor modifications that do not require formal public comment. The criteria for each are defined below:

Substantial Amendment

Fort Lauderdale will follow similar procedures for substantial amendment as stated in Section 3.2 of this document except and with the addition of the following:

- **Adding or Deleting of CDBG-DR Action Plan Activities/Program:** As the CDBG-DR Action Plan does not list individual projects but activities/programs to be performed, the addition or deletion of activity/program listed in the CDBG-DR Action Plan will trigger a substantial amendment. Examples of this include creating a new housing recovery program or canceling a planned economic development activity.
- **Reduction in Overall Benefit to LMI:** Any change that would result in a reduction of the Action Plan's commitment to meet the required overall benefit to LMI persons.
- **Significant Budget Reallocation:** Redistributing funds among approved activities such that the change in funding for any program or category is equal to or greater than 10% of the total CDBG-DR grant. In other words, if the city plans to transfer an amount that is 10% or more of \$88,051,000 from one use to another, that reallocation constitutes a substantial amendment. Smaller budget adjustments below this threshold may be handled as non-substantial amendments, provided they don't trigger any other substantial amendment criteria.
- **Corrections/Updates to Key Programmatic Details:** If, after HUD's initial review of the Action Plan, the city needs to update or complete information that was omitted or incomplete regarding major program design features such as the maximum award amounts for assistance, income limits, or other criteria that HUD required in the Action Plan, such an update is treated as a substantial amendment. This criterion essentially covers any significant clarifications required by HUD that change the scope of who or what can be assisted.

For any Substantial Amendment, Fort Lauderdale will follow the same procedures used for the original Action Plan: the amendment will be publicly notified, a 30-day comment period will be held, and the City Commission will approve the amendment for submission to HUD. In accordance with HUD's waivers, the city is not required to hold an additional public hearing specifically for an Action Plan amendment beyond the required hearings for the original Action Plan.

After the comment period, the city will summarize any comments received on the amendment and include that in the submission to HUD. The Substantial Amendment will not be implemented until HUD approves it. Once approved, the city will publish the updated Action Plan on the website, indicating the amendment number and effective date.

Non-Substantial Amendment

An amendment that does not meet any of the criteria above for substantial changes will be considered a Non-Substantial (or minor) Amendment. These typically include adjustments like revising performance target metrics, tweaking program administration details, moving relatively small amounts of funds between budget categories (below the 10% threshold), or clarifying language in the plan. Non-substantial amendments do not require a public comment period or public hearing. They can be made at the discretion of the city's CDBG-DR Grants Administration team and submitted to HUD as they occur, or as part of a batch of minor updates.

Additional Amendment Information

The city will maintain an updated version of the Action Plan that incorporates all amendments to date, so that the public can always view the current plan in full context. The amendment history will also be version-controlled and documented within the plan.

It should be noted that urgent needs: If urgent unforeseen circumstances require an immediate change, the city will adhere to any expedited amendment process allowed by HUD (for example, HUD may waive the 30-day comment period in certain emergency scenarios). Otherwise, the above definitions will apply.

Performance Reports

The city will keep the public informed of progress throughout the long-term recovery through performance reports and other updates which may include performance reports and dashboards. All reports will follow the formats and rules set by HUD and will be submitted through HUD's DRGR system. Our goal is to provide accurate, well-documented updates that demonstrate accountability and show how CDBG-DR funds are being used to help the community and meet local needs.

Any changes to programs or the Action Plan will be updated in DRGR after receiving HUD approval. Updates to DRGR will be made within five business days of approval by either HUD or the city's Grant Manager. The Grant Manager, with help from our consultant team, will make sure all updates, revisions, and reports meet HUD requirements. All staff involved will receive training to ensure they can use the DRGR system effectively.

Quarterly Performance Reports

The city will prepare and publish quarterly reports on the use of CDBG-DR funds. These QPRs, submitted to HUD via the Disaster Recovery Grant Reporting system, will detail expenditures by activity, beneficiary data (such as number of households assisted, demographic information), and narrative descriptions of accomplishments and challenges. Once HUD approves each QPR, the city will make it available on the website within 3 days. Citizens will be able to track how projects are progressing against the Action Plan goals quarter by quarter. The city encourages the public to review these reports and provide any feedback or questions.

Program Income

Some CDBG-DR programs may earn program income, such as from loan repayments or rental revenue. Fort Lauderdale will track and report this income and use it to support eligible recovery projects. All program income

will be managed according to HUD rules to help strengthen recovery and long-term community resilience. The city will comply with all applicable requirements regarding the use and management of program income.

Pre-Award Costs

“Pre-award costs” are expenses that the City of Fort Lauderdale incurred before the official approval of this Action Plan and the signing of the grant agreement, which are related to getting the disaster recovery program up and running. HUD allows the city to reimburse itself for certain eligible costs that happened in this pre-award period, as long as they are for CDBG-DR eligible activities and the proper procedures are followed. The city had to invest resources ahead of time to kick-start the recovery process.

City of Fort Lauderdale intends to seek reimbursement for pre-award activities (all of which were done in anticipation of receiving the CDBG-DR funds), including the following:

- **Action Plan Development:** The work to write and prepare the CDBG-DR Action Plan, including community outreach efforts during plan development.
- **Needs Assessment:** The research and data analysis to identify unmet housing, infrastructure, economic, and other needs resulting from April 12, 2023, flood—including public engagement activities. This analysis also evaluated current and future risks (mitigation needs).
- **City Assessments:** Pre-award activities related to required Environmental Reviews and Damage Assessments.
- **Translation and Accessibility:** Services to translate the Action Plan and important notices into other languages and to make information accessible so that all members of the public can participate in the process.
- **Program Design and Staffing:** Initial costs related to designing proposed recovery programs—including program policies and procedures—and potentially hiring or assigning staff and resources to the disaster recovery team before executing the grant agreement to build capacity.
- **Administrative Setup:** Any upfront administrative expenses, such as setting up financial systems or reporting systems in preparation for managing the grant funds.

All these tasks were conducted before HUD’s final approval but were necessary to get the recovery programs ready to launch as soon as funding became available. The city has kept careful track of these expenses. They will be categorized appropriately in our budget. Seeking reimbursement for pre-award costs will not detract from project funds; it simply covers the preparatory work that laid the groundwork for a successful recovery program. All pre-award costs that we plan to charge for the grant will be clearly identified in the Action Plan budget and reported to HUD.

Appendix A: Certifications

The city of Fort Lauderdale acknowledges that it will administer the Community Development Block Grant – Disaster Recovery (CDBG-DR) grant consistent with the following certifications required by federal statute and regulation.

- a) Uniform Relocation Act and Residential Anti-displacement and Relocation Plan (RARAP): City of Fort Lauderdale certifies that it:
 - 1) will comply with the acquisition and relocation requirements of the Uniform Act, and implement regulations at 49 CFR part 24, as such requirements may be modified by waivers or alternative requirements;
 - 2) has in effect and is following a RARAP in connection with any activity assisted with CDBG–DR grant funds that fulfills the requirements of Section 104(d), 24 CFR part 42, and 24 CFR part 570, as amended by waivers and alternative requirements.
- b) Authority of Grantee: City of Fort Lauderdale certifies that the Action Plan for disaster recovery is authorized under State and local law (as applicable) and that City of Fort Lauderdale, and any entity or entities designated by City of Fort Lauderdale, and any contractor, subrecipient, or designated public agency carrying out an activity with CDBG–DR funds, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations as modified by waivers and alternative requirements.
- c) Consistency with the Action Plan: City of Fort Lauderdale certifies that activities to be undertaken with CDBG–DR funds are consistent with its action plan.
- d) Citizen Participation: City of Fort Lauderdale certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 or 91.105 (except as provided for in waivers and alternative requirements). Also, each local government receiving assistance from a state grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in waivers and alternative requirements).
- e) Use of Funds: City of Fort Lauderdale certifies that it is complying with each of the following criteria:
 - 1) Purpose of the funding: Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and mitigation in the most impacted and distressed areas for which the President declared a major disaster pursuant to the Stafford Act (42U.S.C. 5121 et seq.).
 - 2) Maximum Feasibility Priority: With respect to activities expected to be assisted with CDBG–DR funds, the Action Plan has been developed so as to give the maximum feasible priority to activities that will benefit low- and moderate-income families.
 - 3) Overall benefit: The aggregate use of CDBG–DR funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 70% (or another percentage permitted by HUD in a waiver) of the grant amount is expended for activities that benefit such persons.
 - 4) Special Assessment: City of Fort Lauderdale will not attempt to recover any capital costs of public improvements assisted with CDBG– DR grant funds, by assessing any amount against properties owned and occupied by persons of low- and moderate- income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless:
 - i. disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or

- ii. for purposes of assessing any amount against properties owned and occupied by persons of moderate income, City of Fort Lauderdale certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).
- f) Grant Timeliness: City of Fort Lauderdale certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster recovery activities in a timely manner and that City of Fort Lauderdale has reviewed the requirements applicable to the use of grant funds.
- g) Order of Assistance: City of Fort Lauderdale certifies that it will comply with the statutory order of assistance listed in Appendix C paragraph 9 and will verify if FEMA or USACE funds are available for an activity, or the costs are reimbursable by FEMA or USACE before awarding CDBG-DR assistance for the costs of carrying out the same activity.
- h) Affirmatively Further Fair Housing: City of Fort Lauderdale certifies it will affirmatively further fair housing.
- i) Anti-Lobbying: City of Fort Lauderdale certifies its compliance with the restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by part 87.
- j) Section 3: City of Fort Lauderdale certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 75.
- k) Excessive Force: City of Fort Lauderdale certifies that it has adopted and is enforcing the following policies, and, in addition, State grantees must certify that they will require local governments that receive their grant funds to certify that they have adopted and are enforcing:
 - 1) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
 - 2) A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- l) Compliance with Anti-discrimination Laws: City of Fort Lauderdale certifies that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601–3619), and implementing regulations.
- m) Lead-Based Paint: City of Fort Lauderdale certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.
- n) Compliance with Laws: City of Fort Lauderdale certifies that it will comply with the provisions of title I of the HCDA and with other applicable laws.

Appendix B: Waivers

The City currently does not request any waivers. If the city identifies the need for waivers in the future, we will request those waivers through independent submission.

Appendix C: Public Comments

The City will provide a summary of Public Comments with responses in the final submission of this Action Plan to HUD.

Appendix D: Standard Form 424

The City will enter Standard Form 424 here in the final submission of this Action Plan to HUD.