

Action Plan for Disaster Recovery

Better **FUTURE**



DRAFT



MyPasco.net



Change Log

Version (Date)	Summary of Changes Made
Draft	

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Executive Summary

Overview

Pasco County experienced an unprecedented series of disasters in 2023-2024, suffering severe impacts from Hurricane Idalia (2023), Hurricane Helene (2024), and Hurricane Milton (2024). Each storm caused widespread damage to homes, infrastructure, businesses, and public services in Pasco County. In January 2025, the U.S. Department of Housing and Urban Development (HUD) recognized the extent of Pasco's unmet recovery needs by announcing a direct allocation of \$585.7 million in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds to Pasco County.¹ \$509.3 million of this allocation is explicitly designated for unmet recovery needs stemming from Hurricanes Idalia (DR-4734), Helene (DR-4828), and Milton (DR-4834); the remaining \$76.4 million is set aside for mitigation activities. This assessment aims to evaluate those unmet needs in detail, by sector and municipality, to inform Pasco County's 2025 CDBG-DR Action Plan in alignment with HUD's Action Plan Template guidelines.

Community Development Block Grant-Disaster Recovery (CDBG-DR) funding is designed to address needs that remain after all other assistance has been exhausted. This plan details how funds will be used to address the remaining unmet needs in Pasco County.

¹ NatureCoasterTM, F. O. (2025, April 14). [Pasco County to receive \\$585 million for disaster recovery and requests](#) -. NatureCoaster.com.

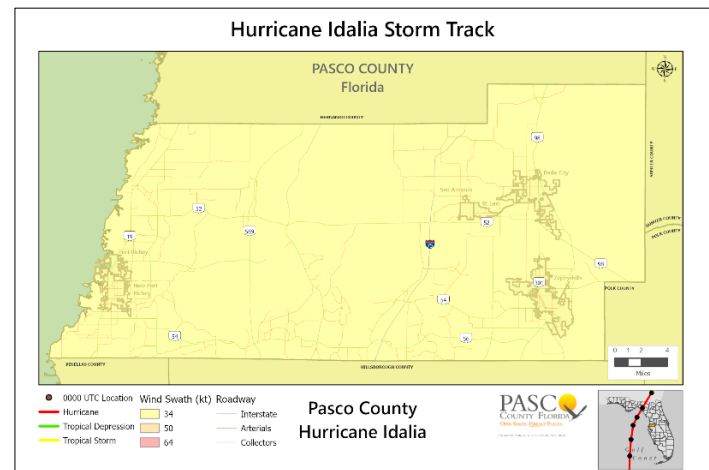


Disaster Context

Each storm had distinct characteristics and unique impacts on Pasco County's communities.

Hurricane Idalia (DR-4734)

Hurricane Idalia made landfall as a Category 3 storm in Florida's Big Bend on August 30, 2023. While the eyewall did not directly strike Pasco County, Idalia's storm surge and winds caused significant coastal flooding in neighborhoods in western Pasco.^{2 3} An estimated 4,000 to 6,000 homes in Pasco County were damaged by Idalia⁴ streets in low-lying coastal areas turned into rivers, forcing numerous water rescues. Fortunately, advance evacuations helped prevent loss of life in Pasco, but flood damage displaced many families.



Hurricane Helene (DR-4828)

One year later, Hurricane Helene struck in late September 2024 as a massive Category 4 storm that tracked north of Pasco but drove record-breaking storm surge into the Tampa Bay region. Pasco County's coast saw storm surge levels up to 16 feet above normal, far exceeding forecasts. Helene's surge inundated entire neighborhoods on Pasco's west side; roughly 200 people had to be rescued from rising floodwater on the night of landfall in Pasco County alone.⁵

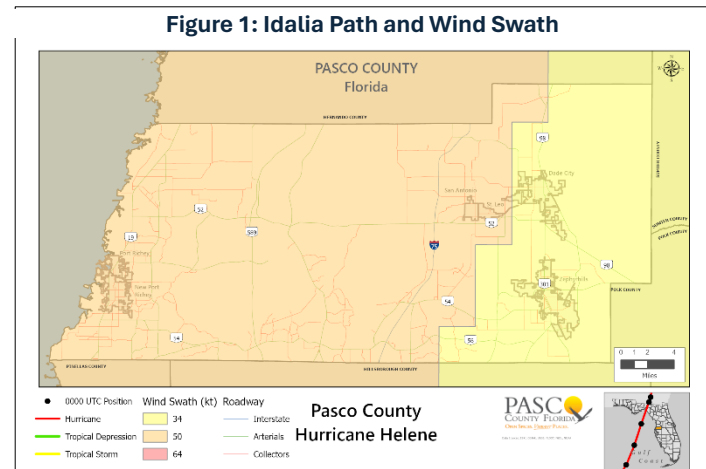


Figure 2: Helene Path and Wind Swath

² O'Connell, M. (2024, September 24). [Pasco County residents impacted by Hurricane Idalia flooding prepare for new storm](#). ABC Action News Tampa Bay (WFTS).

³ Paul, Gabriella. (2024, September 27). [Pasco emergency officials "prepare for body recovery" in wake of Helene's storm surge](#). WUSF.

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Hurricane Milton (DR-4834)

Less than two weeks later, Hurricane Milton made landfall on October 9, 2024, as a Category 3 storm, this time passing just south of Pasco. Milton brought torrential rainfall (15+ inches) and strong winds that caused historic inland flooding. The Anclote and Withlacoochee Rivers overflowed into communities, and eastern Pasco neighborhoods saw up to 8 feet of standing floodwater from Milton's rains.⁶ Pasco's emergency responders, already strained from Helene, conducted another 200+ rescues during Milton's floods. The back-to-back nature of Helene and Milton dealt a "one-two punch" to Pasco County, impacting many of the same residents and infrastructure twice within weeks.

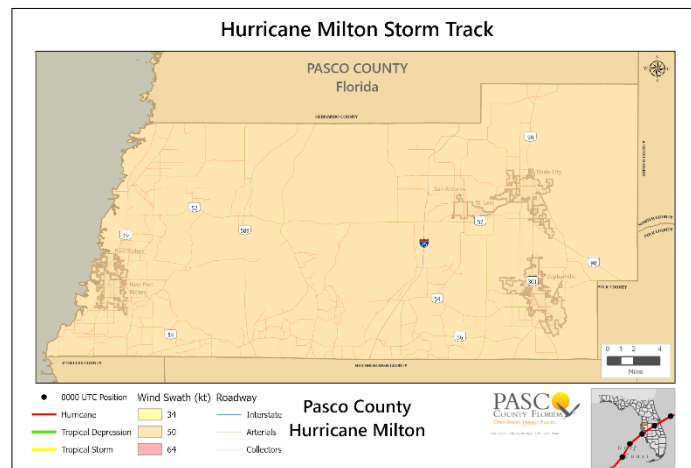


Figure 3: Milton Path and Wind Swath

Most Impacted and Distressed Areas (MIDs)

While damage was widespread- resulting in the entire County being declared Most Impacted and Distressed (MID) by HUD – each region experienced unique impacts. These include both specific neighborhoods and entire municipalities.

Western Coastal Communities

Including New Port Richey, Port Richey, Holiday, Hudson, and communities in the surrounding area, Hurricane Helene's storm surge caused catastrophic flooding along the Gulf coast and the lower reaches of coastal rivers. Many homes along the Pithlachascotee River and low-lying coastal roads were inundated by several feet of water in New Port Richey and Port Richey. Places like SunWest Park in Hudson were swamped by surge⁷; the park was under water and filled with debris and sand, requiring seven months of cleanup before it could reopen⁸. These western areas saw significant home destruction, particularly older homes and mobile homes that could not withstand floodwater. Approximately 200 residents had to be rescued from rising floodwater in western Pasco the night Hurricane Helene hit,⁹ highlighting the severity of the surge. Many coastal residents remain displaced or are rebuilding homes to new flood standards.

Eastern Inland Communities

Including Zephyrhills, Dade City, and communities in the surrounding area, Hurricane Milton's extreme rainfall led to unprecedented inland flooding in eastern Pasco. Areas of the City of Zephyrhills and unincorporated neighborhoods near rivers and retention ponds were submerged for

⁶ Paul, Gabriella. (2024, September 27). [Pasco emergency officials "prepare for body recovery" in wake of Helene's storm surge](#). WUSF.

⁷ Lewis, C. (2025, April 22). [Sunwest Park reopens to public after damage sustained from Hurricanes](#). Bay News 9.

⁸ Kveglis, J. (2025, April 16). [One of Pasco's largest parks reopens after Hurricane Helene](#). FOX 13 Tampa Bay.

⁹ Paul, Gabriella. (2024, September 27). [Pasco emergency officials "prepare for body recovery" in wake of Helene's storm surge](#). WUSF.

weeks. Even months after Milton, dozens of properties in places like the Hickory Hills area of Dade City remained partially underwater. One resident described needing a boat to reach his home four months after the storm¹⁰. In Zephyrhills, floodwaters lingered so long that some homes were still inaccessible and without running water or electricity six months later.¹¹ These conditions illustrate the prolonged nature of the disaster's impact in inland Pasco. While Milton's winds were less intense than on the coast, they caused wind damage, such as downed trees and roof damage, countywide and exacerbated flooding by blowing water into areas that had never previously flooded.

Central Pasco

Including Land O' Lakes, Wesley Chapel, and other unincorporated communities in surrounding areas, Central Pasco experienced moderate impacts, mainly wind damage (downed power lines, roof damage) and sporadic flooding in low-lying spots. Power outages were widespread; some first responders had to work 12-plus-hour shifts restoring power to others while their homes went without electricity for over a week. The central region's prior growth had stressed stormwater infrastructure, and these storms exposed those vulnerabilities, including overflowing canals and saturated retention ponds.



Figure 4: Rescue Efforts in the Elfers Area of New Port Richey

Each of Pasco's municipalities faces unique recovery challenges. Coastal cities - like New Port Richey and Port Richey - are grappling with rebuilding homes to hurricane-resistant and flood-resilient standards in the wake of Helene's surge. Inland cities, like Zephyrhills and Dade City, are focused on resolving persistent flooding and repairing water-damaged infrastructure from Milton. Smaller towns, such as San Antonio and St. Leo, are

addressing cumulative stresses as their residents recover from home damage. Unincorporated Pasco, from coastal enclaves like Hudson to other suburban areas across the jurisdiction, contains the most damaged properties and infrastructure, requiring county-wide solutions.

¹⁰ Octavio, Miguel (2025, February 12). [Parts of Dade City neighborhood still underwater 4 months after Hurricane Milton](#). WTSP.

¹¹ Lebron, Sky. (2025, March 6). [Months after Milton: Floodwaters are still surrounding these Zephyrhills Homes](#). WUSF.

Table 1: Disaster Overview

Disaster Summary	
Qualifying Disaster:	Hurricanes Idalia (DR-4734), Helene (DR-4828), Milton (4834)
HUD-identified MID Areas:	Pasco County
Grantee-identified MID Areas	Pasco County

Table 2: CDBG-DR Allocation Overview

CDBG-DR Allocation Overview:	
CDBG-DR Allocation:	\$509,300,000
CDBG-DR Mitigation Set Aside:	\$76,404,000
Total Allocation:	\$585.704,000

As required by HUD, at least 70% of the funds will benefit low- and moderate-income (LMI) individuals and households. The priorities in this Action Plan reflect both the quantitative damage, unmet needs assessments, and extensive input from residents, local organizations, and stakeholders.

Unmet Needs Assessment

Pasco County experienced severe damage from Hurricanes Idalia (2023), Helene (2024), and Milton (2024), resulting in significant unmet needs across the core recovery areas of **Housing, Infrastructure, Economic Revitalization, and Public Services**. The following summarizes these needs:

Housing

Housing is the most fundamental need for recovery. Thousands of homes require repair or reconstruction, and many families still lack permanent housing solutions. In fact, over 8,400 homes were destroyed or severely damaged by the 2024 storms alone, illustrating the scale of housing loss. This has displaced numerous households, especially low- and moderate-income families, seniors and those with special needs, who cannot fully recover without assistance. Pasco County also entered the disaster period with a pre-existing affordable housing shortage, which the storms exacerbated. As a result, housing accounts for roughly three-quarters of all unmet recovery needs – making it the top priority. Key needs include repairing and rebuilding owner-occupied homes, replacing destroyed manufactured homes, and assisting those still in temporary shelter. The goal is not only to restore housing to pre-storm conditions but to rebuild safer and more resilient homes, including elevation and code-compliance, to protect residents in future disasters.

Infrastructure

Infrastructure needs are likewise extensive – the hurricanes battered roads, bridges, utilities, and public facilities, many of which remain damaged. Critical infrastructure across Pasco County suffered extensive impacts, including flooded roadways, overflowing stormwater systems, power outages, strained water/wastewater facilities, and more. Rebuilding these systems is essential for



community recovery. Many local infrastructure projects (e.g., repairing or dredging local waterways, repairing roads, addressing stormwater issues) still lack full funding. In addition to basic repairs, hardening infrastructure against future storms is a priority – for example, elevating frequently flooded roads, upsizing culverts and pumps to prevent repeat flooding, and reinforcing bridges. These unmet infrastructure needs are estimated in hundreds of millions of dollars. Restoring infrastructure will ensure safe transportation, reliable utilities, and functioning public services, laying the groundwork for long-term resilience.

Economic Revitalization

The local economy needs a jump-start after the unprecedented interruption and losses caused by the storms. Small businesses across Pasco County – especially in hard-hit coastal and rural areas – were devastated by physical damage and lost revenue. Many businesses had to close for repairs or suffered inventory and property losses, leading to layoffs and lost income for workers. With many small businesses lacking reserves or insurance, there is a substantial unmet need for financial assistance to help them reopen and recover. Key economic revitalization needs include grants or low-interest loans for repairing and restoring storefronts and signage, replacing equipment, restocking inventory, and covering operating costs until business returns. Additionally, technical support is needed for businesses to navigate insurance and aid programs. Job loss has been a major impact; helping businesses recover will in turn restore jobs and livelihoods. Pasco County's analysis estimates roughly 8% of the total unmet recovery needs are economic, reflecting the importance of supporting the business community alongside housing and infrastructure. Revitalizing the economy – particularly the small businesses that are the backbone of local employment – is crucial for a full recovery.

Public Services

Disasters do not only damage physical assets; they also create immense needs for public services and strain the social safety net. In Pasco County, the human services dimension of unmet needs is as crucial as brick-and-mortar recovery. Many residents, especially vulnerable groups (seniors, persons with disabilities, low-income families, those experiencing homelessness), require extra support to get back on their feet. The storms resulted in increased demand for services like emergency shelter, disaster case management, healthcare (including mental health counseling to address trauma), and legal aid for housing or insurance issues. For example, shelters were stretched to capacity during the storms, and after the storms many families needed housing assistance and counseling. Unmet needs in this realm include funding for case managers to guide survivors through recovery programs, expanded mental health and substance abuse services post-disaster, support for food banks and childcare for affected families, and outreach to ensure all residents (including those with limited English proficiency) can access recovery resources without impediment. Pasco County plans to dedicate a portion of its recovery funds to Public Services (capped at 15%) to address these needs. Strengthening public services will ensure that individuals and families are not left behind as recovery progresses – it is an investment in the community's social fabric and well-being, complementing housing and infrastructure investments. In summary, robust public services support – from counseling to job training – is vital for an inclusive recovery that benefits all residents.



Overall, Pasco County's total unmet recovery needs across the three core areas of recovery - housing, infrastructure, and economic revitalization - are estimated at roughly \$1.49 billion, far exceeding the \$585.7 million available CDBG-DR funds allocated to Pasco County. This gap necessitates strategic allocation of funds to the highest priorities.

Mitigation Needs Assessment

In addition to addressing unmet recovery needs, Pasco County must also mitigate future disaster risks. The Mitigation Needs Assessment identifies key vulnerabilities to natural hazards and outlines the county's resilience priorities. Pasco's goal is to rebuild smarter and stronger, integrating mitigation into every recovery project to protect against current and future risks.

Key Vulnerabilities

Pasco County faces a variety of natural hazards due to its geography, and no area of the county is entirely risk-free. Coastal communities are highly vulnerable to storm surge and coastal flooding – for example, western areas like New Port Richey and Hudson saw storm surge up to 16 feet during Hurricane Helene, inundating entire neighborhoods. With rising sea levels, future coastal flooding could become even more severe. Inland areas face different hazards: eastern Pasco experienced historic rainfall flooding during Hurricane Milton (with rivers rising many feet and causing deep, long-lasting floods), and those communities are also exposed to hurricane wind damage and tornadoes. Central Pasco, which has seen rapid development, struggles with stormwater drainage issues – heavy rains can overwhelm aging drainage infrastructure, causing neighborhood flooding. This region and the northern parts of the county are also prone to sinkholes due to Florida's karst geology, which can undermine structures.

Additionally, Pasco has a considerable risk of wildfire in its inland wooded and rural areas, especially during drought conditions. Periods of drought can dry out vegetation and increase wildfire danger, which threatens homes in the wildland-urban interface. Extreme heat is another emerging risk: heat waves can impact public health, particularly for the elderly and those without air conditioning, and can compound drought and wildfire conditions.

These vulnerabilities – coastal storm surge, inland flooding, high winds, wildfire, extreme heat, and geologic hazards – all pose significant threats to Pasco's people and infrastructure. Recent events exposed many weaknesses: for instance, widespread power outages and sewage system failures occurred when flooding and power loss caused sewage spills, and evacuation routes were submerged (almost half of the county's evacuation route miles are at risk in a 100-year flood event). Understanding these risks, the county recognizes the need to address vulnerable systems and locations proactively. In summary, Pasco's key hazard vulnerabilities include flood-prone neighborhoods and roads, undersized or aging drainage and utility infrastructure, wind-prone housing (especially older mobile homes), wildfire-prone wildlands, and other climate-related risks. These challenges inform the county's mitigation priorities.

Resilience Priorities

Based on the risk assessment, Pasco County has identified several resilience priorities to guide the use of its mitigation funds. The focus is on reducing future disaster damage and protecting residents, especially in the most impacted areas. Key priorities include:

- **Flood Control and Stormwater Management:** Invest in drainage improvements and flood control infrastructure to reduce flooding in vulnerable areas. This includes enlarging culverts and retention basins, improving canals and stormwater pumps, and pursuing projects like seawalls or living shorelines along the coast. Elevating or relocating frequently flooded homes is also a priority to prevent repetitive losses. By controlling floodwaters and keeping communities dry, Pasco can significantly lower future storm damage.
- **Hardening Critical Infrastructure:** Strengthen essential infrastructure and facilities to withstand hurricanes and other hazards. Projects will focus on fortifying utilities (power grids, water and wastewater systems), so they remain operational during disasters, and upgrading key road segments and bridges (especially designated evacuation routes) to be flood-resistant and wind-resistant. Protecting critical community facilities is part of this priority – for example, reinforcing the water reclamation facility and other utilities that were identified as at risk. These measures ensure that vital services - including electricity, clean water, and safe roads - are available when disasters strike, enhancing community safety and quick recovery.
- **Resilient Housing and Shelters:** Increase the resilience of the housing stock and emergency shelters. This priority involves retrofitting homes and public housing sites with storm-resistant features – such as roof reinforcements, impact windows, and elevation above base flood elevation in accordance with program standards - and constructing new housing in safer locations as needed. It also includes expanding and improving emergency shelters – ensuring there are enough storm shelters and cooling centers and equipping them with backup power generators and supplies. By hardening housing and shelter infrastructure, Pasco will better protect lives and property when future storms or heat waves occur.
- **Wildfire and Other Hazard Mitigation:** Address risks from wildfire and other secondary hazards. This includes activities like vegetation management and creating defensible space in high-risk wildfire zones, improving rural water supply for firefighting, and community education on fire prevention. For extreme heat, priorities may include developing cooling centers (often overlapping with shelter improvements). Sinkhole monitoring and drainage improvements can mitigate collapse risks in susceptible areas. While these hazards are more localized, mitigating them is vital for Pasco’s overall resilience.
- **Leveraging Funds through Mitigation Projects:** Pasco aims to integrate mitigation into every recovery project and leverage its CDBG-DR mitigation funds to the fullest. A key priority is to use the available mitigation funding as matching funds or gap financing for larger resilience projects. For example, the county can partner with state and federal government by providing local matching funds to support projects. This strategy ensures that critical projects – whether it’s a major drainage overhaul or a new resilient community center – can move forward even if other funding sources fall short. By closing funding gaps for high-impact mitigation projects, Pasco will maximize the reach of its dollars and address vulnerabilities that would otherwise remain unaddressed due to lack of funding.

These resilience priorities align with Pasco County’s long-term strategic goals (as outlined in its Local Mitigation Strategy) to protect lives and property, reduce repetitive losses, and strengthen community resilience. The county’s approach is comprehensive: it combines structural investments (infrastructure upgrades, resilient housing, nature-based solutions) with non-structural measures (improved policies, building codes, public awareness). By pursuing the above priorities, Pasco County will use its mitigation allocation to build a safer, stronger community that is better prepared for the next disaster.



Summary of Programs

Pasco County's CDBG-DR funds will be distributed across seven program categories: Housing, Infrastructure, Economic Revitalization, Public Services, Mitigation, Planning, and Administration. Full descriptions of each program may be viewed in the **Allocation and Award** Caps section of this Action Plan. The table below summarizes allocations and program details by category.

Category & Programs	Proposed Allocation	% of Allocation
Housing	\$305,000,000	52%
Repair, Reconstruction, and Elevation (RRE)	\$155,000,000	
Manufactured Housing Program	\$50,000,000	
Affordable Housing Construction	\$100,000,000	
Infrastructure	\$130,022,800	22%
Critical Infrastructure	\$100,022,800	
Public Facilities	\$30,000,000	
Economic Revitalization	\$25,000,000	4%
Small Business and Non-Profit Recovery	\$25,000,000	
Public Services	\$10,000,000	2%
Public Services for a Better Future	\$10,000,000	
Mitigation	\$76,396,000	13%
Better Future Match and Mitigation	\$76,396,000	
Planning	\$10,000,000	2%
Planning for a Better Future	\$10,000,000	
Administration	\$29,285,200	5%
Administrative Costs	\$29,285,200	
Total	\$585,704,000	100%

Housing – \$305 million (52%)

Funds support the repair, replacement, construction, and reconstruction of homes for residents impacted by the storms.

- 1. Repair, Reconstruction, and Elevation (RRE) – \$155,000,000**

Assists homeowners and small landlords in repairing, rebuilding, or elevating damaged homes. Includes demolition of unsafe structures, buyouts, and reimbursement for out-of-pocket storm repairs.

- 2. Manufactured Housing Program – \$50,000,000**

Repairs or replaces storm-damaged mobile and manufactured homes with safer units. Covers demolition, elevation, relocation, and necessary infrastructure connections.

- 3. Affordable Housing Construction – \$100,000,000**

Builds new single-family and rental housing for displaced low- to moderate-income (LMI) households. Funds may be used to acquire and redevelop properties, including mobile home parks.

Infrastructure – \$130 million (22%)

Funds are used to repair and upgrade damaged public infrastructure and facilities.

- 1. Critical Infrastructure Resilience – \$100,022,800**

Repairs roads, bridges, and utilities impacted by storm damage. Funds stormwater improvements, pump upgrades, and backup power for critical infrastructure.

- 2. Public Facilities – \$30,000,000**

Repairs or replaces damaged community-serving buildings such as emergency shelters, clinics, or community centers. Also allows for new construction where facilities failed or are insufficient.

Economic Revitalization – \$25 million (4%)

Supports small business and nonprofit recovery.

- 1. Small Business and Non-Profit Recovery – \$25,000,000**

Offers grants or loans to help eligible small businesses and nonprofits recover from storm-related damage or income loss. Funds can be used for repairs, inventory replacement, and operating costs.

Public Services – \$10 million (2%)

Provides services that support individual and household recovery.

- 1. Public Services for a Better Future – \$10,000,000**

Funds case management, legal aid, housing counseling, job training, and mental health services for disaster-affected residents. Prioritizes LMI and vulnerable populations.

Mitigation Set-Aside – \$76.4 million (13%)

Supports activities that reduce future disaster risk.

- 1. Better Future Match and Mitigation Program – \$76,396,000**



Provides match for FEMA and other federal mitigation grants and funds standalone projects that improve storm resilience. Includes drainage upgrades, utility hardening, and facility retrofits.

Planning – \$10 million (2%)

1. Planning for a Better Future– \$10,000,000

Supports disaster recovery planning, risk assessments, feasibility studies, and capacity-building for local partners.

Administration – \$29.3 million (5%)

1. Administrative Costs – \$29,285,200

Covers program oversight, reporting, financial management, and compliance with federal requirements.



Introduction & Impact Overview

Pasco County experienced an unprecedented series of disasters in 2023-2024, suffering severe impacts from Hurricane Idalia (2023), Hurricane Helene (2024), and Hurricane Milton (2024). Each storm caused widespread damage to homes, infrastructure, businesses, and public services in Pasco County. In January 2025, the U.S. Department of Housing and Urban Development (HUD) recognized the extent of Pasco's unmet recovery needs by announcing a direct allocation of \$585.7 million in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds to Pasco County.¹² This historic funding is intended to address the remaining unmet needs from the three storms across housing, infrastructure, economic revitalization, and public services. \$509.3 million of this allocation is explicitly designated for unmet recovery needs stemming from Hurricanes Idalia, Helene, and Milton; the remaining \$76.4 million is set aside for mitigation activities. This assessment aims to evaluate those unmet needs in detail, by sector and municipality, to inform Pasco County's 2025 CDBG-DR Action Plan in alignment with HUD's Action Plan Template guidelines.

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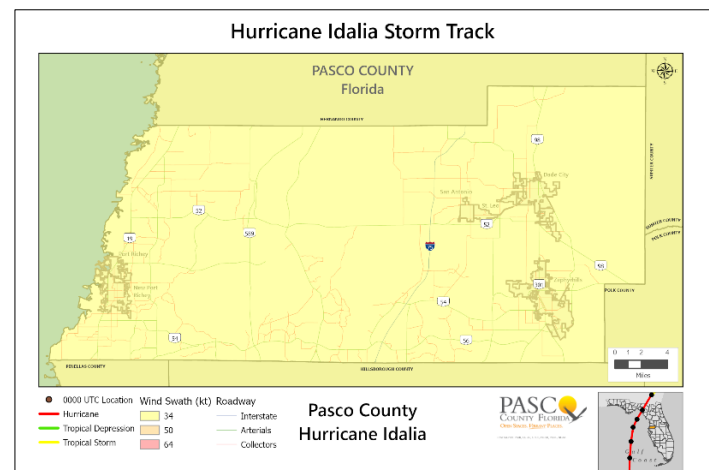


Figure 5: Idalia Path and Wind Swath

¹² NatureCoaster.com (2025, April 14). [Pasco County to receive \\$585 million for disaster recovery and requests](#) -. NatureCoaster.com.

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Hurricane Milton (DR-4834)

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Most Impacted and Distressed Areas (MIDs)

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Western Coastal Communities

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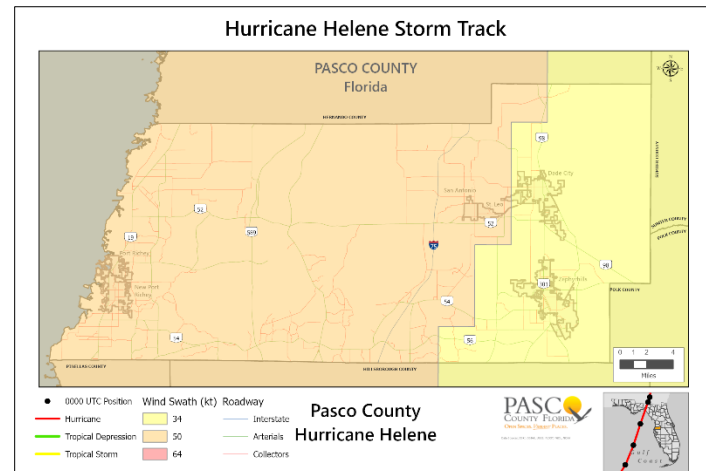


Figure 6: Helene Path and Wind Swath

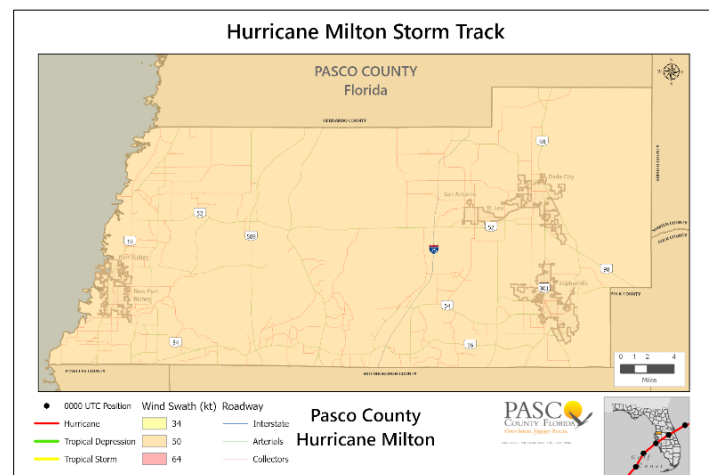


Figure 7: Milton Path and Wind Swath

¹⁶ Tampa Bay Times. (2024, October 12). [In Pasco, historic flooding from repeat storms tests limit of rescue crews.](#)

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SunWest Park in Hudson were swamped by surge¹⁸; the park was under water and filled with debris and sand, requiring seven months of cleanup before reopening.¹⁹ These western areas saw significant home destruction, particularly older homes and mobile homes that could not withstand floodwaters. Approximately 200 residents had to be rescued from rising floodwater in western Pasco the night Hurricane Helene hit,²⁰ highlighting the severity of the surge. Many coastal residents remain displaced or are rebuilding homes to new flood standards.

Eastern Inland Communities

Including Zephyrhills, Dade City, and communities in the surrounding area, Hurricane Milton's extreme rainfall led to unprecedented inland flooding in eastern Pasco. Areas of the City of Zephyrhills and unincorporated neighborhoods near rivers and retention ponds were submerged for weeks. Even months after Milton, dozens of properties in places like the Hickory Hills area of Dade City remained partially underwater. One resident described needing a boat to reach his home four months after the storm.²¹ In Zephyrhills, floodwaters lingered so long that six months later, some homes were still inaccessible and without running water or electricity.²² These conditions illustrate the prolonged nature of the disaster's impact on inland Pasco. While Milton's winds were less intense on the coast, they caused wind damage, such as downed trees and roof damage, countywide and exacerbated flooding by blowing water into areas that had never previously flooded.

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Including Land O' Lakes, Wesley Chapel, and other unincorporated communities in surrounding areas, Central Pasco experienced moderate impacts, mainly wind damage (downed power lines, roof damage) and sporadic flooding in low-lying spots. Power outages were widespread; some first responders had to work 12-plus-hour shifts restoring power to others while their homes went without electricity for over a week. The central region's prior growth had stressed stormwater infrastructure, and these storms exposed those vulnerabilities, including overflowing canals and saturated retention ponds.

¹⁸ Lewis, C. (2025, April 22). [Sunwest Park reopens to public after damage sustained from Hurricanes](#). Bay News 9.

¹⁹ Kveglis, J. (2025, April 16). [One of Pasco's largest parks reopens after Hurricane Helene](#). FOX 13 Tampa Bay.

²⁰ Paul, Gabriella. (2024, September 27). [Pasco emergency officials "prepare for body recovery" in wake of Helene's storm surge](#). WUSF.

²¹ Octavio, Miguel (2025, February 12). [Parts of Dade City neighborhood still underwater 4 months after Hurricane Milton](#). WTSP.

²² Lebron, Sky. (2025, March 6). [Months after Milton: Floodwaters are still surrounding these Zephyrhills Homes](#). WUSF.



Figure 8: Rescue Efforts in the Elfers Area of New Port Richey

Each of Pasco's municipalities faces unique recovery challenges. Coastal cities - like New Port Richey and Port Richey - are grappling with rebuilding homes to hurricane-resistant and flood-compliant standards in the wake of Helene's surge. Inland cities, like Zephyrhills and Dade City, are focused on resolving persistent flooding and repairing water-damaged infrastructure from Milton. Smaller towns, such as San Antonio and St. Leo, are

addressing cumulative stresses and assisting their residents with insurance claims and home repairs. Unincorporated Pasco, from coastal enclaves like Hudson to other suburban areas across the jurisdiction, contains the most damaged properties and infrastructure, requiring county-wide solutions.

Pre-Disaster Vulnerabilities Exacerbated

It is important to note that Pasco County entered this disaster period with pre-existing vulnerabilities worsened by the storms. The county had a deficit of affordable housing units even before 2023, with many low-income residents living in older mobile homes or low-lying neighborhoods. Infrastructure systems (particularly stormwater and wastewater management, along with aging road drainage) needed upgrades. The local economy, while growing, included many small businesses with limited reserves and a tourism sector (beaches, parks, hospitality) sensitive to storm disruptions. These factors have amplified the impact of Idalia, Helene, and Milton. For example, the lack of affordable housing has made it harder to relocate displaced families, and inadequate drainage in some subdivisions turned what would have been minor flooding into major, prolonged flooding. This assessment will highlight instances where the disasters exacerbated existing needs, underscoring the importance of a recovery that mitigates future risks, as discussed further in our Mitigation Needs Assessment.

The cumulative damage to Pasco County from the three storms is staggering. Between Helene and Milton alone, county officials estimated over 800 homes were destroyed and 7,600 homes experienced major damage. Thousands more were affected by Idalia. Critical infrastructure was battered – utilities, roads, bridges, and public facilities suffered extensive damage. Small businesses across the county experienced physical losses and economic disruption. Community services were stretched thin as residents grappled with displacement, health and safety hazards, and the bureaucracy of seeking recovery needs from multiple sources post-disaster. This Unmet Needs Assessment provides a comprehensive look at the remaining needs in Pasco's recovery, organized into the three core aspects (or sectors) of long-term recovery – Housing, Infrastructure, Economic Revitalization – along with Public Services to address the needs of vulnerable populations and community well-being.



Unmet Needs Assessment

HUD requires that Pasco County develop the following Unmet Needs Assessment to strategically inform our use of CDBG-DR funding. This Unmet Needs Assessment analyzes community needs across Pasco County by assessing the remaining effects of the qualifying disaster on housing, infrastructure, and the economy. Since the entire county was declared a most-impacted and distressed area (MID), 100 percent of our CDBG-DR award will benefit HUD-identified MID areas.

This Unmet Needs Assessment includes the following:

1. A description of the effects of Hurricanes Idalia, Helene, and Milton, and the most significant remaining recovery needs that have not been addressed by other sources of funds, including insurance proceeds, other Federal assistance, or any other funding source; and
2. A thorough evaluation of the three core aspects of recovery— housing, infrastructure, and the economy (e.g., estimated job losses), which considers the pre-disaster needs (such as a lack of affordable housing) that the disaster has exacerbated. Our housing needs assessment addresses emergency shelters, interim and permanent housing, rental and owner-occupied single-family and multifamily housing, public housing, including HUD-assisted housing, and other affordable housing, including housing for vulnerable populations and those unhoused before the disaster.

The County understands that disaster recovery needs will evolve. As changes occur, the County will amend this Unmet Needs Assessment, as additional needs are identified, and/or additional resources become available. At a minimum, Pasco County will revisit and update the Unmet Needs Assessment when reallocating funds from one program to another through a substantial amendment.

In the following sections, Pasco County's unmet needs are evaluated in detail by sector. For each sector, we document the disaster impacts with data and community input, the resources already in place for recovery (such as FEMA, Insurance, and other duplicative benefits), and the remaining unmet needs, calculated as the gap that CDBG-DR and other funds must address because other sources do not cover them. All data sources are cited, and qualitative descriptions are provided where current data is unavailable. Figures and tables are included to visualize key information, ensuring the assessment is accessible to a non-technical audience. This assessment concludes with a summary of total unmet needs by category (**Figure 27**) and a discussion of how these identified needs will drive Pasco County's recovery strategy, including using the \$585.7 million CDBG-DR direct allocation and other supplemental funding.

Methodology for Calculating Unmet Needs

Housing

To calculate estimated Housing unmet needs, Pasco County used FEMA IA, National Flood Insurance Program (NFIP), and local data to identify damaged or destroyed units, calculated the value of housing losses using HUD multipliers established in the Federal Register (for Major/Severe FEMA damage level categories) and proxy calculations (for Minor FEMA damage level categories), and tabulate against the assistance received. FEMA Data was evaluated and records determined to be outside the County (e.g., City and Zip Codes in other counties, such as Hillsborough, Hernando, and Pinellas) were removed from our unmet needs calculation to provide the most accurate assessment with available data. An increase of 30 percent on top of estimated value of housing losses in

Pasco County was included to account for costs associated with making newly constructed and rehabilitated housing more resilient to future disasters²³.

Infrastructure

Infrastructure impacts are estimated from the non-federal cost share of FEMA PA and known projects submitted to Pasco County. An increase of 30 percent of the total of known PA project costs provided by the County's Grants Division was included to account for costs associated with making repaired and newly constructed infrastructure more resilient to future disasters. An additional 26.9 percent for increased cost of building materials and supplies was also incorporated.

Economic Revitalization

To calculate estimated economic revitalization unmet needs, Pasco County evaluated de-duplicated data provided by SBA and calculated the Total Verified Loss, accounted for an additional 30 percent in funding needed to support rebuilding to higher standards (resilience), and removed payments that had been made.

The total unmet needs in each category (**Figure 26**) are estimated based on the best available data as of April 2025. The unmet needs assessment will continue to be updated as programs progress and additional data become available. In total, Pasco County estimates approximately \$1.5 billion in unmet needs from damage caused by Hurricanes Idalia, Helene, and Milton.

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 Pasco County following Hurricanes Helene and Milton. Data in this assessment reflects the best available data as of April 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 Loss¹⁷ awards only aid with repair/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:** Pasco County 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:** The American Community Survey (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.

²³ The 30 percent 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).



- **HUD & Homelessness Data Exchange (HDX) Homeless Point-in-Time Count:** The Point-in-Time (PIT) Count is an annual count conducted by every Homeless Continuum of Care (CoC) 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 Data (LMI):** 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 percent of area median income, or AMI) limit, very low income limit (50% AMI), and low limit (80 percent 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 Three Core Aspects of Recovery

Housing

Hurricanes Idalia, Helene, and Milton caused widespread damage to housing in Pasco County, displacing thousands of residents. Housing recovery remains the most significant unmet need sector. This section evaluates housing impacts and needs in four areas: Emergency Shelters, Interim and Permanent Housing, Rental and Owner-Occupied Housing (Single-Family and Multifamily), and Public Housing and Other Affordable Housing.

Emergency Shelters, Interim Housing, and Permanent Housing Needs

The storm events severely affected the county's emergency shelter system, displacing vulnerable populations and reducing shelter capacity. One transitional housing facility operated by ACE Opportunities, which included emergency shelter beds, was flooded and rendered inoperable. As of April 2025, this facility remains out of service, further reducing available emergency accommodation.

In addition, several motels and hotels traditionally utilized through emergency shelter voucher programs sustained storm-related damage and are no longer accessible. This loss has significantly constrained emergency response capacity during times of peak need.

In neighboring Pinellas County, Pinellas Hope, a regional shelter operated by Catholic Charities Diocese of St. Petersburg, suffered extensive damage. Although outside of Pasco, this facility has historically served individuals displaced from Pasco County. The loss of this facility further strained the regional shelter network. The following table, **Figure 5**, describes shelter capacity prior to Hurricanes Helene and Milton.

Organization	Beds	Description
ACE Opportunities	5	Emergency shelter (flooded post-disaster)
CCDOSP – Pasco Family Shelter	36	Family shelter
CCDOSP – Felicity House	28	Women's shelter
CHPC – DCF ESG Emergency Shelter	2	Small-scale program
Youth and Family Alternatives (YFA) – RHYMIS ES	26	Youth-focused shelter
Sunrise	40	Domestic violence shelter
CHPC – Students in Transition	35	Youth in school district
St. Vincent de Paul – Hotel/Motel (CV3)	20	Voucher-based emergency shelter
Total	216	

Homelessness is a quality-of-life issue for people who lack housing, as well as the people who are stably housed. Pasco County believes that it's important to help our homeless neighbors get into our system of care. The following table, **Figure 6**²⁴, identifies County estimates of homeless households and persons affected by our 2023-2024 disasters (including Statewide estimates for comparison):

COC Point-in-Time Counts (2024)	Statewide Estimate	Pasco County Estimate
Total Homeless Households	24,925	623
Emergency Shelter	7,320	64
Transitional Housing	3,167	141
Unsheltered	14,438	418
Total Homeless Persons	31,362	731
Emergency Shelter	10,229	120
Transitional Housing	4,265	184
Unsheltered	16,868	427

Figure 10: HUD Continuum of Care Point-in-Time Counts (2024)

Following the hurricanes, service providers reported significant increases in the number of unsheltered individuals. Many were forced into wooded and remote areas, creating outreach and safety challenges. Youth shelters and family shelters reported waitlists for the first time in several years, particularly for children and families under the age of 18.

Emergency Sheltering

In the immediate aftermath of each storm, hundreds of Pasco County residents relied on emergency shelters. Pasco County opened multiple evacuation shelters for Idalia, Helene, and Milton, including school-based and special needs shelters. During Hurricane Milton in October 2024, all public schools in Pasco County were closed for several days, and several, including Wiregrass High School in Wesley Chapel, were used as shelters for evacuees.²⁵ ²⁶ Other regional shelters, like the Mike Fasano Regional Hurricane Shelter in Hudson, which is pet-friendly and capable of housing up to 1,000 occupants²⁷, was also used to shelter disaster-affected residents. Many coastal residents of Port Richey and New Port Richey who heeded evacuation orders took refuge in these shelters as Idalia and Helene approached.

During Helene, as storm surge inundated west Pasco neighborhoods, approximately 200 individuals were rescued by first responders and brought to higher ground and shelters²⁸. During Milton's flooding, emergency crews evacuated over 200 residents from submerged homes in areas like Zephyrhills and Wesley Chapel.²⁹ These figures illustrate that hundreds of Pasco residents depended on public sheltering to survive the storms, yet shelter capacity and resources were stretched. Capacity restraints have resulted in many people across our region living in

²⁴ [CoC Homeless Populations and Subpopulations Reports](#). (2024). Hudexchange.info. Accessed on April 15, 2025.

²⁵ Fox News 13 Staff. (2024, October 10). [Hurricane Milton Aftermath: Pasco county storm damage](#). FOX 13 Tampa Bay.

²⁶ [Pasco County Special Needs Shelters](#)

²⁷ Spring Engineering, Inc. (n.d.). [Mike Fasano Regional Hurricane Shelter](#).

²⁸ Paul, Gabriella. (2024, September 27). [Pasco emergency officials "prepare for body recovery" in wake of Helene's storm surge](#). WUSF.

²⁹ Hodgson, Ian, and Chesnes, Max. (2024, October 12). [In Pasco, historic flooding from repeat storms tests limit of rescue crews](#). Tampa Bay Times.

cars following the 2023-2024 storms.³⁰ Shelter operations went very well during Hurricane Helene. There was a peak total of 480 individuals in shelters, but the storm's effects left many permanently displaced. Helene brought new challenges with sheltering in recovery because there is no preexisting permanent place to put displaced citizens.³¹ Moving forward, unmet needs include expanding shelter capacity and improving shelter facilities. Some evacuees, especially those with medical vulnerabilities, encountered crowded conditions and limited accessibility in shelters.

Interim Housing

After the immediate crisis, Pasco County has faced a prolonged need for interim or temporary housing for displaced residents. Hundreds of homes were uninhabitable—destroyed or 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 for months. 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. Recognizing the gap, Pasco County, in partnership with the State of Florida and charitable organizations, established a temporary housing community called "Pasco Hope" in Holiday in late 2024.³² This assessment notes that Holiday has two of the top 10 zip codes in Pasco County with the highest total percentage of Low-to-Moderate Income (LMI) residents (34690 and 34691) per capita.³³



Figure 11: Pasco Hope Pallets and RV Trailers

This 2-acre site contains 50 small pallet homes and 25 RV trailers to house residents displaced by Hurricanes Helene and Milton. The Pasco Hope community, operated by Catholic Charities, offers a roof overhead and on-site services (including showers, laundry, and access to counseling) for storm survivors. This innovative approach helped Pasco address an urgent interim housing need through prior CDBG funding and the County's general fund.

³⁰ Williams, J. (2025, January 22). [Families left homeless after hurricanes still waiting for FEMA assistance](#). ABC Action News Tampa Bay (WFTS).

³¹ Hurricane Helene After Action Report and Improvement Plan (September 2024)

³² Lebron, Sky. (2024, October 25). [Pasco County is opening a temporary housing community for residents displaced by recent hurricanes](#). WUSF.

³³ HUD Office of PD&R. (n.d.). [Low to moderate income population by Block Group](#).

Permanent Housing Repairs/Reconstruction

Ultimately, Pasco County's goal is to return survivors to safe, permanent housing – either by repairing damaged homes or rebuilding destroyed one. The scale of housing damage in Pasco is immense. Across Pasco County, more than 10,000 homes were substantially damaged by Hurricanes Helene and Milton in fall 2024.³⁴ “Substantially damaged” means repairs cost more than 50% of the structure's pre-storm value, triggering requirements for elevation or reconstruction to current codes.³⁵ 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 National Flood Insurance Program (NFIP) has paid out large sums for these disasters – \$449M across all three storms³⁶ – but this still does not come close to compensating for total losses.

The map in **Figure 8** illustrates the geographic distribution of housing damage in Pasco for Hurricane Idalia using FEMA Verified Loss data (the total dollar value of verified housing damage per zip code). Lighter colors indicate lower aggregate damage, and darker shades indicate higher damage concentrations.

Pasco's western zip codes experienced the highest verified losses from Idalia's coastal flooding, especially around Port Richey and New Port Richey. Eastern and central Pasco saw relatively lower verified losses for Idalia, consistent with the storm's primary impacts being along the Gulf coast.

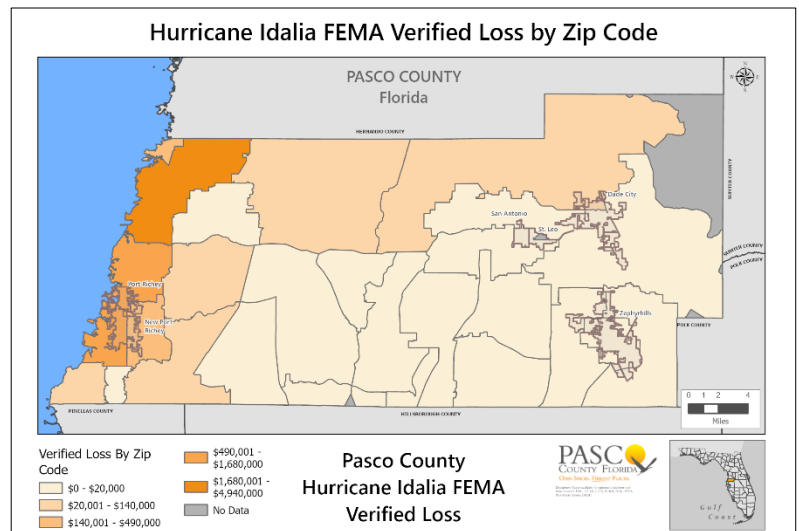


Figure 12: FEMA Verified Loss by Zip Code for DR-4734 (Hurricane

FEMA data suggests coastal Pasco County bore the brunt of Idalia's housing damage, whereas inland communities were less affected. However, the situation was different for the 2024 storms. **Figure 9** (below) shows Verified Loss by zip code for Hurricane Helene (DR-4828), and **Figure 10** (below) shows the same for Hurricane Milton (DR-4834).

³⁴ Hodgson, Ian, and Chesnes, Max. (2024, October 12). [In Pasco, historic flooding from repeat storms tests limit of rescue crews](#). Tampa Bay Times.

³⁵ Simonton, Teghan, et. al. (2025, April 9). [It's been 6 months since Hurricanes Helene and Milton. how is Tampa Bay doing?](#) Tampa Bay Times.

³⁶ FEMA.gov. (n.d.). [FIMA NFIP OpenFEMA Dataset v2](#). Accessed April 12, 2025.

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Helene's verified housing losses were significant in western Pasco (Port Richey/New Port Richey area) due to storm surge, and notable in some inland areas, as well. Areas in southeast Pasco (around Zephyrhills) show moderate loss totals, indicating Helene's heavy rainfall caused some inland damage as well.

Milton's damage pattern differs from Helene's – verified losses are more evenly spread across the county, with both coastal and inland zip codes in the higher loss. Eastern Pasco (Dade City, Zephyrhills area) shows very high verified losses, correlating with the historic rainfall flooding. Western Pasco also has substantial losses from Milton, though Helene had already impacted many of those same areas two weeks prior.

The FEMA Verified Loss maps for Helene and Milton demonstrate that the combined impact of these storms was countywide. Coastal communities were hit twice (surge, followed by wind and rain), and eastern communities that were spared surge got inundated by rainfall flooding. As a result, nearly every part of Pasco County has residents facing lingering housing recovery challenges.

Unmet housing needs in Pasco County are extensive. Immediate sheltering needs have been met for most (with shelters closed and interim solutions in place), but temporary housing remains a critical need – many households still lack a stable temporary home while their permanent home is unlivable. The permanent repair and reconstruction need is measured in the thousands of homes and hundreds of millions of dollars. Pasco County's Action Plan will need to allocate a significant portion of CDBG-DR funds to homeowner rehabilitation, reconstruction, and possibly voluntary buyout programs in high-risk flood zones, as well as to rental housing recovery (discussed in the following section). Additionally, building safer, resilient housing to higher construction standards (elevating homes, strengthening roofs) is a priority to mitigate future disaster impacts, given that extreme weather is likely to continue.

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

Disaster impacts on housing in Pasco County affected both owner-occupied and renter-occupied homes, but the challenges these groups face can differ. This section examines how renters and owners have been impacted, including single-family and multifamily housing, and identifies unmet needs for each category. Analysis by municipality is provided where data allows, as renter vs. owner distributions vary across Pasco's communities (see **Figure 11** below for a geographic view of renter occupancy rates).

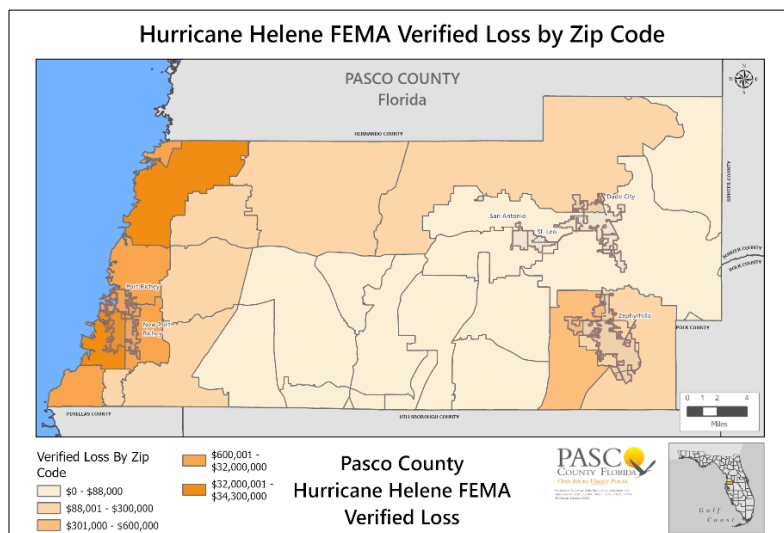


Figure 13: FEMA Verified Loss by Zip Code for DR-4828 (Hurricane Helene)

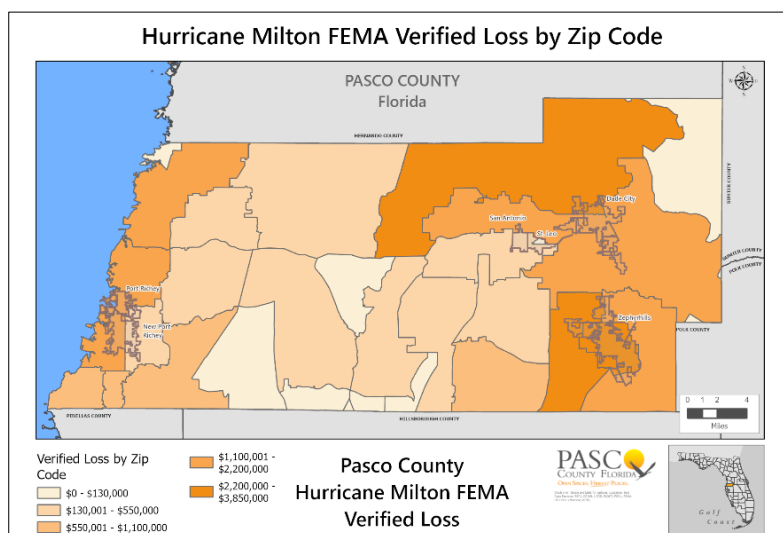


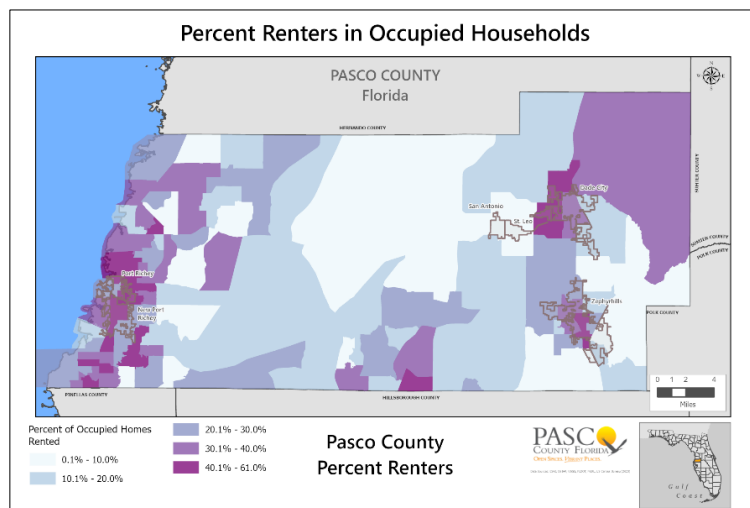
Figure 14: FEMA Verified Loss by Zip Code for DR-4834 (Hurricane Milton)

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Pasco County's housing stock includes suburban-style single-family homes (many owner-occupied), a significant stock of mobile/manufactured homes, and multifamily rental complexes, including apartment buildings, primarily in the western and southern parts of the county. About 77.3% of households are owner-occupied, and 22.7% of

Figure 15: Percent of Renter-Occupied Households

Pasco's households are renters³⁷, though the percentage is much higher in certain cities and census tracts. For instance, Port Richey and New Port Richey have high concentrations of renters, including in older apartment complexes and mobile home parks, while many inland tracts are predominantly owner-occupied. **Figure 11** illustrates the percentage of occupied homes that are renter-occupied by census tract: Darker shades (purple) indicate a higher proportion of renters (up to ~60% of households) in that tract. Notably, tracts in and around Port Richey, New Port Richey, and Dade City show 40-60% renter households, as do some areas in Zephyrhills. In contrast, many central tracts (light colors) have under 20% renters, reflecting mostly owner-occupied homes.



The disasters affected homeowners and renters in different ways:

Owner-Occupied Single-Family Homes

Homeowners in Pasco experienced massive losses to their properties. Those with adequate insurance (including flood insurance) were somewhat buffered, but many still face funding gaps for rebuilding. A particular challenge for owners is complying with updated building codes and elevation requirements. In Pasco's coastal High Risk Flood Areas, any substantially damaged owner-occupied home must be elevated – a high-cost requirement that is unlikely to be covered fully by insurance or FEMA. Thus, many owners face a choice of taking on debt, depleting savings, or abandoning their homes. Some hardest-hit owners, especially seniors and retirees on fixed incomes in communities like Port Richey's waterfront, simply cannot afford to rebuild to code without additional help. The municipalities of Port Richey and New Port Richey have a high share of seniors who are owner-occupants and who have expressed a need for help.

Owner-Occupied Mobile Homes

Mobile homes form a significant portion of Pasco's housing, particularly for seniors and low-income residents. As demonstrated in **Figure 12**³⁸, Pasco County's Mobile Home population is nearly nine percentage points higher than the State of Florida – representing a significant demographic with unmet housing needs following the 2023-2024 storms.

³⁷ U.S. Census Bureau, U.S. Department of Commerce. ["Physical Housing Characteristics for Occupied Housing Units." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2504, 2023.](#) Accessed on April 23, 2025.

³⁸ U.S. Census Bureau, U.S. Department of Commerce. ["Selected Housing Characteristics." American Community Survey, ACS 1-Year Estimates Data Profiles, Table DP04, 2023.](#) Accessed on April 15, 2025.

Mobile Homes	Statewide Estimate	Statewide Percentage	Pasco County Estimate	Pasco County Percentage
Total Housing Units	10,451,823	-	279,605	-
Mobile Homes	822,706	7.9%	46,445	16.6%

Figure 16: Housing Units and Mobile Home Units (MHUs)

Many older mobile homes do not withstand hurricanes well. Helene's winds and Milton's floods destroyed numerous mobile homes. Typically, older mobile homes have little insurance and are not rebuilt. The unmet need here is to provide new housing, either new manufactured homes or transitioning residents to safer housing. Pasco may use funds to replace mobile homes with safer structures or acquire damaged mobile home parks for redevelopment.

Renter-Occupied Housing (Rentals)

Renters in Pasco also suffered greatly. Flooding and wind damage did not spare rental properties – from small single-family rental homes to large apartment complexes. However, renters have less control over repairs since property owners and landlords are responsible. A concerning trend observed after Helene and Milton is that many landlords were slow to respond or lacked the resources to repair rental units promptly, leaving tenants in unsafe conditions.³⁹ Renters typically do not have disaster insurance for their belongings (few carry renters' insurance), so they often lose furniture, clothing, and other personal property with no compensation. FEMA's Other Needs Assistance (ONA) can provide some grants for uninsured personal property losses, but not all renters qualify or know when/how to apply. This is supported by the disparity between the percentage of renters (demonstrated in **Figure 11**) and the FEMA claims across all three storms.⁴⁰

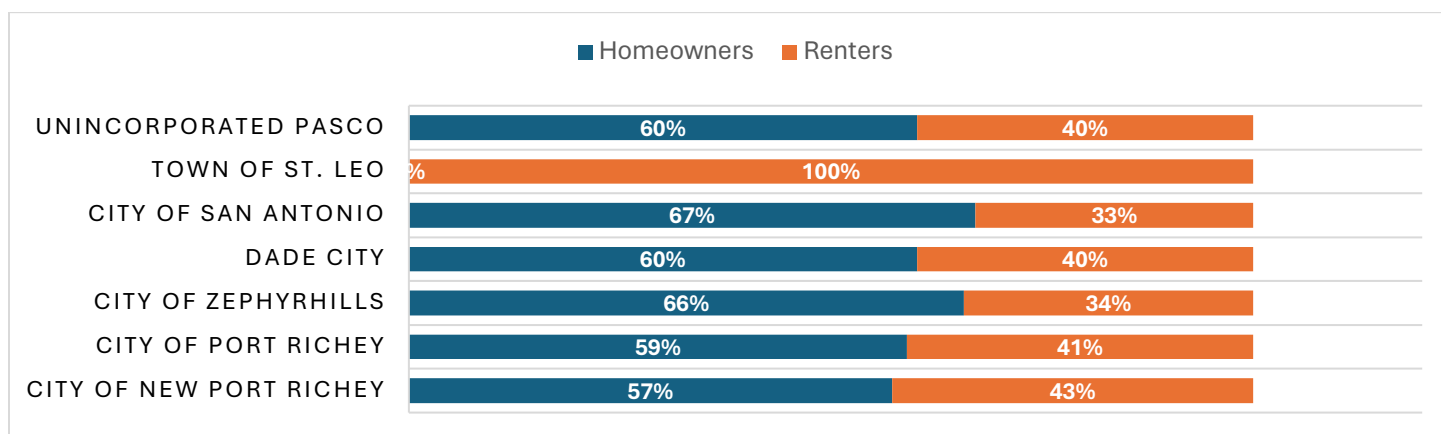


Figure 17: Disposition of FEMA Claims by Housing Tenure

Additionally, renters forced out of unlivable units may have struggled to find alternate housing in Pasco's already-tight rental market. Vacancy rates were low pre-storm, and suddenly many families were competing for habitable rentals. This drives rents up, which puts an economic strain on households who may have also lost wages during the disaster.

³⁹ Sheridan, Kerry. (2024, October 7). [As landlords try to repair Helene damage, Tampa-area renters say they are being unfairly evicted](#). WUSF.

⁴⁰ FEMA.gov. (n.d.). [OpenFEMA Dataset: Individuals and Households Program - Valid Registrations - v1](#). Accessed April 12, 2025

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It's worth noting that many renters can become homeless or housing-insecure after the storms. Some ended up in the FEMA or Pasco interim housing programs, and others have left the area entirely. Municipalities like New Port Richey, which has a sizeable low-income renter population, have observed an uptick in homelessness after the storms, as displaced renters with nowhere to go show up at local shelters or encampments. This crossover between housing and public services (homeless services) indicates a need for supportive housing solutions for disaster-affected renters.

Renters and owners are both facing severe recovery hurdles, but renters are generally more vulnerable economically and depend on landlords and public support to restore their housing. Pasco County may consider allocating resources to ensure affordable rental housing is repaired or replaced - to prevent a long-term reduction in affordable units post-disaster, and to provide direct support to renters through extended rental assistance, legal aid (a Public Services activity), rehousing services, and new housing opportunities for renters. Meanwhile, homeowners need grants/loans for repair, replacement, and reconstruction to fill insurance gaps. Both groups would benefit from hazard mitigation measures integrated into repairs so that housing is safer and repaired, replaced, or reconstructed to higher construction standards.

Public Housing (HUD-Assisted) and Other Affordable Housing

Pasco County's public housing and HUD-assisted affordable housing stock is a vital resource for low-income residents and safeguarding it post-disaster is critical. "Public housing" refers to housing owned and operated by the Pasco County Housing Authority (or municipal housing authorities), typically reserved for very low-income households. "HUD-assisted housing" includes subsidized developments (like Section 8 project-based housing and Low-Income Housing Tax Credit properties. Additionally, other affordable housing, such as non-profit owned developments and mobile home communities, plays a big role in Pasco. This section assesses damage and needs in these housing segments.

The Pasco County Housing Authority (PCHA) manages several properties, including Dade Oaks (a housing complex for seniors in Dade City), Cypress Villas in Dade City, Citrus Villas in New Port Richey, Hudson Hills Manor in Hudson, among others.⁴¹ Many of these units house seniors and/or disabled residents. During the 2023-2024 disasters, the PCHA properties generally fared better than private housing, but some did sustain damage. However, there are unmet needs: the Housing Authority lacks funds for significant resilience and building safety upgrades. Aging roofs, old windows, and low elevation put these properties at future risk. CDBG-DR funds could be used to modernize and storm-harden public housing, such as installing generators for power backup, elevating electrical panels above flood level, and strengthening roofing.

Pasco County may allocate funds for affordable housing owners to restore units with enhanced resiliency, building safety features, and other higher construction standards. HUD's National Objective requirements encourage benefits to LMI households; repairing HUD-assisted housing squarely meets this objective since these units exclusively serve LMI tenants.

Another aspect is the loss of affordable housing due to the storms. Unfortunately, some naturally occurring affordable housing (e.g., older mobile home parks with low lot rents) was decimated. In Pasco's coastal belt (Port Richey/Hudson), entire mobile home parks were flooded. Those units often housed seniors on fixed incomes. When these homes are destroyed, those residents effectively lose their affordable housing. Replacing mobile homes is expensive, and not all are qualified for sufficient FEMA help (mobile homeowners who rented the lot might get some personal property aid, but often not enough to buy a new manufactured home). Therefore, an

⁴¹ <https://pascocountyhousing.org/our-properties/>

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unmet need exists to assist households from destroyed mobile home parks – possibly through mobile home replacement programs or helping them relocate to other affordable housing.

The municipalities of Port Richey and unincorporated Hudson/Holiday have voiced concern that low-income mobile home residents are victims of these storms, and targeted outreach and assistance is needed to satisfy unmet needs. Additionally, the affordable housing continuum includes homeless shelters and transitional housing facilities. Repairing and fortifying these facilities is an unmet need, bridging housing and public services.

Summary: Housing

The 2023-2024 storms disproportionately impacted vulnerable populations residing in public and affordable housing. Ensuring those units are repaired, improved, and back online is critical. Unmet needs include repairing and reconstructing owner-occupied homes, including replacing damaged and destroyed mobile homes, expanding affordable housing to address pre-existing shortages and storm-related losses, hardening public housing sites, and restoring subsidized rentals. Pasco County's allocation provides an opportunity to invest in safe, affordable housing. This would replace what was lost and improve living conditions and reduce future disaster risk for residents, including LMI residents. The county will coordinate with federal, state, and local partners to prioritize these needs.

The following graph (**Figure 14**) and corresponding table identify FEMA claims in each of Pasco's municipalities. **Figure 15** summarizes residences by damage level and municipality in Pasco County, with further breakdowns for homeowners and renters, based on available FEMA data.⁴²

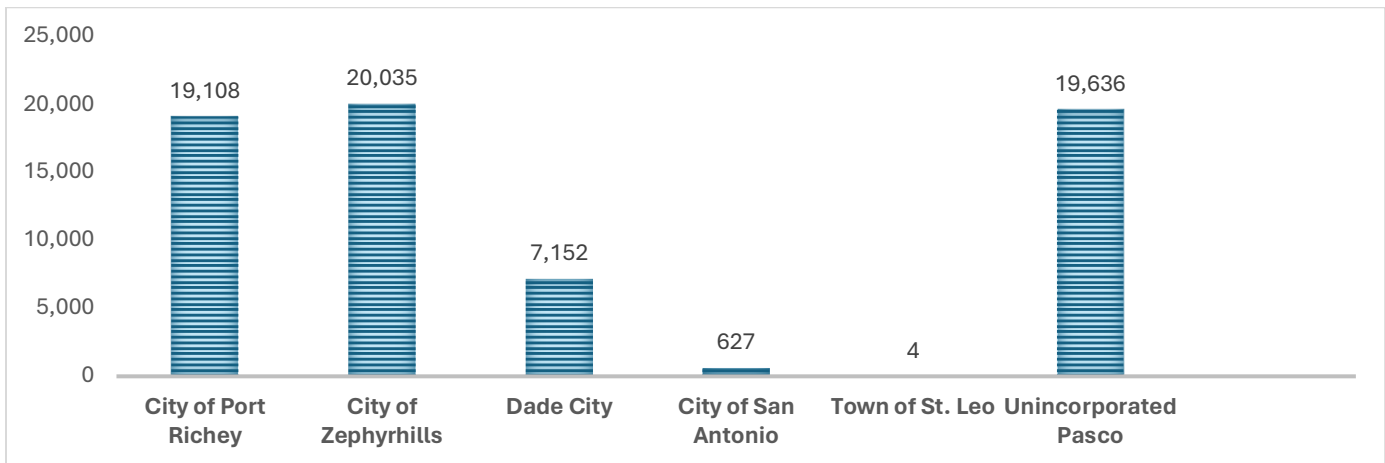


Figure 18: FEMA Claims for 2023-2024 Disasters

Municipality	# of FEMA Claims	Severe	Major-High	Major-Low	Minor-High	Minor-Low
All Pasco County	87,680	1,197	4,528	3,810	2,525	75,620
City of New Port Richey	21,118	336	1,690	1,442	567	17,083
City of Port Richey	19,108	748	2,331	1,453	628	13,948
City of Zephyrhills	20,035	30	205	394	683	18,723
Dade City	7,152	25	71	169	257	6,630

⁴² FEMA.gov. (n.d.). [FIMA NFIP OpenFEMA Dataset v2](#). Accessed April 12, 2025.



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City of San Antonio	627	1	2	2	12	610
Town of St. Leo	4	0	0	0	0	4
Unincorporated Pasco	19,636	57	229	350	378	18,622
Homeowners	52,916	854	3,409	2,946	1,492	44,215
City of New Port Richey	12,070	211	1,243	1,149	320	9,147
City of Port Richey	11,234	570	1,812	1,038	345	7,469
City of Zephyrhills	13,150	24	163	339	501	12,123
Dade City	4,299	16	51	147	141	3,944
City of San Antonio	421	1	2	2	6	410
Town of St. Leo	0	0	0	0	0	0
Unincorporated Pasco	11,742	32	138	271	179	11,122
Renters	34,646	343	1,117	859	1,033	31,294
City of New Port Richey	9,024	125	447	291	247	7,914
City of Port Richey	7,814	178	518	413	283	6,422
City of Zephyrhills	6,866	6	41	55	182	6,582
Dade City	2,847	9	20	21	116	2,681
City of San Antonio	206	0	0	0	6	200
Town of St. Leo	4	0	0	0	0	4
Unincorporated Pasco	7,885	25	91	79	199	7,491
Unknown	118	0	2	5	0	111
City of New Port Richey	24	0	0	2	0	22
City of Port Richey	60	0	1	2	0	57
City of Zephyrhills	19	0	1	0	0	18
Dade City	6	0	0	1	0	5
City of San Antonio	0	0	0	0	0	0
Town of St. Leo	0	0	0	0	0	0
Unincorporated Pasco	9	0	0	0	0	9

Figure 19: FEMA Claims in Pasco County (Hurricane Idalia, Helene, Milton)

A significant number of FEMA claims did not result in payments being issued. The following graph and corresponding table identify Total FEMA Claims, total claims that received Individuals and Households Program (IHP) funding, and total claims receiving Housing Assistance (HA). **Figure 17** provides more granular data, identifying the total claims, claims that received IHP assistance, and claims that received housing assistance with corresponding percentages.

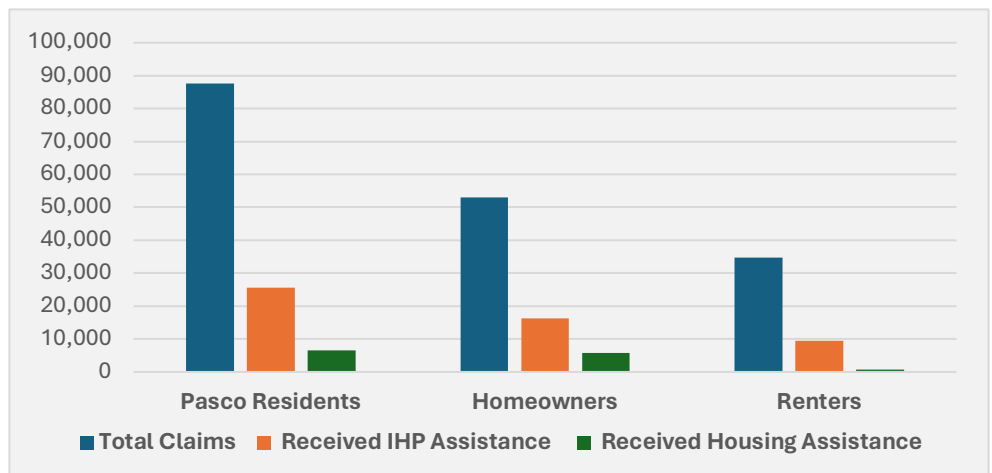


Figure 20: FEMA Claims with Total Claims Paid by Housing Tenure

FEMA Claims Review by Housing Tenure and Property Type (All Storms)	Total Claims	Received IHP Assistance	Received Housing Assistance	%: Received IHP Funding	%: Received Repair Funding
Pasco Residents	87,680	25,655	6,485	29%	7%
Homeowners	52,916	16,240	5,724	31%	11%
Mobile Homes	10,748	4,338	2,036	40%	19%
All Other Residence Types	42,168	11,902	3,688	28%	9%
Renters	34,646	9,408	761	27%	2%
Mobile Homes	4,454	1,393	167	31%	4%
All Other Residence Types	30,192	8,015	594	27%	2%
Unknown	118	7	0	6%	0%
Mobile Homes	33	2	0	6%	0%
All Other Residence Types	85	5	0	6%	0%

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. The following table identifies the criteria for each of the five levels of damage, based on FEMA data:

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.
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.

Figure 21: FEMA Damage Level Category Criteria

The table on the following page further analyzes FEMA claims, including FEMA Estimated Property Loss (FVL) and the estimated total loss using CDBG-DR formula HUD multipliers. 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, Pasco County 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.



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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.

Damage Level and Residence Type	Total FEMA Claims	Total FEMA Estimated Property Loss	Average Real Property Loss	Estimated Total Loss
All Residences	87,680	\$128,238,745.58	\$1,462.58	\$1,317,256,412.00
Homes	53,297	\$84,488,843.75	\$1,585.25	\$564,606,013.00
Mobile Homes	15,235	\$37,356,637.89	\$2,452.03	\$588,338,719.00
Condo/Apartment/Townhouse	12,224	\$4,870,008.00	\$398.40	\$112,480,097.00
Other	6,924	\$1,523,255.94	\$220.00	\$51,831,583.00
Minor-Low	75,620	\$2,437,698.03	\$32.24	\$723,616,773.00
Homes	46,113	\$1,384,589.44	\$30.03	\$288,390,702.00
Mobile Homes	11,849	\$764,980.68	\$64.56	\$324,792,939.00
Condo/Apartment/Townhouse	11,085	\$60,483.21	\$5.46	\$69,325,590.00
Other	6,573	\$227,644.70	\$34.63	\$41,107,542.00
Minor-High	2,525	\$8,622,662.71	\$3,414.92	\$75,621,831.00
Homes	1,029	\$3,007,860.96	\$2,923.09	\$15,610,959.00
Mobile Homes	1,212	\$5,123,130.79	\$4,227.01	\$55,702,308.00
Condo/Apartment/Townhouse	153	\$173,076.45	\$1,131.22	\$2,321,163.00
Other	131	\$318,594.51	\$2,432.02	\$1,987,401.00
Major-Low	3,810	\$28,383,383.11	\$7,449.71	\$170,079,436.00
Homes	2,429	\$19,954,982.46	\$8,215.31	\$89,387,200.00
Mobile Homes	742	\$5,717,975.24	\$7,706.17	\$57,177,036.00
Condo/Apartment/Townhouse	489	\$2,225,258.94	\$4,550.63	\$17,995,200.00
Other	150	\$485,166.47	\$3,234.44	\$5,520,000.00
Major-High	4,528	\$62,376,301.22	\$13,775.68	\$269,824,508.00
Homes	2,855	\$41,284,463.58	\$14,460.41	\$131,192,960.00
Mobile Homes	1,172	\$18,833,351.30	\$16,069.41	\$115,609,596.00
Condo/Apartment/Townhouse	456	\$2,083,704.58	\$4,569.53	\$20,954,112.00
Other	45	\$174,781.76	\$3,884.04	\$2,067,840.00
Severe	1,197	\$26,418,700.51	\$22,070.76	\$78,113,864.00
Homes	871	\$18,856,947.31	\$21,649.77	\$40,024,192.00
Mobile Homes	260	\$6,917,199.88	\$26,604.61	\$35,056,840.00
Condo/Apartment/Townhouse	41	\$327,484.82	\$7,987.43	\$1,884,032.00
Other	25	\$317,068.50	\$12,682.74	\$1,148,800.00

Figure 22: Housing Unmet Need (FEMA IA Data)



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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 disasters⁴³ – is calculated at nearly \$1.1 billion (**Figure 19**).

Cost Category	# of Claims	Average Amount	Estimated Totals
Total Housing Impact	87,680	\$15,023.45	\$1,317,256,412.00
(-) Repair Assistance Received	5,456	\$86,382.41	\$471,302,402.56
FEMA Repair Assistance	5,456	\$9,732.37	\$53,099,837.84
NFIP Claims	5,443	\$76,833.10	\$418,202,564.72
Private Insurance Claims	<i>Unavailable at Time of Assessment</i>		
Total Unmet Need	75,620	\$11,186.91	\$845,954,009.44
(+) 30% Resiliency			\$1,099,740,212.27

Figure 23: Estimated Total Housing Unmet Need

Infrastructure

The 2023-2024 storms caused extensive damage to infrastructure systems across Pasco County. This section evaluates unmet infrastructure recovery needs, organized by infrastructure categories and with attention to damages in each municipality. “Infrastructure” here encompasses transportation systems, utilities, public facilities, and other critical infrastructure. Hurricanes Idalia, Helene, and Milton each created different infrastructure challenges: Idalia’s storm surge undermined roads and seawalls; Helene’s surge and winds knocked out utilities and flooded critical facilities; Milton’s heavy rains caused dam and drainage issues and further road washouts. The overlapping impacts strained repair efforts and revealed vulnerabilities.

Transportation

Roads and Bridges

Pasco County’s transportation network sustained widespread damage from Hurricanes Idalia, Helene, and Milton, including flooding, washouts, and debris-blocked roads. Storm surge from Idalia and Helene submerged U.S. Highway 19 and eroded local roads in Port Richey, where crews rebuilt 1,200 feet of roadway near Waterfront Park following Helene’s 16-foot surge. Hundreds of roads were initially blocked by debris, with Pasco receiving over 140 obstruction reports in the first hours after Milton’s landfall.⁴⁴ . While most roads have reopened, unmet needs remain for long-term repairs and mitigation. Certain areas may require floodwalls or raised roadbeds, and inland zones need larger culverts and improved drainage. Structural assessments are needed for bridges stressed by floodwaters. Additional funding is also needed to restore road shoulders, signage, and surfaces where only temporary repairs were made.

Transit

Pasco County bus services (GoPasco) were disrupted⁴⁵, including our Paratransit senior fleet for residents over the age of 60 with low income. Buses were used in some cases for evacuation before the storms. After Helene and Milton, regular bus routes were suspended for days due to impassable roads and shelters needing transportation support. The county’s transit fleet was not severely damaged, but some bus stops and transfer stations were

⁴³ The 30 percent 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).

⁴⁴ Fox News 13 Staff. (2024, October 10). [Hurricane Milton Aftermath: Pasco county storm damage](#). FOX 13 Tampa Bay.

⁴⁵ [UPDATE: PCPT- Pasco County Public Transportation will resume bus service on Route 19 starting at 5 a.m. Wednesday \(10/10/18\)](#)



flooded. Unmet needs include repairing damaged transit facilities and possibly elevating or floodproofing key bus stop areas. Also, ensuring transit access in recovery, like shuttles from temporary housing sites to commercial centers, is part of recovery services (covered in Public Services). Residents brought up Pasco County's aging bus fleet as an area of concern during our recent town hall meeting in Hudson (April 17, 2025).

Water, Wastewater, and Stormwater Infrastructure

Drinking Water Systems

Pasco County's potable water system (a mix of county and city utilities) faced challenges primarily from power outages and boil water notices. Floodwaters inundated some well fields and water treatment plant sites. For example, after Helene, Pasco County Utilities issued a countywide boil-water advisory because low water pressure occurred when backup generators at a pumping station failed during power loss. Saltwater intrusion from surge threatened a coastal well in Hudson. In Dade City, a water main break occurred when uprooted trees cracked an underground pipe.

While emergency repairs were made (with mutual aid from neighboring utilities), unmet needs are evident in the need to harden water infrastructure against floods and power loss. Backup generators at well fields, elevating electrical controls at treatment plants above flood level, and floodproofing well heads are needed. New Port Richey's water treatment plant is near the Pithlachascotee River; it came within inches of flooding during Helene – a temporary berm saved it. A permanent berm or floodwall around that plant is an identified need to prevent a catastrophic outage. The county's water distribution lines in flooded areas should also be inspected for infiltration or damage.

Wastewater (Sewer) Systems

The storms exposed vulnerabilities in wastewater infrastructure. Across the Tampa Bay region, an estimated 42 million gallons of sewage was spilled in October 2024 alone due to Helene and Milton.⁴⁶ Pasco County contributed significantly to this figure as floodwaters and power outages caused sewage lift stations and treatment plants to fail. The West Pasco Wastewater Treatment Plant (serving New Port Richey and Port Richey areas) was inundated by storm surge, leading to millions of gallons of partially treated sewage overflowing into local waterways. Nearby, manhole covers in New Port Richey popped off under flood pressure, releasing raw sewage in streets (one dramatic photo showed sewage bubbling out of a manhole downtown).⁴⁷ Pasco County officials estimated 1.5 to 2 million gallons of wastewater spills in the county from Helene/Milton. The impact of these spills is an environmental and public health concern – residents wading through floodwaters were exposed to contamination, and cases of illness (like *Vibrio vulnificus* infections) surged in Florida post-storm.

Unmet needs for wastewater infrastructure are substantial investments in resiliency. Pasco County needs to upgrade sewer lift stations by elevating pumps and controls or making them submersible. The county has dozens of lift stations; during Helene, dozens lost power and overflowed. Elevating and equipping lift stations with backup generators or quick-connect generator hookups is essential. The wastewater treatment plants (WWTPs) in Pasco – including those in New Port Richey, Shady Hills, and Dade City – need flood mitigation. The New Port Richey plant might need physical elevation of certain components or relocation of vulnerable equipment. Port Richey's wastewater system (a smaller utility) was completely offline for days; the city is considering decommissioning some low-lying pump stations and connecting those areas to county systems with more robust infrastructure. The Dade City plant built in the Mickens-Harper neighborhood required already needed significant upgrades⁴⁸ and

⁴⁶ Simonton, Teghan, et. al. (2025, April 9). [It's been 6 months since Hurricanes Helene and Milton. how is Tampa Bay doing?](#) Tampa Bay Times.

⁴⁷ Miller, Daylina (2024, October 13). [Photos: Hurricane Milton's devastation across the Tampa Bay Area](#). WUSF.

⁴⁸ Blazonis, Sarah (2023, November 16) [Dade City gets \\$1.75m to relocate, upgrade wastewater treatment plant](#).



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needs were further exacerbated during Hurricanes Helene and Milton. These projects will require funding. Another need is to repair damaged sewer lines: infiltration of stormwater into the sewer system was extreme, indicating cracks and leaks. Pasco could implement an inflow/infiltration reduction program, including lining pipes and sealing manholes.

Stormwater Drainage

Perhaps the most glaring infrastructure limitation was in stormwater management. In all three storms, Pasco County's stormwater systems (ditch networks, retention ponds, and drains) were overwhelmed. Helene's rainfall and surge combined to overwhelm coastal drainage. During public input sessions, several residents noted neighborhood flooding in areas that have never previously flooded.

Milton's deluge caused broad sheet flow of water in east Pasco – areas like Zephyrhills saw stormwater ponds overtop and new ponds form where water had nowhere to go. The historic flooding in Silver Oaks (Zephyrhills) suggests inadequate drainage infrastructure for such extreme rainfall; pumps ran for months but were insufficient⁴⁹. Additionally, the county's network of swales and ditches in rural areas suffered from sedimentation and blockages.

Unmet needs include comprehensive stormwater system upgrades, such as dredging, enlarging culverts, constructing additional retention capacity, and restoring natural drainage where possible. A map of flood hazard zones relative to income (Figure 20) illustrates how widespread the flood-prone areas are, including areas principally serving LMI residents.

Areas in light blue are within the 1% annual chance (100-year) flood zone; green outlines indicate census tracts that are majority LMI. This map shows that extensive portions of Pasco County are flood-prone, including many LMI communities, including but not limited to parts of New Port Richey, Port Richey, and Dade City. Strengthening stormwater infrastructure in these zones is a significant unmet recovery need.

Census Tracts with Greater than 50% LMI and Flood Zones

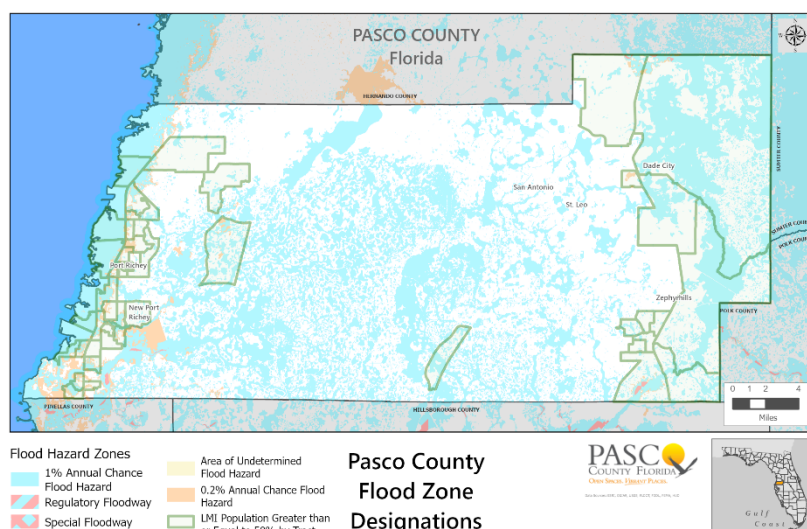


Figure 24: FEMA Flood Hazard Zones in Pasco County and Census Tracts with >50% Low- to Moderate-Income (LMI) Population.

⁴⁹ Hodgson, Ian, and Chesnes, Max. (2024, October 12). [In Pasco, historic flooding from repeat storms tests limit of rescue crews](#). Tampa Bay Times.



Figure 25: Anclote River Flooding (Hurricane Helene)

Given this concern, Pasco County may explore infrastructure projects including improving the Anclote River drainage basin (which impacts Holiday and New Port Richey) – possibly through dredging or upstream water storage to reduce flood peaks, enhancing drainage in the Pithlachascotee River basin (Port Richey/New Port Richey) – such as considering a tide gate or pump system to evacuate water even during high Gulf tides; and Cypress Creek/Cypress Strand in central Pasco (impacts Wesley Chapel and Lutz). Milton’s rains pushed Cypress Creek to record levels, flooding neighborhoods; building additional retention or diversion channels could mitigate this. The

county’s Stormwater Management Division had plans pre-storm for some improvements, but the storms have multiplied the urgency and scope. These plans include the redevelopment of Magnolia Valley, designed around a 38-acre regional stormwater facility constructed for flood attenuation and water quality improvement purposes. This master plan also consists of passive and active facilities, including basketball courts, soccer fields, baseball fields, tennis courts, trails, and exercise stations, making this a truly transformational project for Pasco County. Additional funding is needed to execute these projects and other stormwater management improvements to failed or functionally overwhelmed, especially in municipalities that rely on the county for broader watershed management.

Power and Utilities (Electric Grid and Communications)

The hurricanes caused widespread power outages in Pasco County, some lasting over a week. Several utilities serve Pasco: Duke Energy (west/north Pasco), Tampa Electric/TECO (south-east Pasco), Withlacoochee River Electric Cooperative (east/rural Pasco). All reported massive outages. After Hurricane Helene, nearly 1.3 million customers in Florida lost power; after Hurricane Milton, outages spiked to 3.4 million statewide – Milton almost tripled Helene’s outages due to its track through highly populated areas. In the Tampa Bay region, 924,000 customers were still without power the day after Milton. In Pasco, estimates suggest 70% or more of the county lost electricity during Milton, reflecting tens of thousands of households and businesses in the dark. Tampa Electric - which serves parts of south Pasco like Wesley Chapel - experienced nearly 600,000 outages system-wide, affecting about 70% of its customers. Duke Energy also had hundreds of thousands affected by outages. Full restoration took 5-7 days for most, and up to 10 days for some pockets, as crews from around the country assisted.⁵⁰

Prolonged outages had cascading effects: water and sewer systems went offline without power, traffic signals were dark, and vulnerable residents without generators endured heat and limited medical device power. Pasco County opened comfort stations where people could charge devices or get ice. Power companies have since been repairing infrastructure, but unmet needs include support for grid hardening and backup power for critical facilities.

Public Buildings, Facilities, and Parks

Government Buildings, Community Facilities, and Schools

Numerous public buildings across Pasco County sustained damage during Hurricanes Idalia, Helene, and Milton, ranging from minor water intrusion to major structural and roof damage. While repairs are underway for many

⁵⁰ Simonton, T. (2025, January 22). [Hurricane Milton caused nearly triple the power outages of helene](#). Tampa Bay Times.



facilities, unmet needs remain, particularly strengthening these structures to withstand future events. Government offices, community centers, and educational facilities were damaged and played critical roles as shelters, coordination hubs, and resource centers during the storms, underscoring the importance of their ability to withstand storms and other disasters.

Community buildings used as shelters and recovery hubs also suffered damage. Hudson Regional Library saw increased use as a multi-agency resource center and point of distribution site for relief resources. Community centers such as the Moore-Mickens Education Center in Dade City saw increased use as temporary shelter and relief sites but also experienced minor structural damage during Helene's rains and wind events.

Pasco County Schools experienced impacts from both Helene and Milton. While Helene brought moderate wind damage and localized flooding, Hurricane Milton caused more severe disruptions. Cypress Creek High School reported substantial roof damage that resulted in water intrusion, forcing portions of the school to close and relocate classes. Hudson Elementary School was flooded during both Idalia and Helene, leading to significant interior damage that required remediation and portable classrooms for displaced students. The school district reported extensive damage to some schools from Hurricane Milton.⁵¹ Pasco's superintendent noted that around a dozen schools had damage significant enough to disrupt classes.⁵² While insurance has covered portions of these costs, full recovery and necessary resilience upgrades—such as reinforced roofing systems, backup generators, and improved stormwater drainage around school campuses—remain unfunded.

Unmet needs across these public and community-serving facilities include not only repairing existing damage but enhancing their ability to withstand future storms and other disasters: elevating lift stations and other electrical systems, moving fire stations, installing impact-rated windows, reinforcing roofing materials, and equipping all critical buildings with reliable backup power. Many of these facilities are designated shelters or serve vulnerable populations, making their continued operation during disasters essential to public safety and continuity of services.

Parks and Recreation Facilities

Pasco County's parks, especially along the coast, were significantly impacted. Helene and Milton heavily damaged SunWest Park in Hudson, a major county park with a beach. A storm surge washed massive amounts of sand off the beach and into the parking lot, closing the park for months. Crews had to import 26 truckloads of sand to replace what was lost and make the beach safe again. As of April 2025, SunWest Park finally reopened after restoration.⁵³ This example underscores both the damage and the recovery effort required. Other parks had boardwalks destroyed or significant erosion. Inland parks also saw damage from wind, with over 200 trees uprooted or damaged. The region lost many public trees in parks during the storms, which impacts shade and ecosystem benefits. Unmet needs include park facility repairs – including rebuilding boardwalks, pavilions, and playgrounds, along with environmental restoration – such as replanting trees and restoring eroded shorelines. There is also an opportunity to compound benefits with parks serving as stormwater retention in some cases, which could be a mitigation strategy the County explores.

Debris Management

As part of infrastructure recovery, debris cleanup was a huge task. Pasco County removed ~1.3 million cubic yards of storm debris post-Helene and Milton⁵⁴, a massive volume that strained landfill and debris sites. While the

⁵¹ FOX 13 Tampa Bay. (2024, October 14). [Pasco schools damaged by Hurricane Milton](#). FOX 13 Tampa Bay.

⁵² Solocheck, Jeffrey S. (2024, October 18). [Tampa Bay Area Schools rushed to reopen after Milton. was it too soon?](#) Tampa Bay Times.

⁵³ Lewis, C. (2025, April 22). [Sunwest Park reopens to public after damage sustained from Hurricanes](#). Bay News 9.

⁵⁴ [Pasco County News Brief - February 03, 2025](#)



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immediate need has been largely addressed, one unmet need is funding for debris management improvements. The county may consider establishing a permanent debris management site or purchasing equipment to handle future events better. Additionally, waterway debris remains an issue; some waterways still have debris that could impede navigation or pose hazards, requiring removal.

Summary: Infrastructure

Pasco County's infrastructure unmet needs revolve around repairing damages (many of which are still in progress or pending funding) and building back stronger to reduce future disaster impacts. Virtually every sector—transportation, utilities, public facilities—has opportunities for mitigation. **Figure 27** in the conclusion will summarize the priority infrastructure needs across Pasco. The county and its cities will need to coordinate closely, leveraging CDBG-DR alongside other funds (FEMA PA, state grants) to address these infrastructure needs comprehensively.

As data was evaluated, we learned of limitations with the FEMA OpenData. The County consulted with its internal Grants Division to receive updated FEMA PA project data. Based on updated FEMA Public Assistance (PA) data obtained through coordination with Pasco County's Grants Division, the following table (**Figure 22**) is a summary of FEMA PA assistance received by Pasco County for Hurricanes Idalia (DR-4734), Helene (DR-4828), and Milton (DR-4834):

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	\$7,800,000.00	\$7,800,000.00	\$0.00	\$0.00
C – Roads and Bridges	\$0.00	\$0.00	\$0.00	\$0.00
D – Water Control Facilities	\$0.00	\$0.00	\$0.00	\$0.00
E – Buildings and Equipment	\$4,178,928.00	\$3,134,196.00	\$522,366.00	\$522,366.00
F – Utilities	\$0.00	\$0.00	\$0.00	\$0.00
G – Parks and Other	\$4,964,311.81	\$3,723,233.86	\$620,538.98	\$620,538.98
Total	\$16,943,239.81	\$14,657,429.86	\$1,142,904.98	\$1,142,904.98

Figure 26: Infrastructure Unmet Need (FEMA PA Data)

The following table (**Figure 23**) adds an additional 30% total for resiliency and 26.9% total for increased cost of building materials⁵⁵ due to inflation and cost increases over time for eligible FEMA PA Categories with non-federal share requirements⁵⁶.

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	\$2,340,000.00	\$2,098,200.00	\$12,238,200.00	\$0.00
C – Roads and Bridges	\$0.00	\$0.00	\$0.00	\$0.00

⁵⁵ Producer Price Index by Industry: Building Material and Supplies Dealers, May 2024, <https://fred.stlouisfed.org/series/PCU44414441>

⁵⁶ Non-Federal Match Required is calculated as Local share plus State share, as applicable.



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D – Water Control Facilities	\$0.00	\$0.00	\$0.00	\$0.00
E – Buildings and Equipment	\$1,253,678.40	\$1,124,131.63	\$6,556,738.03	\$1,639,184.51
F – Utilities	\$0.00	\$0.00	\$0.00	\$0.00
G – Parks and Other	\$1,489,293.54	\$1,335,399.88	\$7,789,005.23	\$1,947,251.31
Total	\$5,082,971.94	\$4,557,731.51	\$26,583,943.26	\$3,586,435.82

Figure 23: Infrastructure Unmet Need (FEMA PA Data)

Through consultations with County departments and Pasco County’s municipalities, the County 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 \$241,423,175 in unmet needs to support these projects adversely impacted by the 2023-2024 storms (Figure 24).

Other Infrastructure Projects	Initial Cost Projections	30% Resiliency	26.9% Increased Cost of Building Materials	Estimated Total PA Cost with Resiliency and Increased Cost of Materials
Standalone Projects	\$153,870,730	\$46,161,219	\$41,391,226.37	\$241,423,175

Figure 24: Standalone Projects Identified by County

Pasco County will utilize infrastructure and mitigation funding to support unmet needs for Infrastructure projects.

Economic Revitalization

Beyond the immediate physical damage, Hurricanes Idalia, Helene, and Milton severely impacted Pasco County’s economy, especially to small businesses. This section analyzes the economic impacts and unmet needs related to business recovery, job losses, and overall economic revitalization. Particular attention is given to small businesses. The storms caused both direct losses (physical damage to business properties, inventory, equipment) and indirect losses (business interruption, lost revenue due to power outages and customer displacement). While federal aid (like SBA loans) has been offered, many businesses face gaps in recovery resources.

Historic development patterns in Pasco County have guided the location of business establishments, with a significant number of small-scale retail and food services located along the coastal US-19 highway. In contrast, industrial parks, healthcare facilities, and other industries with large building footprints are predominantly located close to major commercial transit routes such as SR 54, I-75, and US-301.

Hurricane Helene caused extensive storm surge flooding to businesses west of US-19 and resulted in property damage, inventory damages, and closures. The business damage assessment survey conducted by the local Small Business Development Center (SBDC) indicated that 67% of 106 respondents from Pasco County suffered damages totaling \$1.35 million from Hurricane Helene. These were concentrated in four industries: Hospitality, Tourism and Food Services, Retail Trade, Real Estate, Rental and Leasing, and Other. These industries also reported the highest number of business entities that suffered both physical and economic damages from the hurricane. Inland locations remained outside the area of inundation caused by Helene’s storm surge, sparing them from the most severe impacts.

Hurricane Milton produced both flooding and wind-related impacts in Pasco County, contributing to damages totaling \$1.45 million. The Hurricane Milton survey included responses from 82 businesses. The assessment indicated a wider variety of damages—flood, physical, and economic—were encountered by respondents.



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Hospitality, Tourism, and Food Services and Other were again the most impacted industries, followed by Educational Services, Construction, and Professional, Scientific, and Technical Services. Only 20% of businesses reported flood damage, while 54% experienced physical damage, and an overwhelming 90% experienced economic damages, showing how widespread business disruptions can be even in the absence of significant storm surge.

PascoEDC, the County's Economic Development Council, noted that in their recovery response efforts, industrial sites were generally located outside of floodplains. These structures reported minimal wind or water-related damages, and the primary disruptions were due to power outages that affected production. They also noted that small businesses were most severely impacted due to the following issues:



Another key observation from the post-disaster recovery efforts was the disruption to the local workforce. Business damage assessments revealed that many employers had to lay off staff—either temporarily or permanently—due to closures, physical damage, or economic losses. A high number of businesses sought SBA Economic Injury Disaster Loans and Emergency Bridge Loans to maintain operations and cover payroll, underscoring the fragility of the labor market in impacted sectors.

Many small businesses, especially in coastal areas, lacked the resilience and flexibility to retain staff during disruptions. Employees, meanwhile, faced barriers like property damage, displacement, and transportation issues, further reducing workforce participation. The events highlighted the need not only for short-term recovery assistance but for longer-term investment in workforce development - particularly in high-turnover industries like hospitality, retail, and food services. The County has an opportunity to strengthen economic resilience and better prepare its labor force for future disruptions.

Impacts on Small Businesses

Pasco County is home to thousands of small businesses – retail shops, restaurants, services, manufacturing, and agriculture – many of which suffered in the disasters:

Physical Damage and Business Interruption

In the coastal communities (Port Richey, New Port Richey, Holiday), storm surge from Idalia and Helene flooded numerous businesses. Along Port Richey's waterfront, several popular restaurants and bars had their lower levels, docks, and equipment destroyed. Even businesses not physically damaged were closed for days or weeks due to extended power outages, boil water notices, road closures, and storefront repairs. Retail shops missed critical sales days. The storms essentially halted everyday commerce – restaurants lost food stock due to a lack of refrigeration and lost revenue.



Many workers lost wages when businesses closed. Hourly employees at restaurants, retail, and service firms went unpaid during the closure period. Tragically, some businesses have not since reopened, causing permanent job loss. The cumulative effect is reduced household income, further straining families dealing with home losses.

While larger corporations (like chain stores) often have insurance and resources to rebuild, small businesses are far more vulnerable, often underinsured and reliant on each week's income to stay afloat. Many Pasco entrepreneurs turned to the U.S. Small Business Administration (SBA) disaster loan program for help. By October 2024, SBA had opened a business recovery center in nearby Tampa to assist businesses and residents affected by Hurricanes Helene, Milton, and Debby. However, a major setback occurred on October 15, 2024, when it was announced that SBA's disaster loan funding was fully expended. The program temporarily ran out of money due to the scale of disasters, and no new loans could be issued until Congress provided more funds. This left many Pasco businesses in limbo: they could apply and be approved but not receive funds until later. This delay has been devastating for some. Though Congress subsequently appropriated additional SBA loan funds, some businesses gave up waiting for much-needed funding.

Special Sectors

Tourism

Pasco's tourism drivers include sports events, historical sites, parks, and eco-tourism. Funds for tourism promotion and events could be beneficial to draw people into affected downtown and beach areas.

Industrial

Pasco has several industrial parks, including parks located in affected areas. These larger employers might have insurance, but any unmet needs for rebuilding could affect jobs. Given the broad impact, Pasco County may consider several economic revitalization programs with CDBG-DR:

1. **Small Business Recovery Loan and Grant Programs:** Including grants or forgivable loans to small businesses (especially those with <50 employees or in LMI areas) to repair physical damage, replace inventory, or pay for operating costs during the recovery period. This could prioritize businesses that serve essential community needs or employ residents.
2. **Technical Assistance and Capacity Building:** Including funding for workshops, one-on-one counseling, and application help for businesses to access other resources (SBA loans when available, state bridge loans, insurance claims).
3. **Façade or Code Improvements:** Since repairs will happen, offering additional incentives to improve buildings to current codes can improve resilience, building safety, and appearance.
4. **Workforce Recovery:** If their employer closed due to the storms, some workers may need new employment. Pasco County may explore the possibility of partnering with the local workforce board to provide job placement or even short-term subsidized employment in recovery projects, such as hiring local labor for reconstruction.

The estimated total assistance provided through the SBA and NFIP insurance amounts to approximately \$62 million; this covered roughly one-third of the total verified loss of \$176 million using available data. The resulting unmet need totals more than \$147 million (**Figure 25**). This difference indicates that businesses may still need recovery and mitigation assistance to rebuild operations to return to their pre-disaster state.

SBA and NFIP Business Disaster Analysis		
Current Verified Loss	Total Assistance	Economic Unmet Need (with 30% Resiliency)
\$176,109,186.20	\$62,390,296.93	\$147,834,556.05

Figure 25: SBA and NFIP Business Disaster Analysis

Public Services

Disasters do not only damage physical assets – they also create immense needs for public services and put strain on the social support systems of a community. In Pasco County, the 2023-2024 storms led to surging demand for a range of public and social services, including emergency response, healthcare, social assistance, and disaster case management. This section examines unmet needs in the public services realm, including needs specific to municipalities or 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 refers 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 hurricanes showcased both the strength and the strain of Pasco’s public safety agencies. Firefighters, law enforcement, EMS, and other first responders worked around the clock during and after the storms, performing rescues, securing neighborhoods, and providing aid. Pasco County Fire Rescue and the Sheriff’s Office conducted more than 400 high-water rescues combined during Helene and Milton.⁵⁷ They did so in coordination with National Guard teams. While heroic, this effort taxed personnel and resources. In the aftermath, responders were also dealing with their own impacted homes (many first responders are residents who suffered losses). Unmet needs remain in this realm months after the storms

Health and Medical Services

The hurricanes impacted healthcare facilities and created a surge in health needs. Wastewater overflows and floodwaters introduced public health risks. Unmet needs include continued public health monitoring and outreach in affected areas – as noted in public input townhall sessions, some wells may still be contaminated, mold in homes poses respiratory risks, and other health concerns still exist. Clinics serving low-income residents saw increased demand post-storm for respiratory care, mental health counseling, and medication refills – as many lost medications in the flooding. Mental health services are a particularly acute need: survivors have faced trauma from near-drownings, loss of homes and livelihoods, and even grief from disaster-related deaths in the community.⁵⁸ Pasco County has a pre-existing shortage of mental health providers, and the disasters exacerbated this. Local nonprofits and providers - like BayCare Behavioral Health - report long waitlists for counseling. The temporary housing site “Pasco Hope” in Holiday plans to offer on-site mental health counseling for residents coping with trauma⁵⁹, illustrating recognition of this need. CDBG-DR funds can support expanded counseling and mental health programs for disaster survivors – for example, by funding additional counselors through community centers or school-based programs. Each municipality has residents in need: in Port Richey/New Port Richey, some individuals who were caught in life-threatening surge flooding are dealing with PTSD-like symptoms; in Zephyrhills

⁵⁷ Paul, Gabriella. (2024, September 27). [Pasco emergency officials “prepare for body recovery” in wake of Helene’s storm surge](#). WUSF.

⁵⁸ Simonton, Teghan, et. al. (2025, April 9). [It’s been 6 months since Hurricanes Helene and Milton. how is Tampa Bay doing?](#) Tampa Bay Times.

⁵⁹ Lebron, Sky. (2024, October 25). [Pasco County is opening a temporary housing community for residents displaced by recent hurricanes](#). WUSF.



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and Dade City, families that lost everything in floodwaters require grief counseling and stress management; older adults in all areas may need specialized mental health outreach, as disasters can trigger depression or anxiety in seniors.

Healthcare infrastructure itself also requires support. Hospitals operated on generators and faced patient surges after the storms. Additionally, Pasco County Fire Rescue's EMS operations were taxed – ambulance response times were impacted in the aftermath due to high call volume and roadway conditions. An unmet need is funding for a temporary increase in EMS units or a reserve fleet to deploy during 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 Pasco residents, especially the most vulnerable, need ongoing case management. For instance, low-income families who lost their homes and cars in the floods may need help applying for FEMA assistance, SBA loans, unemployment benefits, and then finding new housing and jobs. Pasco County has been working with non-profit partners to provide Disaster Case Management, but the demand exceeds available resources. Unmet need exists for a robust long-term recovery case management program – possibly funded through CDBG-DR public services – that can handle hundreds of cases and assist survivors – homeowners and residents, including seniors, disabled persons, veterans, homeless individuals, and those with severe housing cost burdens - through to a stable recovery. This would involve hiring case managers who can develop individual recovery plans for each household, coordinate construction volunteers for those who need home repairs, connect clients to other wrap-around resources, and ensure no one falls through the cracks throughout the long-term recovery process.

Language Access

Pasco County is diverse, and a noteworthy portion of the population has limited English proficiency (LEP). The top non-English languages spoken at home in Pasco include Spanish (by far the largest) and smaller communities speaking languages like Haitian Creole, Russian/Polish, and others. **Figure 26** maps the distribution of LEP households by primary language spoken.

Spanish-speaking LEP populations are concentrated in New Port Richey/Port Richey on the west side and in Dade City and surrounding areas in the east. Additionally, a notable Haitian Creole-speaking group exists near Zephyrhills. 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.

Assistance for Vulnerable Populations

Several specific populations require tailored public services post-disaster:

Seniors and Persons with Disabilities

Pasco has a large retiree population, many living in the affected coastal communities or in 55+ mobile home parks. These storms revealed how vulnerable some seniors are – a 79-year-old woman in a neighboring county drowned

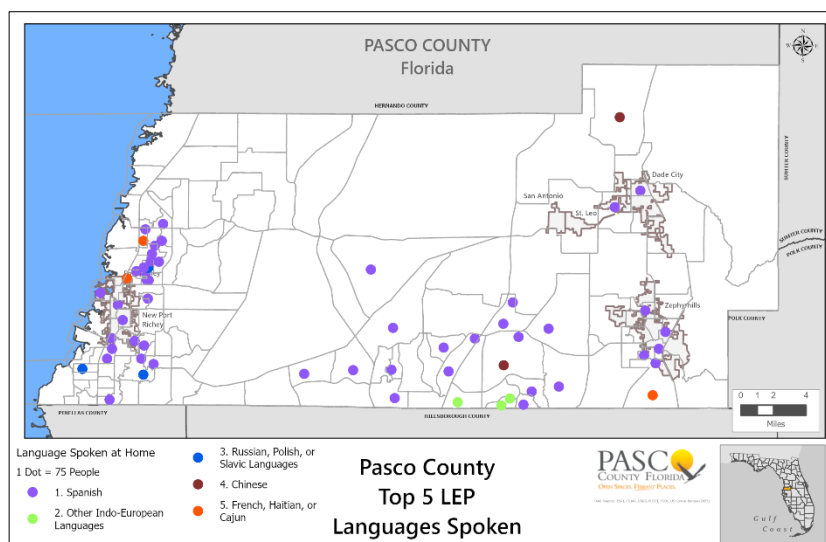


Figure 26: Languages Spoken by LEP Households

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alone at home during Helene's surge⁶⁰, underscoring the stakes. In Pasco, emergency officials conducted outreach to known special-needs individuals but, going forward, there's a need for improved registries and check-in systems. The county's nutrition program, Meals on Wheels, had to expand after the storms because more seniors became homebound due to physical injury or loss of transportation. Ensuring funding to continue expanded meal delivery, in-home care, and medical transport for impacted seniors is essential. Also, many disabled residents lost mobility equipment, such as wheelchairs and ramps, to flood damage. Nonprofits have provided some replacements, but a more comprehensive program to assist those with functional needs in recovery, like replacing medical equipment and providing accessible temporary housing, is needed. Municipal senior centers became information hubs after the storms for information; these centers need resources to enhance their outreach.

Homeless Individuals

Pasco had a homeless population pre-storm, and it likely grew after the storms as some people without resources lost their housing. Shelters like Metropolitan Ministries in Holiday saw greater demand for services. Public services funding can support emergency shelter expansion or rapid rehousing programs for those newly homeless due to the disasters. The Pasco Hope temporary housing community also serves some previously homeless individuals and families who were living in tents that got washed away; connecting these individuals to longer-term housing and services - like mental health or substance abuse treatment, if needed - is an identified need.

Children and Youth

School disruptions - roughly two weeks of classes were missed across Pasco due to Helene and Milton - and storm impacts have affected children. Schools are a focal point for providing stability and support. Unmet needs include counseling in schools and academic support for students who fell behind due to displacement. Pasco Schools might establish an academic tutoring program or an after-school program in heavily impacted schools to help students catch up. Additionally, youth-serving organizations could use support to extend hours or offer special programs for storm-affected youth - such as programs providing meals, since some kids' families still struggle with food security after job/income loss, or funding needed repairs to maintain a decent, safe, and sanitary housing environment.

Legal Aid

In the wake of the storms, many residents have faced legal challenges - for instance, 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, like Bay Area Legal Services, have been assisting low-income survivors with these issues, but 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

It is important to note the role of local organizations in providing public services post-disaster. Churches, charities, and community groups in Pasco have provided food, clothing, cleaning supplies, and emotional support. As one example, Volunteer Way - a food pantry in Pasco County - saw a spike in need and distributed thousands of extra meals. The Salvation Army Pasco division operated mobile feeding units in flooded neighborhoods in the immediate aftermath. 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

⁶⁰ Simonton, Teghan, et. al. (2025, April 9). [It's been 6 months since Hurricanes Helene and Milton. how is Tampa Bay doing?](#) Tampa Bay Times.

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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

In summary, the human services dimension of Pasco County's unmet needs is as crucial as bricks-and-mortar recovery. Addressing social needs – health, mental health, safety net services, and reducing impediments to access for assistance – will ensure that the most vulnerable residents recover alongside the rest of the community. Pasco County 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

In the wake of Hurricanes Idalia, Helene, and Milton, Pasco County faces a long road to full recovery. This Unmet Needs Assessment has detailed the extensive damages and remaining needs across Housing, Infrastructure, Economic Revitalization, and Public Services – the core aspects of a holistic recovery. Pasco County's most fundamental needs lie in housing: thousands of homes require repair or reconstruction, and many families still lack permanent housing solutions. Infrastructure needs are likewise massive, from rebuilding roads and utilities to hardening systems against future storms. The local economy, especially small businesses, needs a jump-start after unprecedented interruption and loss. And the community's social fabric requires further assistance through robust public services, ensuring that individuals and families are not left behind as recovery progresses.

The following table (**Figure 27**) evaluates the percentage of remaining unmet needs across the three core areas of recovery – Housing, Infrastructure, and Economic Revitalization:

Summary of Impacts/Support	Housing	Infrastructure	Economy	Total
Amount of Estimated Impact	\$1,317,256,412.00	\$258,366,415.18	\$176,109,186.20	\$1,751,732,013.38
(-) Amount of Funds Available	\$471,302,402.56	\$13,356,803.99	\$62,390,296.93	\$547,049,503.48
Unmet Needs ([Impact - Available Funds] + Resiliency and Increased Costs)	\$1,099,740,212.27	\$245,009,611.19	\$147,834,556.05	\$1,492,584,379.51
Percent of Total Unmet Needs	73.68%	16.42%	9.90%	100.00%

Figure 27: Estimated Needs for Core Areas of Recovery

As shown above in **Figure 27**, Pasco County's unmet needs significantly exceed the available CDBG-DR allocation of \$585.7 million. The total unmet needs outlined (roughly \$1.5 billion) are on the order of the allocation, indicating that Pasco 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.

Figure 28 below provides a high-level summary of estimated unmet needs across these sectors in Pasco County, incorporating data available at the time of assessment. All figures are preliminary estimates and will be updated as the Program evolves.

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	\$305,000,000.00	52%	0%	100%	85%
Infrastructure	\$130,022,800.00	22%	0%	100%	70%
Economic Revitalization	\$25,000,000.00	4%	0%	100%	70%
Public Service	\$10,000,000.00	2%	0%	100%	100%
CDBG-DR Mitigation Set-Aside	\$76,396,000.00	13%	100%	100%	70%
Administration	\$29,285,200.00	5%			
Planning	\$10,000,000.00	2%	0%		
Total	\$585,704,000.00	100%	100%	100%	74%
% of Total	100%	100%	13%	100%	

Figure 28: Summary of Unmet Needs by Sector - Pasco County (2023-2024 Disasters)

Recovery needs overlap with mitigation needs. HUD's allocation to Pasco also includes funds designated for the mitigation of future risks. Pasco County intends to integrate mitigation into every recovery project – rebuilding smarter and stronger. When repairing repeatedly flooding roads, the county will aim to elevate it or improve drainage. When reconstructing homes, elevation and wind-hardened construction will be included to the extent possible, in coordination with other State, HUD, and FEMA mitigation programs. We will discuss this further in the next section of this Action Plan.

Community engagement has been and will continue to be central to identifying and addressing unmet needs. Pasco County held public input workshops in April 2025 in Holiday, Hudson, and Dade City to hear directly from residents on recovery priorities. Common themes included the urgency of getting people back in their homes, frustration with insurance and the desire for advocacy, concerns about future floods, a desire for strengthened public services – including seniors, veterans, and homeless individuals, and the need to support local businesses so the economy can bounce back. These sentiments reinforce the findings of this assessment. The county's long-term recovery efforts will align with what our evaluation of data supports and the community has voiced – focusing on housing and infrastructure while also considering economic revitalization needs and the human services side of recovery.

By addressing critical housing needs, particularly for homeowners and renters, investing in resilient infrastructure restoration, revitalizing the economy, including the small business sector, and bolstering public and social services, Pasco County can recover from the 2023-2024 hurricanes and build back stronger for our county's residents. The journey will span multiple years – some housing and infrastructure projects will take two to six years to complete – but with the strategic use of the CDBG-DR funds and coordinated efforts with state and federal partners, the County is determined to restore Pasco's communities. Our goal is not just to rebuild what was lost, but to reduce risk and ensure that all residents, from the coast of Port Richey to the farms of Dade City, emerge from this recovery safer, more secure, and resilient in the face of future storms and disaster-related events. Pasco County's "Better Future" initiative describes our forward-looking approach, turning a hard-learned lesson from Idalia, Helene, and Milton into an opportunity to create a safer, stronger, and more connected community in the years ahead.



Mitigation Needs Assessment

Introduction and Background

Pasco County faces many natural hazards that pose risks to its people, economy, and built environment. This Mitigation Needs Assessment provides a comprehensive, risk-based analysis of current and future hazards in Pasco County, forming the foundation for the County's 2025 CDBG-DR Action Plan. It draws on the County's recently updated Local Mitigation Strategy (LMS)⁶¹ and the Resilient Pasco Risk & Vulnerability Assessment (RVA) (2024)⁶² to identify key hazards—including sea-level rise, hurricanes, tornadoes, storm surge, flooding, drought, wildfires, extreme heat, and sinkholes—and evaluate their impacts on local communities.

The assessment considers historical disaster data and future projections, recognizing that Pasco County was included in 12 federal disaster declarations (for hurricanes, tropical storms, severe storms, and even a pandemic)⁶³ between 2018 and 2023 alone. It also acknowledges the influence of changing weather in exacerbating specific hazards (e.g., rising seas, higher temperatures).

By understanding these risks, Pasco County can strategically invest its CDBG-DR mitigation funding to reduce vulnerabilities and build long-term resilience.

Overview of Hazard Risks in Pasco County

Pasco County's geography – spanning coastal lowlands on the Gulf of America to inland uplands in central Florida – means that different county areas face different hazard exposures. However, every jurisdiction within Pasco is vulnerable to one or more hazards (natural or man-made).

Figure 29 below summarizes the significant hazards in Pasco County, their relative risk levels, and recent examples of impacts. The Pasco LMS hazard analysis and the Resilient Pasco RVA data inform this risk overview.

Figure 29: Summary of Pasco County Risks and Recent Impacts

Hazard	Risk Level	Key Impacts with Examples
Hurricanes & Tropical Storms (Wind)	High (frequent storms historically)	Widespread wind damage, power outages, and debris, e.g., Hurricane Irma (2017) caused countywide damage and long outages; mobile homes are especially vulnerable (all mobile home parks require evacuation for hurricanes).
Storm Surge (Coastal Flooding)	High (catastrophic in coastal areas)	Inundation of coastal neighborhoods and infrastructure. Hurricane Idalia (2023) pushed storm surge approximately 5 feet into Hudson and other coastal Pasco communities ⁶⁴ , flooding homes. Hurricane Helene (2024) brought an even higher surge (4+ feet above Idalia levels) in New Port Richey and surrounding areas.
Inland Flooding	High (moderate-to-	Frequent heavy thunderstorms and tropical systems cause flash flooding and ponding. Western Pasco has low-lying neighborhoods that flood in summer rain, and eastern Pasco has

⁶¹ [Pasco County Department of Emergency Management. \(2024\). Pasco County Local Mitigation Strategy.](#)

⁶² [Resilient Pasco. \(2024\). Resilient Pasco Risk & Vulnerability Assessment](#)

⁶³ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁶⁴ Axelbank, E. (2023, August 31). [Idalia aftermath: Pasco County residents clean up after major hurricane. FOX 13 Tampa Bay.](#)

(Heavy Rain/Rivers)	high impacts in low-lying areas)	areas of closed-basin flooding (poor drainage). In 2015, record rainfall caused extensive neighborhood flooding and road closures. Multiple flood events occurred between 2014 and 2023.
Long-Term Sea Level Rise	High (gradually increasing tidal flooding)	Rising sea levels will amplify coastal flood risk over the coming decades. Nuisance “sunny day” tidal flooding will worsen - under intermediate projections, Pasco may see approximately 83 high tide flood days per year by 2070. Higher sea levels mean a 1% annual chance of flood (100-year) affecting more areas: by 2040, many US-19 corridor properties could be isolated in a major surge event.
Tornadoes & Severe Storms	Moderate (localized but notable damage)	Pasco experiences approximately 1 tornado per year on average – 21 tornadoes were recorded from 2003–2023. Most are EF0–EF1, but they can still cause property damage (e.g. a November 2018 outbreak spawned 3 tornadoes causing \$600K+ in damage). Severe thunderstorms also bring down trees and hail (hail up to 1–1.75” has been reported, though generally causing minor damages).
Drought	Moderate (periodic)	Periodic droughts impact agriculture, water supply, and wildfire risk. In prolonged drought, crop losses and water shortages occur – a two-year drought in the late 1990s caused an estimated \$100 million in crop damage statewide and a 6% citrus yield reduction. Droughts also prompt water-use restrictions and contribute to wildfire fuel buildup.
Wildfire	Moderate (high in wildland-urban boundaries)	Dry seasons and lightning make Pasco susceptible to wildfires, especially in interface areas near large preserves. Wildfires have frequently occurred in Starkey Park and around the Suncoast Parkway/I-75 corridor, where forests meet development. The 1998 Florida wildfires ⁶⁵ (drought-driven) burned thousands of acres statewide, including portions of Pasco. Homes adjacent to wooded areas (e.g. in Land O’ Lakes, Trinity) face periodic brush fire threats.
Extreme Heat	Moderate (increasing with changing weather)	High summertime temperatures (90°F+ with high humidity) pose health risks, especially inland. Inland communities experience more extreme heat days than coastal ones – for example, inland Pasco sees heat advisories on significantly more days than the coast due to the lack of sea breeze. Heat waves can affect vulnerable populations (elderly, outdoor workers, those without AC) and contribute to drought and energy strain. Pasco’s RVA projects more frequent and intense heat waves in the coming decades.
Sinkholes (Land Subsidence)	Moderate (ongoing background risk)	Pasco lies in Florida’s “Sinkhole Alley” (along with Hernando and Hillsborough counties). ⁶⁶ Its geology means sinkholes can occur with little warning, swallowing land and structures. Heavy rainfall and fluctuating groundwater (e.g., after drought or during floods) trigger sinkholes. Notably, after Hurricane Irma’s heavy rains in 2017, over 400 sinkhole incidents were reported in Pasco County. Sinkholes cause serious property damage and require costly remediation; Pasco promotes public awareness and monitoring of sinkhole warning signs.

Coastal flooding (including storm surge) and hurricane winds represent some of the highest risks in Pasco County, given the County’s location on Florida’s Gulf Coast and history of tropical cyclones. Inland flooding from heavy rainfall is also a recurring problem. Other hazards like wildfire, drought, extreme heat, and sinkholes pose more localized or episodic threats but can still be devastating in certain circumstances. Each hazard is detailed in the sections below, emphasizing how it has impacted or may impact Pasco County communities.

⁶⁵ Frames.Gov Fire Research and Management Exchange System (2024, March 11) [Through the flames: an assessment of Florida's wildfires of 1998](#)

⁶⁶ Rahman, K. (2021, July 13). [Florida Sinkhole Map: Where have incidents been reported in the state?](#) [Newsweek](#).



Detailed Hazard Assessment and Impacts

Hurricanes and Strong Wind Events

Hurricanes and tropical storms regularly threaten Pasco County during the Atlantic hurricane season. The County's hazard mitigation plan identifies tropical cyclones (hurricanes) as a high-probability, high-impact hazard.⁶⁷ Several factors drive Pasco's vulnerability:

Long Gulf coastline
exposed to storm
landfalls and onshore
winds

Large coastal
population

Significant proportion
of elderly residents
who may have greater
difficulty evacuating
or recovering.

Historically, Pasco County has experienced direct and indirect impacts from numerous hurricanes. In 2017, Hurricane Irma swept through Florida, causing countywide wind damage, downed trees, and prolonged power outages in Pasco. More recently, in 2023, Hurricane Idalia passed just north of Pasco but still brought tropical-storm-force winds, heavy rains, and storm surge flooding along Pasco's coast.

In 2024, Hurricane Helene delivered tropical storm conditions in Pasco, highlighting that even near-miss or offshore storms can have significant impacts. Helene's large wind field pushed water into Pasco's coast, causing record flooding. These events underscore Pasco's exposure to both wind damage and the compounding effects of rain and surge from hurricanes.

Wind impacts from hurricanes include structural damage - especially to older buildings and manufactured homes, fallen power lines and extended outages, debris blockage of roads, and damage to crops and vegetation. Pasco's LMS notes that manufactured and mobile homes are highly vulnerable to high winds and heavy rain, regardless of location. Therefore, all mobile home residents are ordered to evacuate during hurricanes as a precaution.⁶⁸

This is a significant concern in Pasco, as the county has many mobile home parks, especially popular with retirees and seniors. High winds can peel off roofs or destroy these structures, posing life-safety risks. Even site-built homes can sustain roof and wall damage if not built to modern wind-resistant codes. Critical facilities such as hospitals, shelters, and emergency operations centers in Pasco have backup generators and hardened structures. Still, schools and older public buildings may need retrofits for higher wind standards.

Tornadoes spawned by hurricanes are another wind hazard: Tropical cyclones frequently generate short-lived tornadoes. For example, several weak tornadoes were reported in Pasco during Hurricane Irma's passage. Hurricane events can combine multiple threats—extreme wind gusts, tornadoes, torrential rain, and surge—making them especially dangerous.

Hurricane wind events are a top-priority hazard for Pasco County. They have high likelihood (multiple storm threats occur each year) and potentially catastrophic impacts countywide. This risk profile drives many of the County's mitigation initiatives. Pasco County is "highly vulnerable to

⁶⁷ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁶⁸ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

tropical cyclones” based on local climatology and past events. Going forward, climate trends suggest storms could become wetter and possibly more intense, reinforcing the need for continued hurricane mitigation.

Storm Surge and Coastal Flooding

Storm surge flooding is the most severe hazard for Pasco’s coastal communities. Storm surge is the abnormal rise of seawater generated by a storm’s winds, and on Florida’s shallow Gulf Coast, surge can inundate miles of inland area in low-lying zones. Historically, coastal Pasco County (from



Figure 30: Coastal Flooding caused by Hurricane Idalia (2023)

Hudson to Holiday, including the cities of New Port Richey and Port Richey) has been impacted by storm surge flooding associated with tropical storms and hurricanes⁶⁹. The LMS notes that storm surge, coastal flooding, and high winds have repeatedly affected New Port Richey and Port Richey and adjacent unincorporated areas along the Gulf. These areas lie only a few feet above sea level and contain dense neighborhoods, many of them older or low-to-moderate income, making surge a particularly dangerous threat.

Recent events underscore Pasco’s surge vulnerability. When Hurricane Idalia (August 2023) struck north Florida, it drove 4–6 feet of storm surge into parts of Pasco County⁷⁰. Coastal homes in neighborhoods like Hudson, Aripeka, and New Port Richey were flooded (four to five feet of water), and an estimated 6,000 structures in Pasco sustained flood damage from Idalia’s surge. Residents described water up to their thighs inside their houses. The surge arrived quickly and receded faster than anticipated, but it still caused major property damage.

One year later, in September 2024, Hurricane Helene produced an even more devastating coastal flood in Pasco. Helene’s storm surge overtopped Idalia’s high-water marks by several feet in some locations, catching many residents off guard. Hundreds of homes across Pasco were taken over by the Gulf of America during Helene, with water depths more than four feet higher than Idalia in certain spots.⁷¹ Homes that had just been repaired from Idalia were inundated again; residents reported four-foot waterlines on their walls and homes knocked off foundations. These back-to-back events highlight the extreme surge risk faced by Pasco’s coast.

The impacts of storm surge are catastrophic: deep saltwater flooding can destroy homes, businesses, vehicles, utilities, and roads. In Pasco’s coastal neighborhoods, surge floods cause extensive mold and structural damage, render homes uninhabitable, contaminate and make inoperable drinking water wells and septic systems, and deposit debris and hazardous materials.

⁶⁹ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁷⁰ Paul, G. (2024, September 25). [“The water was up to our thighs”: Idalia’s storm surge stuns Pasco residents.](#) WUSF

⁷¹ Moon, E. (2024, September 28). [Hurricane Helene floods thousands of Pasco homes: “Makes Idalia look like an inconvenience.”](#) FOX 13 Tampa Bay.



Infrastructure also suffers – roads like US-19 and local streets can be submerged or washed out, and evacuation routes become impassable at the height of surge flooding. Pasco County’s emergency management must plan evacuations well in advance of storms because once surge arrives, rescue access is severely limited.

Pasco’s RVA analysis quantified transportation vulnerabilities to coastal flooding. Under current conditions, a 1% annual chance (or 100-year) coastal flood would flood about 406 lane-miles of roads in Pasco, nearly half of which are designated evacuation routes. At least 4.5% of Pasco’s evacuation routes and 6.2% of major roads are exposed to surge flooding in a 100-year event today. Many of these are in low-lying coastal zones near the Gulf. This means evacuation and emergency response are major challenges – portions of roads like US-19, Old Dixie Highway, Hudson Avenue, Strauber Memorial Highway, Green Key Road, or Bay Boulevard could be underwater.

The RVA further found that many properties in census blocks along the US-19 corridor could become completely isolated (surrounded by water) during a major surge, especially as sea levels rise. In a 100-year surge event with a modest 2040 sea level rise scenario, about 4.2% of parcel-level assets in Pasco could be isolated from emergency services – essentially cut off by floodwaters. By 2070, with higher sea level rise (SLR), around 5% of assets could be isolated⁷². This analysis emphasizes that beyond direct flood damage, surge threatens life safety by stranding people and hindering emergency response.

Geographically, the most surge-prone areas are west of U.S. Highway 19 – the low-lying coastal strip including communities such as Hudson, Gulf Harbors, Holiday, Port Richey, and New Port Richey. Pasco County uses Evacuation Zones A, B, C, etc. (based on storm surge modeling) to plan evacuations; these zones were determined using storm surge probabilities and expected inundation extents. Zone A (highest risk) includes the immediate coast and river mouths – these areas must be evacuated even for relatively lower-category storms. Further inland, elevation rises, so central and eastern Pasco are outside of storm surge zones (their flooding issues stem from rain and drainage or river conditions, not Gulf surge).

Mitigation for storm surge is difficult – structural elevation or relocation is often the only way to protect buildings, and maintaining open space in surge zones (as buffers and natural barriers) is ideal. The Pasco LMS serves as the County’s Floodplain Management Plan and credits such policies under FEMA’s Community Rating System to reduce flood insurance costs.⁷³ Despite these efforts, surge remains a critical unmet mitigation need due to the sheer scale of potential damage. CDBG-DR mitigation funds may be directed at projects like home buyouts or elevations in the worst flood areas, hardening of critical facilities (e.g., elevating generators or other control/electrical systems, flood-proofing sewage lift stations or treatment works) in coastal zones, and improvement of evacuation route resilience (perhaps elevating or flood-proofing key road segments). Larger scale and scope projects along the coast warrant mitigation such as the more significant wastewater treatment facilities – such as the City of New Port Richey Water Reclamation Facility.

⁷² [Resilient Pasco. \(2024\). Resilient Pasco Risk & Vulnerability Assessment](#)

⁷³ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.



Inland Flooding (Heavy Rainfall and Riverine Flooding)

Beyond coastal surge, Pasco County experiences frequent inland flooding from heavy rainfall and overflowing rivers/creeks. Pasco's weather brings intense summer thunderstorms and occasionally stalled tropical systems that can drop a foot of rain or more. Low-lying neighborhoods with poor drainage and areas near rivers are particularly at risk. Unlike surge, which is coastal, inland flooding can occur anywhere in the county given sufficient rainfall, often overwhelming local drainage or stormwater infrastructure.

Notable flood events in Pasco include the June–August 2012 flooding (Tropical Storm Debby) and the July 2015 floods. In mid-2015, summer downpours caused widespread flooding in west Pasco – rivers like the Anclote overflowed, and communities from New Port Richey to Elfers and Trinity saw neighborhoods completely under water. According to Pasco's records, numerous flooding incidents between 2014 and 2023 impacted the County. The Western Pasco coastal plain tends to have a high-water table and slow drainage, so even four to six inches of rain can inundate streets. The highest rainfall totals in some events have exceeded nine inches in inland Pasco – such as the Richland area, and approximately seven inches in coastal Pasco (e.g., Port Richey), in single storms – more than enough to flood yards and roads.

Apart from riverine flooding along the Anclote River, Pithlachascotee River, and Withlacoochee River, Pasco also has “closed-basin” inland flooding areas. Closed-basin areas are typically depressions or sinkhole-prone zones where water collects with no easy outlet to the ocean or a river. Central Pasco's landscape of lakes and sinkholes (around Land O' Lakes, Odessa, Wesley Chapel) include such basins. During heavy rains, these areas can experience rising lake levels that flood homes and remain for weeks because the water only recedes via percolation or evaporation. The Pasco LMS notes that while inland (closed-basin) flooding might not create large flowing floods, it can still render areas uninhabitable for long durations. Conversely, riverine flooding – such as along the Withlacoochee on the east County border- tends to have a slower onset but can cover large agricultural and low-lying land areas. Significant river flooding has been experienced in all parts of the County.⁷⁴

Impacts of inland flooding in Pasco include water entering homes and businesses (requiring gutting of walls and repairs), damage to roads, bridges, and culverts, erosion of stream banks, and contamination and inoperability of wells and septic systems. Flooded roads trap residents in their neighborhoods and impedes emergency and other services until the waters recede. Pasco County reported numerous road closures and evacuations during the 2015 floods, with some families needing boat evacuation from subdivisions. Floodwater can linger in flat neighborhoods; even when only a few homes are flooded, high water can isolate many more. Repetitive flooding has been documented in certain communities – some neighborhoods in New Port Richey and unincorporated west Pasco have flooded multiple times in the past decade – especially following Hurricanes Helene and Milton in 2024.⁷⁵

⁷⁴ Paul, G. (2024, October 11). [Pasco County officials call rising rivers a '200-year flood event'](#). WUSF.

⁷⁵ Merlis, C. (2024, October 13). [Watch: USPS Trucks underwater in New Port Richey after Hurricane Milton](#). FOX 13 Tampa Bay.



To mitigate inland flooding, Pasco County invests in stormwater management projects - like enlarging drainage canals, adding retention ponds, and maintaining pump stations. Yet funding limitations have left drainage improvement needs in several older communities where development occurred before modern standards. Floodplain regulation and preserving wetlands are also critical strategies, the county's comprehensive plan⁷⁶ steers new growth away from flood prone areas.

Still, as heavy rainfall events become more intense with changing weather, inland flood risk is expected to increase. The Resilient Pasco RVA analyzed compound flooding scenarios – such as simultaneous surge and heavy rain and found that more properties and infrastructure will be at risk under future conditions⁷⁷. This underscores an ongoing need for flood mitigation – such as upgrading undersized culverts, improving stormwater storage, and perhaps pursuing property buyouts in chronically flooded spots. These priorities will inform how CDBG-DR mitigation funds are allocated to address flooding.

Sea Level Rise

Sea level rise (SLR) is a gradual hazard that will exacerbate coastal flooding and erosion in Pasco County over the long term. While not a hazard that causes damage on its own in a short timeframe, rising sea levels magnify the risks of storm surge, high tide flooding, and even raise groundwater levels inland. Pasco County's Gulf Coast has observed rising tides consistent with global trends. According to NOAA gauges in the Tampa Bay region, sea level has been rising on the order of one inch per decade historically, but this rate is accelerating.

The Resilient Pasco Risk & Vulnerability Assessment (2024) evaluated future flood risks for planning horizons 2040, 2070, and even 2100, under various sea level rise scenarios. The County followed Florida's Section 380.093 FS guidelines which recommend using the NOAA intermediate-low and intermediate-high SLR projections. The statute was subsequently modified requiring the planning horizons of 2050 and 2080, the NOAA 2022 Intermediate Low and Intermediate SLR projections, but Pasco's RVA remains in compliance with the projections and horizons utilized. Some key findings from that analysis include:

- **Tidal (or “sunny day”) flooding will dramatically increase.** What is now an occasional nuisance flood during king tides will become far more frequent. For instance, under an intermediate SLR scenario, Pasco might experience on the order of 80+ tidal flooding days per year by 2070, and possibly daily high-tide flooding (240 days/year) by 2100 under higher scenarios. Essentially, many coastal streets and yards that today flood one or two times per year could be underwater much more frequently in the future, weekly in some locations. Already, low-lying spots in Pasco (like near Miller's Bayou in Port Richey) see minor saltwater street flooding during the highest tides; SLR will expand the frequency, footprint, and duration of these events.
- **Storm surge impacts will worsen with SLR.** A given hurricane will produce deeper and more extensive flooding in the future because the baseline sea level is higher. Areas that might not flood today in a Category 1 storm could flood in the same storm under, say, 1–2

⁷⁶ [Pasco 2050 Comprehensive Plan](#)

⁷⁷ [Resilient Pasco. \(2024\). Resilient Pasco Risk & Vulnerability Assessment](#)



feet of sea level rise. The Pasco RVA found that by 2040, even with a relatively modest SLR, a 1% annual chance surge could isolate 4.2% of assets, as mentioned earlier. By 2070, under a higher scenario, roughly 5% of parcels would be within areas that become islands or peninsulas in a major flood. Regarding critical infrastructure, by the 2070 high scenario, about 8% of wastewater lift stations in Pasco could be exposed to tidal flooding (versus <1% today), indicating rising seas could threaten utilities that are currently safe. On a positive note, the RVA found relatively few emergency facilities would flood even with SLR (only approximately 1% by 2070 scenario), likely because many critical facilities are built on higher ground – but neighborhood-scale impacts will still be significant.

- **Coastal erosion and habitat loss are indirect effects of SLR.** As the Gulf encroaches, shoreline erosion may accelerate along Pasco’s coast - which is a mix of estuarine wetlands, beaches, and seawalls. Protective natural barriers like salt marshes and barrier islands could degrade or shift, removing natural storm protection. Additionally, rising saltwater can penetrate upstream into the Anclote and Pithlachascotee Rivers, affecting freshwater ecosystems and potentially rising groundwater levels, which can increase inland flooding and even exacerbate sinkhole activity as groundwater dynamics change.

Sea level rise is a serious future hazard multiplier for Pasco County. While the direct effects are gradual, the County is looking ahead now. Adaptation and mitigation measures – such as protecting and restoring coastal wetlands (living shorelines), elevating structures/infrastructure, updating flood maps and building codes to account for future conditions, and planning for potential relocation of at-risk assets – are being considered. CDBG-DR mitigation funds can support some SLR resilience projects, for example, funding a tidal flooding relief project or helping acquire conservation lands in coastal floodplain to buffer communities. Pasco’s membership in the Tampa Bay Regional Resiliency Coalition and our own Resilience Plan effort (Phase 4 of Resilient Pasco) will guide policy responses to SLR in concert with this Action Plan.

Tornadoes and Severe Thunderstorms

Pasco County is also at risk from tornadoes, which can occur during hurricanes or as independently severe weather events - especially in spring and summer thunderstorms. Florida’s peninsula experiences a moderate number of tornadoes annually, typically weaker (EF0–EF1) tornadoes, but occasionally stronger ones. Pasco’s LMS documents that the County experienced 21 tornadoes from 2003 through 2023⁷⁸. These include tornadoes spawned by landfalling hurricanes in 2004 and 2005 and those from frontal systems. For example, in November 2018, a severe squall line off the Gulf produced *at least three tornadoes* in Pasco County, causing over \$600,000 in damage across different locations. This demonstrates that multi-tornado outbreaks, while not common, happen and can impact several communities in one event.

Most tornadoes in Pasco have been on the lower end of the Enhanced Fujita scale. Many cause limited damage (including roof shingles torn, carports crumpled, and trees uprooted). However, even an EF1 tornado with winds of approximately 100 mph can destroy mobile homes or weak structures. Tornado risk is countywide – there is no specific “tornado alley” in Pasco, as tornadoes can form wherever thunderstorms form. Some studies note that coastal counties can get

⁷⁸ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.



waterspouts coming ashore as tornadoes. With its warm Gulf waters, Pasco's coastline does see waterspouts; if one moves onshore, it is counted as a tornado (often brief but potentially damaging in a small area).

In addition to tornadoes, severe thunderstorms bring hazards like lightning, hail, and downburst winds. Florida leads the nation in lightning strikes, and Pasco has had tragic lightning incidents. Lightning can cause wildfires, strike individuals outdoors, and damage electronic equipment. Hail up to golf-ball size (about 1.75 inches in diameter) has been reported in Pasco, occasionally causing property or crop damage. Hail damage in Wesley Chapel in March 2003 reached \$50,000⁷⁹. Straight-line winds from severe storms can down trees and power lines, similar to a weak tornado. A severe thunderstorm in spring can gust 60–70 mph, enough to peel off roofs or knock out power in pockets.

The impacts of tornadoes and severe storms tend to be localized but can be severe for those affected. One neighborhood can be torn apart while another a mile away is untouched. In Pasco, a notable tornado event occurred in 1992 when an F3 tornado (on the old Fujita scale) struck East Pasco—it caused significant destruction to homes and, unfortunately, some fatalities. More commonly, downbursts have hit areas like Trinity and Zephyrhills, causing costly damage to a few structures.

Mitigating tornado and storm damage is challenging as well – the primary approach is building codes requiring wind-resistant construction, which also helps in the event of tornadoes, and public warning systems so people can seek shelter. Pasco's outdoor warning sirens and NOAA weather radio alerts are part of preparedness. Also, ensuring that critical facilities, such as schools that serve as storm shelters, can withstand tornado winds is essential. While we cannot prevent tornadoes, the hazard is accounted for in the County's risk planning. It reinforces the need to harden structures, especially given Pasco's vulnerable housing stock – like older homes and mobile homes. The LMS risk assessment likely rates tornado probability as moderate and vulnerability as moderate due to the scattered nature of development. Though not the highest priority hazard, they remain a concern that can cause loss of life and property if not addressed.

Drought

Drought in Pasco County is typically a medium-term hazard characterized by below-normal rainfall over an extended period, leading to dry conditions. Florida's climate includes wet summers and drier winters; however, multi-month or multi-year droughts do occur, often influenced by climate patterns like La Niña. In Pasco, drought does not usually cause direct property damage like a storm would, but it has significant secondary impacts:

- **Wildfire Risk Increases:** Dry vegetation becomes fuel for wildfires (drought conditions set the stage for the intense 1998 wildfires in Florida, for example). Pasco County often implements burn bans during droughts due to heightened fire danger⁸⁰.

⁷⁹ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁸⁰ NatureCoaster, F. O. (2024, December 26). [Pasco County wildfire and smoke conditions update](#) - NatureCoaster.com.



- **Water Supply Stress:** Pasco is part of the Tampa Bay Water regional water supply system. During drought, aquifer levels drop, spring flows diminish, and the County may face water use restrictions. As noted, in severe droughts, regional authorities impose one-day-per-week lawn watering⁸¹, and residents might be asked to conserve water. Pasco's agriculture (though not as large as some counties) can suffer from a lack of irrigation water or rainfall.
- **Environmental and Economic Impacts:** Crops and livestock can be affected (Pasco has nurseries, citrus groves, and pastureland). A drought in 2007 reduced central Florida's citrus output; similarly, during a late 2000s drought, Florida's citrus crop was 6% below normal and caused \$100 million in losses⁸² – which likely reflected impacts in Pasco's groves. Drought also can lead to soil subsidence and sinkholes: underground support for limestone and overlying soils can weaken as groundwater levels drop, sometimes triggering sinkhole collapses. There is additional sinkhole formation susceptibility when subsequent rains saturate surface soils following extended drought. This also highlights how drought and sinkholes are indirectly connected hazards.

Pasco County has experienced notable drought periods, such as 2006–2008 and 2016–2017. According to the U.S. Drought Monitor, Pasco sometimes reaches “Severe Drought (D2)” levels, meaning likely crop losses and water shortages⁸³. In 2017, much of Pasco was in extreme fire danger due to drought, prompting emergency brush firefighting and public warnings. Another effect of drought is on wetlands and lakes—water bodies shrink, affecting wildlife and potentially recreation and tourism, including low river levels for kayaking.

While drought impacts on the built environment are less dramatic, mitigation efforts include water conservation programs, developing alternative water supplies, like reclaimed water for irrigation to reduce groundwater withdrawals, and public education. Pasco County's Extension Service and Utilities Department work on drought preparedness by encouraging drought-tolerant landscaping and efficient irrigation (Pasco County enforces watering schedules). Additionally, emergency managers coordinate with agriculture agencies and the Florida Forest Service on wildfire readiness when droughts occur.

In the context of this Action Plan, drought ties into mitigation needs through its connections to wildfire and water infrastructure. Ensuring the County has resilient water infrastructure – such as sufficient storage and interconnections to move water during drought- and reducing wildfire fuel through mitigation, like prescribed burns when conditions are safe, are both ways to address drought risk. Changing weather projections suggest that longer dry spells could occur, so planning for drought resiliency – including drought-resistant landscaping codes and backup water supplies- is part of Pasco County's holistic mitigation strategy.

⁸¹ Pinos, G. (2024, February 27). [Lawn-watering restrictions are extended across Tampa Bay amid a water shortage](#). WUSF.

⁸² Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁸³ [The Advertiser: Pasco County Drought Monitor](#). Updated April 3, 2025.



Wildfire Risk

Pasco County contains extensive natural and semi-rural lands prone to wildfires, especially in dry seasons. The County's rapid development has led to many wildland-urban interface (WUI) areas – neighborhoods or subdivisions adjacent to forests, prairies, or other wildlands. For example, the communities bordering Starkey Wilderness Park or the Cypress Creek Preserve). In these interfaces, periodic fires in the natural lands can threaten homes and businesses.

Historically, wildfire has been a notable hazard in Pasco, though less frequent than in some inland Florida counties. The LMS notes that wildfires have most frequently occurred near large wildland areas such as Starkey Park, around the Suncoast Parkway and I-75 corridor, and other WUI communities like those near Cypress Creek and Land O' Lakes.⁸⁴ These areas have a combination of forests and increasing residential development. Lightning strikes and human causes, either accidental or arson, are common ignition sources. During the severe statewide drought of spring 1998, Pasco saw multiple fires; that year's most devastating Florida wildfire burned about 173,000 acres (though that fire complex was primarily north of Pasco County). This highlights the potential scale of impact to the County during extreme conditions.

In recent years, Pasco has had wildfire incidents requiring evacuations on a smaller scale. For example, brush fires during a drought in the Trinity/New Port Richey area in 2017 came close to homes, and a large fire in Starkey Park in 2020 burned several hundred acres, blanketing surrounding neighborhoods in smoke and prompting temporary road closures. Smoke from wildfires is itself a hazard, reducing air quality and visibility. Pasco, like many Florida counties, issues air quality alerts when nearby wildfires produce significant smoke, as happened when a 4,000-acre prescribed burn in East Pasco caused days of haze in 2021.⁸⁵

The impact of wildfires includes destruction of structures - if fires encroach on developed areas, loss of timber or agricultural resources, and ecological damage. Fortunately, Pasco has not seen a recent wildfire that destroyed many homes. Still, it remains a risk – especially with many houses built along wooded greenbelts that could serve as fire corridors if not managed. Wildfires can also damage power lines, and in remote areas, fire can degrade road surfaces or wooden bridges. Economic costs include firefighting expenses and potential hits to property values in fire-prone areas.

Pasco County's mitigation efforts for wildfire involve a combination of prevention, fuel management, and public awareness. The LMS doubles as the County's Community Wildfire Protection Plan, developed in partnership with the Florida Forest Service. This means Pasco identifies areas of wildfire concern and strategies like creating defensible space around structures, promoting fire-resistant landscaping, and conducting controlled burns to reduce excessive vegetation fuel. Starkey Park and Cypress Creek Preserve have active prescribed burn programs to lower wildfire intensity risk. Pasco Fire Rescue also engages in community outreach in WUI neighborhoods about clearing brush and having evacuation plans.

⁸⁴ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁸⁵ [ALERT: Southwest Florida water management is conducting a 4000 acre prescribed fire causing dense smoke in the eastern and central areas of Pasco County](#)



For mitigation funding, FEMA Hazard Mitigation grants have sometimes been used in Florida for projects like creating fire breaks or hardening water systems for firefighting. However, these sources are limited and often prioritize flood or wind projects. So, part of Pasco's mitigation needs includes ensuring that wildfire risk is not overlooked. CDBG-DR mitigation funds could be used to fill gaps by supporting activities like vegetation management in high-risk interface areas or improving rural water supply for firefighting, such as installing dry hydrants in remote communities. Given that wildfire risk might grow with projected hotter, drier periods, maintaining a focus on wildfire mitigation is vital for Pasco's overall resilience.

Extreme Heat

In recent years, extreme heat has emerged as a growing hazard in Pasco County, as in much of Florida. While Florida is known for heat and humidity, historically, the concern in emergency management was more about hurricanes and floods. However, heat-related health risks are increasing with rising temperatures and more frequent heat waves. Extreme heat is defined by periods of very high temperatures - often combined with high humidity - that can cause heat stress or heat stroke in people, especially vulnerable groups.

Pasco's climate already features hot summers – average high temperatures in July/August are around 90°F, with high humidity pushing heat index values well above 100°F on many days. Heat advisories - issued by the National Weather Service when the heat index is forecast to exceed 108°F for a certain period, have become more common. It's noted in the Resilient Pasco project that inland Pasco experiences more frequent high-heat conditions than on the immediate coast.⁸⁶ For example, areas like Dade City and Zephyrhills, further from the Gulf breeze, often record higher afternoon temperatures and more days meeting heat advisory criteria than New Port Richey or Hudson on the coast. The difference can be several degrees, meaning inland residents endure more intense heat.

The impacts of extreme heat are primarily on human health and quality of life. The most vulnerable populations are the elderly, young children, outdoor laborers, and those with pre-existing health conditions. Pasco County has a large senior population, some of whom may not have adequate air conditioning or might live alone with limited social support. During heat waves, these individuals are at risk of dehydration, heat exhaustion, or heat stroke. The County's human services and health departments carefully monitor and provide cooling centers or outreach during extreme heat events. Another impact is on infrastructure and utilities: High heat increases electricity demand due to air conditioning, which can strain the power grid and lead to higher utility costs for residents. Road materials and rails can also buckle under prolonged extreme heat – though this is more an issue in climates with greater temperature swings.

The Resilient Pasco RVA included extreme heat as a focal hazard. Key findings include projections such as a significant rise in days above 95°F or nights above 75°F by mid-century. While exact figures were not cited here, generally, our region could see double or triple the number of very hot days by the 2040s-2050s. This trend will increase heat stress unless mitigated by expanding tree canopy for shade, cooling infrastructure, and ensuring all residents have access to cooled spaces.

⁸⁶ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.



Mitigation for extreme heat is somewhat different from other hazards – it overlaps with public health and adaptive measures. Strategies include creating more cooling centers (air-conditioned public spaces) for heat emergencies, urban greening - like planting trees, cool roofs, and heat-reflective pavements to reduce the urban heat island effect, and programs to assist low-income households with home weatherization and efficient AC systems. Pasco County's long-term resilience planning considers heat in its Resilience and Sustainability Plan. Additionally, coordination with regional partners - since heat waves typically affect the whole Tampa Bay region- is essential for early warning and response.

In the context of CDBG-DR mitigation funding, extreme heat adaptation projects could be eligible if tied to recovery from a disaster (for example, integrating resilience when rebuilding housing by adding better insulation or shade, or including multiuse space in resilience hub facilities). While heat may not be the direct cause of a disaster declaration, it is a hazard that compounds other risks (drought, health crises) and is, therefore, part of the County's comprehensive mitigation approach.

Sinkholes (Land Subsidence)

Pasco County is in the heart of Florida's "Sinkhole Alley," and sinkhole formation is an ever-present hazard for the county. Sinkholes are a form of land subsidence that occurs when acidic groundwater dissolves underlying limestone bedrock, creating voids that can collapse, taking soil and structures down with them. Pasco's geology – founded on carbonate rock and with sandy soils – is highly favorable for sinkhole activity. They can be triggered by heavy rain events, drought followed by rain, or even man-made activities like well drilling or heavy groundwater drawdown.

Pasco sees numerous small sinkholes annually; many go unreported unless they cause damage. They range from minor depressions in yards to large collapses that can swallow sections of homes. A dramatic example occurred in 2017: after Hurricane Irma's soaking rains, over 400 sinkhole reports were filed in Pasco County⁸⁷, indicating how widespread the phenomenon became following the storm. In one high-profile incident (July 2017, Land O' Lakes), a massive sinkhole destroyed two homes and forced the evacuation of several others, drawing national attention. That sinkhole was over 200 feet wide and 50 feet deep. Other incidents have affected roads – like a sinkhole on Curley Road in San Antonio that opened after heavy rains, necessitating road closure and repairs (**Figure 31**).⁸⁸



Figure 31: Curley Road damage after Hurricane Milton

The impacts of sinkholes can be severe on a site-specific level, causing the collapse of one's property, foundation cracking, and destabilization of roads or utilities. They pose safety risks, though fortunately, injuries are rare as the collapses usually happen slowly enough that people can

⁸⁷ Curts, D. P. a. M. S. (2021, July 26). [Damaging sinkholes](#). ArcGIS StoryMaps.

⁸⁸ [ROAD DESTROYED: Curley Road in Pasco County was left in pieces after Hurricane Milton tore through Florida](#)

evacuate. Infrastructure like pipelines or sewer lines can break when the ground shifts. Even if a sinkhole doesn't entirely collapse, sinkhole *activity* (subsurface voids causing building settlement) can render structures condemned and uninsurable. Pasco has one of the highest rates of sinkhole insurance claims in Florida, reflecting the frequency of the issue.

Mitigating sinkholes is tricky – it's mainly about avoidance and preparedness. Through its comprehensive plan and land development code, Pasco County has standards for geotechnical evaluation in high-risk areas, including that developers may need to do soil borings to check for cavities before projects can begin. Public education is also vital: the County shares information on how to spot warning signs of sinkholes - such as cracks in walls, stuck doors, and ground depressions.⁸⁹ When a sinkhole does occur, the response often involves filling it with gravel and/or concrete grout to stabilize it, which can be very costly to private owners.

While we cannot necessarily prevent natural sinkholes, managing water resources helps—abrupt aquifer drawdowns are avoided, and stormwater is managed to not pond excessively in one spot. Pasco's participation in regional water supply means local wells are managed to reduce sinkhole triggers. One example is Tampa Bay Water, which has rules to mitigate sudden over-pumping that, in the past, caused sinkholes.

Regarding funding needs, FEMA will often not directly pay for sinkhole damages (unless triggered by a disaster event's conditions), and private insurance in Florida covers sinkhole damage only if it meets certain criteria. This leaves some homeowners with an unmet need when a sinkhole strikes unexpectedly. Pasco County may consider using some mitigation funds to acquire and demolish properties repeatedly affected by sinkholes, treating them like a buyout in a floodplain, if the area is clearly hazard-prone. Infrastructure mapping is useful – identifying areas where a sinkhole could break a crucial utility line and adding redundancies.

The Pasco LMS includes sinkhole hazards in its vulnerability analysis. While it's impossible to map every potential sinkhole, it acknowledges that virtually every part of Pasco is susceptible. According to our LMS, "sinkholes have occurred in almost every county in Florida," and Pasco is among the most prone. As development continues, continued attention to geotechnical safety is a mitigation priority.

Other Hazards (Technological and Human-Caused)

While this assessment focuses on natural hazards, it should be noted that Pasco County also plans for certain technological or human-caused hazards in its LMS – such as hazardous materials incidents, industrial accidents, and extreme cold weather. For instance, the presence of major highways (I-75, Suncoast Parkway, US-41) and a railroad means hazardous material spills are a consideration; the LMS indicates higher vulnerability to industrial chemical incidents in areas like Dade City, New Port Richey, Port Richey, and along transport corridors.⁹⁰ Additionally, while rare, freezes have historically impacted Pasco's agriculture. Citrus freezes in the 1980s devastated crops. Extreme cold events – specifically, hard freezes - are infrequent but can harm vulnerable

⁸⁹ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁹⁰ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

residents without heating. These hazards are generally addressed through separate safety regulations and emergency response plans.

Natural hazards remain the primary focus of this assessment. However, Pasco's LMS's multi-hazard approach ensures that strategies are in place for a broad range of potential emergencies.

Geographic and Community-Specific Vulnerabilities

Each area of Pasco County – its six municipalities and diverse unincorporated communities – experiences the above hazards uniquely. Local geography and development patterns influence how severely a given hazard will impact a community. Below, we highlight how each city and key unincorporated area in Pasco is affected by major risks:

- **City of New Port Richey (NPR):** A coastal city on the Pithlachascotee River, New Port Richey is highly vulnerable to flooding and storm surge. Its historic downtown and residential areas along the river and bayous have seen repeated floods. NPR was impacted by Hurricane Idalia's surge flooding in 2023 and even more by Hurricane Helene in 2024 – where many neighborhoods were inundated⁹¹. Wind damage from hurricanes is also a concern, and some older homes may not be built to current wind codes. New Port Richey's population (about 17,270 residents) includes many low-to-moderate-income residents, so disaster impacts hit the community hard. Mitigation needs here center on flood control projects, property elevations, and stormwater system upgrades, as well as fortifying critical facilities like the Water Reclamation (wastewater) Facility, local hospital, which lies just outside the floodplain.
- **City of Port Richey:** Adjacent to New Port Richey on the coast, Port Richey is even smaller (about 3,250 residents) but similarly exposed to coastal hazards. It borders Miller's Bayou and the Gulf, making storm surge a primary threat – much of the city is in Evacuation Zone A. Historical surge and oil spill events have impacted Port Richey's waterfront⁹². The city has a mix of older homes and new builds; ensuring new development meets elevation requirements is key. Aside from surges and tropical storm winds, Port Richey also faces frequent "sunny day" high tide flooding in low areas, which will worsen with the rise of sea levels. Mitigation for Port Richey includes improving drainage, replacing its flood-prone Fire Station, reinforcing seawalls, and potentially creating living shorelines to buffer surge. The city coordinates closely with Pasco County on LMS projects due to its limited staff and budget.
- **Dade City:** Dade City (population of about 9,380 residents) is in northeast Pasco, on higher elevation with hilly terrain, roughly 100 feet above sea level in some spots. It is less exposed to flooding – in fact, Dade City often serves as an inland shelter hub during hurricanes for evacuees from coastal areas. However, the city has some creeks that can flood low-lying spots during heavy rain. Dade City's biggest hazard concerns are wind events (hurricanes/tornadoes) and extreme heat. Being inland, it receives strong winds from landfalling hurricanes. Dade City

⁹¹ Moon, E. (2024, September 28). [Hurricane Helene floods thousands of Pasco homes: "Makes Idalia look like an inconvenience."](#) FOX 13 Tampa Bay.

⁹² Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.



saw Category 1-force winds during Irma 2017. The region around Dade City also experienced an EF0 tornado in 2003⁹³. Dade City's large mobile home communities on its outskirts are vulnerable to wind and require evacuation in hurricanes. Additionally, as an inland community, it endures more extreme heat days⁹⁴ – an essential consideration given its sizable elderly population. Sinkhole risk is moderate; there have been incidents in surrounding rural areas. Mitigation needs for Dade City include hardening critical infrastructure (power, water, wastewater—the wastewater treatment plant, in particular, has been cited as a critical need) against storms, ensuring adequate shelters, and possibly expanding tree canopy in urban areas to mitigate heat.

- **City of Zephyrhills:** Located in southeast Pasco, Zephyrhills is another inland city known for its wells and springs. Zephyrhills bottled water comes from this area. Like Dade City, flood risk is relatively low, with few FEMA flood zones within the city proper. Still, heavy localized rain can cause street flooding. The city's concerns revolve around hurricane winds, tornadoes, and heat. Zephyrhills' population (about 19,670 residents) includes many retirees (seasonal RV parks, mobile home parks), vulnerable to wind and requiring robust evacuation planning. In 2004, the area was affected by the fringes of the hurricanes that crossed Florida, and more recently, severe thunderstorms have caused wind damage. Extreme heat is also a growing issue here, with inland location meaning less cooling from Gulf breezes. Zephyrhills also has a general aviation airport that storms could impact (e.g., small planes damaged in high winds). For mitigation, drainage improvements and flood prevention – including the Zephyr Creek Project - a partner project with Pasco County Public Works, public education on tornado safety, strengthening community centers to serve as cooling centers, and ensuring backup power for critical wells for water supply are priorities.
- **City of San Antonio & Town St. Leo:** These are two small, incorporated communities in central-east Pasco. San Antonio (population of approximately 1,400 residents) and the Town of St. Leo (population of approximately 2,280 residents) are adjacent to each other, situated near Lake Jovita and Saint Leo University. Both sit at relatively high elevation; St. Leo is one of the highest points in Pasco. As such, flooding is not a major threat directly - they are mostly outside floodplains. However, during heavy rains, local drainage issues can occur, and Lake Jovita's level can rise. Hurricane winds and tornadoes are the primary concerns – these towns are in open terrain where wind can be strong, and numerous large old trees could fall in storms. A notable recent impact was Hurricane Milton, which damaged roads. As noted earlier, Curley Road near San Antonio cracked from erosion or subsidence during that storm. Also, being in “sinkhole alley,” the San Antonio/St. Leo area has had sinkhole occurrences; for example, a portion of a local road or field might suddenly settle. Mitigation needs here are often addressed county-wide, but could include reinforcing roadways, trimming trees near powerlines, and

⁹³ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.

⁹⁴ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.



partnering with St. Leo University on joint resilience initiatives. For example, the campus could double as a shelter or cooling center, etc., during future events.

Unincorporated Pasco is home to over 579,770 residents. This assessment breaks unincorporated Pasco into sections for a better assessment of needs – given that it spans the entire county, and each area has unique challenges and needs.

- **Unincorporated Coastal Communities:** Including locations such as Hudson, Holiday, and Aripeka, a significant portion of Pasco’s population lives in unincorporated areas, and along the Gulf Coast are several communities at extreme risk of storm surge and coastal flooding. Areas such as Hudson, Aripeka, Holiday, Elfers, and Gulf Harbors essentially extend the coastal floodplain outside city limits. These communities have repeatedly flooded (Hudson and Aripeka saw severe surge flooding in both Idalia and Helene; Holiday and Elfers regularly flood from Anclote River and coastal backwater). Many homes are older single-story houses at ground level, highly susceptible to even minor surge. Evacuation Zone A covers most of these locales, indicating the highest risk. These areas also tend to have concentrations of low-income and elderly residents. For instance, Holiday has many senior mobile home parks. In addition to surge, saltwater intrusion and sea level rise are concerns for their long-term habitability. Mitigation for unincorporated coastal Pasco involves large-scale projects: home buyout programs, elevating homes and roads, improving coastal wetlands (which buffer surge), and maintaining updated evacuation plans. For example, Pasco County has undertaken some buyouts along repeatedly flooded stretches of the Anclote River in Elfers, but more funding is needed to expand these efforts. Infrastructure hardening - like raising the coastal road in Hudson or installing tide-flex valves in storm drains to prevent backflow- are possible projects that CDBG-DR funds could support.
- **Unincorporated Inland Communities:** Including places like Land O’ Lakes, Wesley Chapel, and Trinity, central Pasco has large unincorporated suburban areas that have grown rapidly. These communities face multi-faceted risks: some neighborhoods in Land O’ Lakes are famous for sinkholes (a massive sinkhole formed in 2017 in this area, destroying homes), and also brush fires (the 2017 Land O’ Lakes sinkhole incident occurred during a time of drought and nearby brush fires). Wesley Chapel and Trinity have many new developments with extensive stormwater retention ponds; while this helps manage typical rains, extreme rainfall could still cause localized flooding if ponds overflow. These areas are also not immune to wind damage – Hurricane Irma knocked out power and toppled trees throughout central Pasco. One of Pasco’s recorded tornadoes (an F1) hit Land O’ Lakes in 2005, causing \$80K in damage⁹⁵ Wildfire risk touches Wesley Chapel on its eastern fringe where it meets the Cypress Creek Preserve, and Trinity borders the Jay B. Starkey Wilderness to the north – both areas identified for frequent wildfire occurrence. Lastly, extreme heat in these dense suburban areas can be exacerbated due to the urban heat island effect – such as asphalt and fewer mature trees in new subdivisions. Mitigation needs for these booming unincorporated areas include ensuring new

⁹⁵ Pasco County Department of Emergency Management. (2024). *Pasco County Local Mitigation Strategy*.



construction is hazard-resilient - enforcing wind codes, floodplain rules, and sinkhole soil testing; expanding community wildfire protection - like creating buffers between preserves and homes; and continuing aggressive stormwater planning to handle both current and future rainfall extremes. Public outreach is also needed as many new residents may be less aware of Florida-specific hazards like sinkholes or lightning – education can improve preparedness at the household level.

- **Rural Unincorporated Areas:** These include unincorporated areas toward the Green Swamp and along county borders. Pasco’s far northeastern areas (east of Dade City) and southeastern corner (east of Zephyrhills) remain rural, with pasture, agriculture, and state forests, such as the Green Swamp area. These areas have smaller populations but can be significantly impacted by wildfires, freezes, and drought. For example, ranchers in the northeast county may struggle with water and feed for cattle during drought. Flooding can occur along the Withlacoochee River on the east border – the river can rise slowly and inundate large tracts of farmland and a few riverside homes when heavy rains are upstream. San Antonio Lake and other natural lakes can flood some low farmland, too. These rural areas also have limited infrastructure redundancy – a single road or power line outage from a storm can isolate residents. Here, mitigation might focus on improving redundant communications – like radio towers, bridging low-water crossings, and supporting agricultural stakeholders with resilience techniques – including drought-resistant crops or improving field drainage.

Pasco County’s hazard vulnerabilities vary geographically, but no area is entirely risk-free. Coastal municipalities and communities bear the brunt of surge and coastal floods; inland cities face wind, heat, and isolated flood issues; central booming areas contend with a mix including sinkholes and wildfire; and rural outskirts must handle extremes of Florida’s climate in relative isolation. This wide range of vulnerabilities underscores the need for a tailored, community-specific approach to mitigation – one that Pasco County’s CDBG-DR Action Plan will implement by funding projects that are needed most based on this risk assessment.

Mitigation Strategy Informed by Risk Assessment

This hazard risk assessment directly informs how Pasco County will invest CDBG-DR mitigation funding. The goal is to target resources toward the most significant risks and the most vulnerable communities identified above, aligned with the data and priorities from the LMS and RVA. The following key considerations inform our assessment’s mitigation strategy:

- **Prioritizing Flood and Wind Mitigation Projects:** Given that flooding and hurricane winds are identified as the highest risks, a large share of mitigation funds will be devoted to these hazards. For example, the County may allocate CDBG-DR funds to elevate frequently-flooded homes in New Port Richey, Port Richey, and coastal unincorporated areas – directly reducing future surge and flood damages. Similarly, funding may support hardening critical facilities and infrastructure against wind – such as reinforcing shelter roofs, adding hurricane shutters to schools/community centers, or burying power lines in key corridors. By addressing these top



hazards, Pasco will ensure the use of funds that target the areas of greatest impact, as evidenced by this risk analysis.

- **Integrating Future Conditions:** Because the RVA provided forward-looking scenarios (2040, 2070), Pasco's strategy is not just reacting to past events but proactively preparing for future risks. For example, sea level rise projections inform decisions like where to rebuild versus retreat. CDBG-DR mitigation funds might be used for projects with long lifespans that account for future changes – such as constructing a new stormwater pump station with the capacity for higher sea levels or elevating a road that is predicted to flood frequently by 2070. By doing so, the County ensures that today's investments remain effective decades later, embodying the principle of building back smarter and stronger. This approach is supported by data like road inundation statistics from the RVA; we know which evacuation routes will need elevation or armoring as seas rise.
- **Multi-Hazard Mitigation Approach:** While specific projects often target a primary hazard, Pasco is looking for co-benefits across hazards. For instance, green infrastructure - like restoring a wetland or creating a detention basin- can reduce flood risk and provide water for aquifer recharge during drought or as a firebreak for wildfires. The strategy will encourage such multi-benefit solutions. Another example is undergrounding power lines in a vulnerable grid area, which reduces wind damage outages but also helps in wildfire prevention because there are no lines to spark fires and improves reliability during heat waves. By leveraging projects to tackle multiple issues, the County can stretch the mitigation dollars and address the interconnected nature of risks.
- **Public Education and Preparedness as Mitigation:** Although structural projects are key, Pasco's strategy also values community resilience programs. Some CDBG-DR mitigation funds could support public outreach or planning efforts that arise from this needs assessment. For example, suppose extreme heat is a growing risk. In that case, the county might fund the development of a comprehensive heat response plan or expand its cooling center network, which would be relatively low-cost interventions that could save lives. If sinkhole awareness is crucial, perhaps some funds could enhance the County's sinkhole mapping and education campaign. These mitigation actions complement physical projects and ensure that residents are empowered to mitigate and prepare on a personal level.

This mitigation needs assessment serves as a blueprint for our Action Plan. Pasco County will use a combination of structural investments – such as infrastructure, housing retrofits, nature-based solutions, and non-structural measures – including policy changes, education, and improved codes that address the identified hazards. The result will be a suite of CDBG-DR funded mitigation activities that directly respond to the vulnerabilities detailed in our Plan – whether it's lifting homes out of flood harm's way, reinforcing a community center to double as a hurricane shelter, or planting trees to combat the heat island effect in a city center.



By following the risk priorities, the County ensures that mitigation funding is used effectively and transparently to reduce disaster risk, consistent with HUD's objectives and Pasco County's strategic vision.

Mitigation Funding Sources and Gaps

While CDBG-DR funds provide a critical infusion for mitigation, Pasco County'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 County has been actively leveraging various federal, state, and local programs for hazard mitigation, including:

- **FEMA Hazard Mitigation Grant Program (HMGP):** After each presidentially declared disaster, HMGP provides funding for mitigation projects. Through its LMS Working Group, Pasco County prepares HMGP applications whenever eligible. For example, following Hurricane Irma in 2017 and Hurricane Idalia in 2023, Pasco submitted drainage improvements and generator installation projects. However, HMGP funds are limited and competitive – they must be split among many counties or statewide. Pasco's LMS contains dozens of proposed projects totaling far more than HMGP allocations can cover. Many high-priority projects remain unfunded or only partially funded.
 - **Gap:** HMGP helps, but not all approved LMS projects receive funding due to cap limits; timelines are slow, and smaller-scale needs - like minor localized fixes or planning efforts - often don't get funded.
- **FEMA Flood Mitigation Assistance (FMA):** FMA provides annual funding specifically to mitigate National Flood Insurance Program (NFIP) insured properties (e.g., repetitive loss homes). Pasco has numerous repetitive loss properties, especially in the West Pasco coastal and Anclote River areas. The County has helped homeowners apply for FMA funds to elevate or buy out homes. However, FMA funding is relatively small, and only a handful of properties can be addressed each cycle. For example, if Pasco has 100 repetitive loss homes, an FMA grant might only elevate 5–10 of them.
 - **Gap:** There continues to be a large backlog of flood-prone homes that have not been mitigated. Many homeowners can't afford the non-federal match or to wait years for a grant, so they remain vulnerable. CDBG-DR could supplement this by funding additional buyouts or elevation grants without those constraints.
- **State-Administered HUD CDBG-Mitigation (CDBG-MIT):** Prior to this CDBG-DR allocation, Pasco benefited from the state of Florida's CDBG-MIT program, specifically funds from 2016-2017 disasters. A CDBG-MIT grant from the Florida Department of Commerce funded the Resilient Pasco Project (vulnerability assessment and upcoming resilience plan). That grant, approximately \$1.5 million, covered planning and studies - but not physical projects. It underscores that Pasco is leveraging outside resources to plan effectively.
 - **Gap:** Implementation funds for projects were not part of that planning grant, so now that RVA has identified needs (like road elevations and stormwater upgrades), Pasco



needs capital funding to execute them. The new HUD CDBG-DR funds can fill that implementation gap for projects identified through Resilient Pasco.

- **State of Florida Resilient Florida and Other Programs:** Florida launched the Resilient Florida program in 2021, providing grants for vulnerability assessments and adaptation projects focusing on flooding and sea level rise. Pasco County has participated and will be eligible to submit projects to the state for funding. Additionally, the state Division of Emergency Management offers programs like the Flood Mitigation Assistance (FEMA FMA, mentioned above) and Hurricane Loss Mitigation Program (HLMP). Pasco has received small grants from HLMP in the past, providing free hurricane shutters or wind retrofits to low-income homes.
 - **Gap:** State funds, while growing, are still not enough for large infrastructure – they might fund a \$300k planning or \$500k culvert project, but multi-million dollar needs – such as a \$10 million regional stormwater facility- require federal dollars. Also, these programs often require local matching funds, which can be challenging for a county with many competing budget needs.
- **Local County/Municipal Funding:** Pasco County and its cities invest in mitigation to the extent budgets allow. The County has a Municipal Service Fund for stormwater that addresses drainage maintenance and minor improvements. The County and cities also invest in emergency services - like improving fire stations to withstand hurricanes. However, local resources are limited. Pasco is a growing county with many infrastructure demands (roads, schools, utilities for new development), and dedicated funding for mitigation projects often lacks outside of post-disaster repairs. For instance, a city like Port Richey has very limited revenue and cannot afford a multimillion-dollar seawall improvement without external help.
 - **Gap:** There is a funding gap between what local governments can afford and the cost of major mitigation projects. Many projects sit on wish lists until grants are found.

Figure 31 below illustrates some of the key funding programs versus the needs:

Figure 27: Mitigation Funding Sources Versus Needs in Pasco County

Funding Source	Purpose	Use in Pasco	Gaps/Limitations
FEMA HMGP	Funds projects after disasters (15% of relief funds)	Used for shelter generators and drainage fixes after recent hurricanes.	Not enough for all LMS projects; must wait for disasters to occur; competitive statewide.

FEMA FMA	Elevation or buyout of NFIP-insured homes provided through grants	Dozens of RL/SRL homes were identified; a few were elevated with FMA.	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.	Funded Pasco's Resilient Pasco assessment.	Planning was funded but not construction; the state's share to Pasco was small relative to needs.
State Resilient Florida & HLMP⁹⁶	State grants for resilience (planning & projects) and wind mitigation.	Received grants for assessment (RVA) and minor home wind retrofits.	Project funding is not guaranteed annually, is typically small-scale, and requires local match & application effort.
Local Capital Improvement	County/city budgets for infrastructure.	Ongoing stormwater maintenance, incremental upgrades, tree trimming, etc.	Cannot fund large new projects without external aid; competing priorities (roads, utilities) limit mitigation-specific spending.

(RL = Repetitive Loss; SRL = Severe Repetitive Loss under NFIP.)

Each funding source has constraints – timing, competitiveness, scale, or availability – leaving important mitigation needs unaddressed. This is where the CDBG-DR allocation is vital. HUD's mitigation funds offer flexibility to undertake projects that might not neatly fit other programs or to cover local match portions to make other grants feasible. For example, if Pasco has an HMGP project awarded but needs the 25% non-federal match, CDBG-DR could potentially fill that gap to ensure the project proceeds.

In particular, the 15% CDBG-DR Mitigation Set-Aside will be programmed to address strategic gaps:

1. Projects reducing risk that haven't received adequate funding from FEMA or state sources.
2. Innovative or pilot projects not planned for use through FEMA grants but grounded in Pasco's resilience plans.
3. Multi-jurisdictional or regional projects that might not fit neatly in other programs.

Despite all these efforts, needs remain greater than available funding. Pasco County's LMS project list contains numerous high-priority actions totaling hundreds of millions of dollars in identified needs, from major drainage overhauls to bridge replacements and community safe rooms. The CDBG-DR allocation will cover only a portion of our community's needs.

Therefore, Pasco will continue seeking a layered funding approach: using CDBG-DR to jump-start key projects and leveraging those as matching or demonstration projects to attract future funding.

This assessment and the resulting strategy ensure that CDBG-DR funds are used in a coordinated way, not in a vacuum. Projects selected will complement what FEMA and the State are funding, thereby avoiding duplication and maximizing overall impact. The gaps identified substantiate the importance and need for CDBG-DR investment –without these HUD funds, many of the highlighted vulnerabilities - like those repetitive flood homes or that needed pump station- would remain unaddressed indefinitely due to lack of funding. This Action Plan aims to close those gaps.

⁹⁶ [FDEM Hurricane Loss Mitigation Program](#)



Alignment with Local Mitigation and Resilience Plans

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

- **Pasco County LMS (2024 Hazard Mitigation Plan):** The LMS is the county’s comprehensive hazard mitigation plan, developed by a multi-jurisdictional working group and approved by Florida DEM and FEMA. It identifies the county’s hazards and vulnerabilities and lists mitigation actions/projects. The LMS’s goals – such as protecting lives and property, reducing repetitive losses, and enhancing coordination – provide the strategic framework for this Mitigation Needs Assessment. The hazards profiled in this document mirror those in the LMS (hurricanes, floods, wildfires, etc.), and the risk findings (like vulnerability of coastal areas and mobile homes) are directly drawn from or supported by LMS data. Each mitigation action proposed in the Action Plan will be cross-checked against the LMS project list or goals. In most cases, CDBG-DR funded projects will be those already prioritized in the LMS or emergent needs that still fit LMS objectives. Because the LMS is updated every 5 years and tracked annually, using it as a guide ensures our efforts remain eligible for future FEMA funding and complement ongoing initiatives. Of note, Pasco’s LMS also doubles as the Floodplain Management Plan and Community Wildfire Protection Plan, which means our flood and fire mitigation efforts via CDBG-DR will also help maintain our standing in NFIP’s CRS program and state wildfire programs.
- **Resilient Pasco RVA (2024) and Resilience and Sustainability Plan (2025):** The RVA was essentially Phase 1 of a larger resilience project funded by CDBG-MIT⁹⁷. It provided a detailed assessment of climate-related hazards (like flooding, surge, SLR, and extreme heat) and critical assets. The findings from the RVA are woven throughout this needs assessment, such as stats on road and infrastructure vulnerability. The next phase is a Resilience and Sustainability Action Plan for Pasco - to be completed in 2025. The mitigation strategies in this CDBG-DR Action Plan will be coordinated with those resilience recommendations. Essentially, we are using the same dataset and focus areas. If the Resilience Plan suggests pursuing a living shoreline in Miller’s Bayou or hardening a water treatment plant, we can utilize CDBG-DR funds to implement those suggestions. This ensures a seamless transition from assessment to action – something HUD strongly encourages. By funding projects consistent with the Resilient Pasco Plan, we also leverage the stakeholder input and consultant expertise that went into that effort. The County will document how each CDBG-DR project ties back to a vulnerability identified in the RVA or a strategy in the forthcoming Resilience Plan. For example, “elevate lift stations” was noted, which we can fund. This also provides longevity – so once CDBG-DR funds are spent, the County’s Resilience Plan will continue guiding further work in the same direction.

⁹⁷ [Resilient Pasco Project](#)



- **Other Local and Regional Plans:** Pasco County is involved in regional resiliency efforts such as the Tampa Bay Regional Resiliency Action Plan (RRAP)⁹⁸ through the TBRPC. Pasco County's mitigation priorities—like addressing sea level rise and extreme heat—reflect regional goals and actions in the RRAP (for example, improving regional evacuation route resilience, which is a Tampa Bay priority and clearly needed per our analysis).

As an added benefit, the LMS is FEMA-approved; aligning with it means Pasco retains eligibility for future FEMA mitigation funding. The County also benefits from alignment by leveraging plan-approved cost-benefit analyses and environmental reviews already done or anticipated in those plans, allowing Pasco County to streamline implementation.

By demonstrating these connections, Pasco County ensures that mitigation investments are not made in a vacuum; rather, they are part of a coherent, multi-plan strategy for resilience. This also provides confidence to stakeholders – like our County's residents, the State of Florida, and HUD, that Pasco County is building on established plans rather than starting something from the ground up. Each project funded will cite which strategic initiative or recommendation it supports, creating a clear audit trail of consistency.

Summary and Conclusion

This assessment is informed by and feeds into Pasco County's broader resilience planning efforts. It bridges thought, analysis, and action, ensuring that our Action Plan's mitigation component is evidence-based, strategically targeted, community-specific, and well-coordinated with all relevant plans and funding streams.

By addressing identified risks with appropriate strategies and integrating them into existing plans, Pasco County will move toward a safer, more disaster-resilient future. These efforts ultimately aim to reduce future disaster losses, protect our most vulnerable populations, and break the costly cycle of damage and repair by investing smartly in mitigation now.

⁹⁸ [TBRPC Regional Resiliency Goals & Measurable Actions](#)

Connecting Proposed Programs and Unmet needs

Connection between proposed programs and projects and unmet needs

Pasco County has allocated funding across eight proposed programs to address its unmet needs and mitigation priorities identified. Each program is tailored to a specific aspect of recovery (housing, infrastructure, economic revitalization, public services, or mitigation) and is designed to benefit LMI residents to the greatest extent possible. The total CDBG-DR allocation of \$585.7 million (after setting aside funds for administration and planning) is distributed across these programs in reasonable proportion to the severity of needs in each sector. The entire county is HUD-designated as the Most Impacted and Distressed (MID) area for these disasters, so all programs will serve the MID area (Pasco County as a whole). The following narrative provides an overview of the proposed programs, including their purpose, the unmet needs they address, the funding allocated to each program, and how they benefit LMI residents.

The County's proposed allocations by category are summarized in the "Allocation and Award Cap" section of this document, including the estimated mitigation set-aside and the percentage to overall LMI benefit. Award caps are listed in each program description.

Unmet Needs Assessment

The Unmet Needs Assessment for Pasco County 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.

Housing

As one citizen commented during our Dade City town hall meeting, "First and foremost, this money should be used to get people back into housing." The County is committed to assisting our income-qualified households return to safe, sanitary, and resilient housing.

To ensure Pasco County is responsive to the needs of our community, the County has analyzed the demographic data of our residents, including our low- and moderate-income households and vulnerable populations - older adults, families with small children, people experiencing homelessness, survivors of domestic violence, and individuals with disabilities. Pasco County is committed to serving our low-moderate income households and areas, as well as our vulnerable populations, with CDBG-DR assistance.

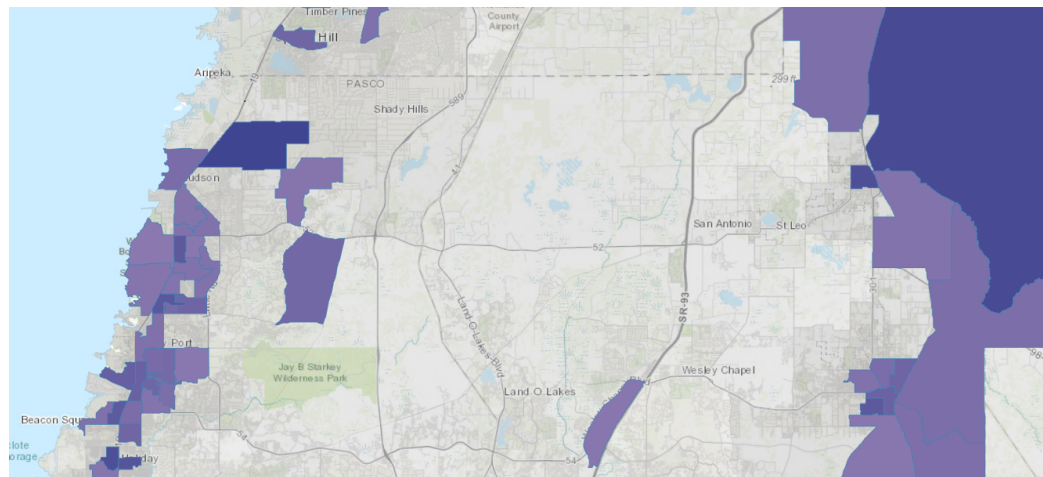
According to the FY 2024 American Community Survey 2016-2020, Low-and Moderate-Income (LMI) Summary Data, 43.3% of the households in Pasco County are low-to moderate-income, or over 230,000 persons.⁹⁹ Many of these low-moderate-income communities have been

⁹⁹ Office of Housing and Urban Development (HUD) Exchange. (2023). FY 2024 ACS 5-Year 2016-20120 Low- and Moderate- Income Summary Data. [online] Available at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>. Accessed April 15, 2025.



disproportionately impacted by the damage caused by the storms, both through their housing, whether temporary relocation or permanent housing, and job loss.

The map below delineates census tracts where the households are over 51% LMI areas, concentrating on both the west and east sides of the County.¹⁰⁰



■ = more than 51% of households are low- and moderate-income

Pasco County has allocated \$305,000,000 to support housing recovery programs in the County.

The Unmet Needs Assessment indicates that Hurricanes Idalia, Helene, and Milton caused significant damage to our housing stock in Pasco County. As the highest priority to ensure our residents can return to their homes, Pasco County has created three Housing for a Better Future Programs to assist in rebuilding safe, sanitary, and secure housing for our residents. The County will operate one centralized program to assist those impacted by the storms, whether in a municipality or unincorporated Pasco County. Through this program, Pasco County plans to address the unmet housing needs, rebuild more resilient housing, and protect our citizens.

Pasco County's homeownership population is significantly higher than the renter population. With over 77% of households classified as homeowners, these households may have homeowner's and/or flood insurance, FEMA assistance, Small Business Administration loans, and other means to repair their homes and recover from disasters. They also had the ability to park a recreational vehicle and live on their property while their permanent residence undergoes repair. Renters in Pasco County, while just under 23% of the population, faced significant challenges, including relocation to another affordable rental in an already tight affordable housing rental market, and landlords were slow to respond to unit repairs.

¹⁰⁰ Department of Housing and Urban Development (HUD), Office of Policy Development and Research (PD&R). Mapping Tool. [online] Available at: <https://arcg.is/1Deyz12>

Housing Program #1: Housing for a Better Future – Repair, Reconstruction, and Elevation (RRE) Program

1. **Purpose:** Provide assistance to homeowners and landlords to repair or rebuild homes damaged by the hurricanes, incorporating resiliency measures like elevation and wind-hardening. Funds will also be available for eligible reimbursement expenses. This is the County's primary homeowner recovery program.
2. **Needs Addressed:** This program directly addresses the largest unmet need - housing recovery. As noted, thousands of Pasco homes remain damaged or destroyed, with families still displaced or living in unsafe conditions. The RRE program will fill the gap left by other sources by funding the repair or reconstruction of homes that residents cannot afford to fix on their own. By restoring these houses, the program helps families return to safe, permanent homes. It also ensures rebuilt homes are more resilient to future storms (e.g. elevating homes in flood zones, strengthening roofs), which addresses the overlap between recovery and mitigation.
3. **Allocation: \$155 million** (about 26.4% of total CDBG-DR funds allocated to Pasco County) is allocated to the RRE Program. This large share of funding is justified by the housing sector's outsized portion of unmet needs (roughly 74% of total needs). With these funds, the County anticipates repairing, rebuilding, and elevating approximately 800 housing units (depending on final project costs), significantly lessening the \$1.1 billion housing repair gap and approximately 500 households will seek reimbursement.

Homeowners and renters – including individuals who 65 years old and older - can be on a limited income, dealing with physical/health issues and also mental health/social isolation all contributing to their vulnerability. According to the American Community Survey, DP05 5-year estimates, there are 137,708 households in Pasco County with at least one person over 65. Almost 50% of households with a senior present are homeowners. Of those households with a person 65 and older, 46,421 persons (34.4%) have any disability. Of those households with a person 65 and over, 15.2% have incomes less than 125% of the poverty level. Seniors who are displaced by the storms face many challenges. Those who were renters must find comparable housing close to health care, grocery shopping and transportation. Homeowners face the challenges of navigating FEMA and insurance claims, permitting, and managing contractors. A manufactured housing replacement program will assist our residents – including seniors, families with children, and LMI population - to regain their independence and housing security. Of the 256,783 housing units within the County, 18% of these units are considered mobile or manufactured homes¹⁰¹; these are particularly vulnerable to high winds and flooding.

Housing Program #2: Housing for a Better Future – Manufactured Housing Replacement (MHR) Program

1. **Purpose:** Replace disaster-damaged manufactured homes with new, safe, and code-compliant manufactured housing units for eligible low-income residents. This program specifically targets homeowners and renters who lived in mobile homes that are beyond repair.

¹⁰¹ U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 1-Year Estimates Data Profiles, Table DP04, 2023, Accessed on April 15, 2025.



2. **Needs Addressed:** Mobile homes form a significant portion of Pasco's affordable housing stock, especially for LMI households – including seniors. Unfortunately, older mobile homes could not withstand the hurricanes – many were destroyed by high winds or flooding. Entire mobile home parks in coastal areas were flooded, and when those homes were lost, their residents lost their only affordable housing option. Traditional repair programs aren't effective for units that were obliterated or structurally compromised. The MH Replacement Program meets this unmet need by providing a new manufactured home to households whose mobile homes were severely damaged or destroyed, ensuring these families are not left homeless or living in dilapidated homes. This gives vulnerable residents (often on fixed incomes) a secure and resilient home for the future instead of an unsafe, storm-damaged unit.
3. **Allocation: \$50 million** (around 8.5% of the total funds) is set aside for the Mobile Home Replacement Program. This substantial investment reflects the large number of mobile homes impacted and the high cost of providing new units. With these funds, the County anticipates replacing approximately 250 mobile homes (depending on final project costs), targeting those households that had no other means to recover their residence and approximately 100 households will seek reimbursement.

Investments in new single family or multi-family homeownership will help our residents and families with young children build wealth and provide a stable housing environment for their families. With multi-family rental projects, an increase in affordable rental housing units will benefit LMI and vulnerable populations alike.

Housing Program #3: Better Future Affordable Housing New Construction Program

1. **Purpose:** Develop new affordable housing (both single-family and multifamily units) to replace housing stock lost to the disasters and to address the pre-disaster affordable housing shortage that was worsened by the storms. This program will fund the construction of new homes and apartments, through partnerships with developers or nonprofits, with affordability requirements for LMI households.
2. **Needs Addressed:** Even after repairs and replacements, Pasco County faces a situation where repairing existing homes alone is not sufficient to meet all housing needs. The hurricanes not only damaged individual homes but also exacerbated an existing housing crisis. With many homes destroyed, the rental market tightened, and housing costs rose, leaving displaced renters with nowhere affordable to go. This program addresses the unmet need for additional housing by creating new units that disaster-impacted residents can move into when repairs are not possible or if they were previously unhoused. For example, if an entire neighborhood was wiped out by flooding, it might be safer to build a new apartment complex on higher ground and offer units to those residents. On the west side of Pasco County, a number of mobile home parks were destroyed. These properties could be acquired by developers and redeveloped into sustainable, wind resistant modular or manufactured housing or other types of affordable units. The New Construction Program is a forward-looking recovery strategy to ensure that LMI income residents have viable housing options rather than being permanently displaced from the community. It also helps replace some of the affordable housing that was lost - including public or subsidized housing units that were storm-damaged.



3. **Allocation: \$100 million** (around 17% of total funds) is allocated to the Affordable Housing New Construction Program. While smaller than the repair programs, this investment is significant; it could produce almost a thousand new affordable housing units through gap financing to developers or direct construction. The allocation is justified because new construction addresses both disaster impacts and longstanding needs. By adding new units, Pasco can begin to close the affordability gap and ensure that disaster-impacted families have a place to live.

Infrastructure

To fully recover from the impact of Hurricanes Idalia, Helene and Milton, Pasco County has allocated \$130,022,800 to support the repairs, reconstruction, and improvements to critical infrastructure and public facilities. Priorities will be given to projects located in or serving Pasco County's LMI census tracts. While the data available through FEMA PA indicated approximately 16% for infrastructure unmet needs, the County consulted closely with our municipalities, internal departments, community needs survey results, and stakeholder engagement discussions. As a result, many expressed a substantial need for infrastructure projects, activities, and repairs. Projects most often identified included upgrading water and sewer facilities, stormwater projects to mitigate flooding in residential areas, the installation of permanent or elevated generators, dredging of canals and hardening or repairing of critical infrastructure.

Infrastructure Program #1: Critical Infrastructure

1. **Purpose:** Repair and improve critical infrastructure systems damaged by the hurricanes, with an emphasis on resilience. This program will fund projects for public infrastructure such as roads, bridges, drainage systems, water and wastewater facilities, and power infrastructure. The aim is to restore functionality and harden these systems to better withstand future risks.
2. **Needs Addressed:** The storms caused widespread infrastructure damage in Pasco – flooding and washouts damaged roads (including evacuation routes), bridges, and culverts; power outages occurred; and sewer overflows and water system disruptions highlighted weaknesses in utilities. While FEMA PA and other programs cover some repairs, many projects require additional funds or improvements beyond simple repair - such as upsizing a culvert or relocating a lift station out of a floodplain. By funding these projects, the program ensures that communities have safe roads, effective drainage, and reliable utilities, which are all essential for public safety and economic recovery. It specifically targets infrastructure that, if not fixed, would impede recovery or pose ongoing risks (like a repeatedly flooding highway or a storm-damaged water treatment plant). In addition, improving infrastructure now (such as elevating a road or burying power lines) mitigates the impact of future disasters on the community.
3. **Allocation: Approximately \$100 million** (\$100,022,800, or about 17% of total funds) is allocated to the Critical Infrastructure Resilience Program. This corresponds to the significant portion of unmet needs attributed to infrastructure (around 16% of the unmet needs total, or roughly \$245 million), balanced with the recognition that some infrastructure repairs have other funding. Accomplishments for this program will be contingent on the mix of projects submitted for approval. The allocated amount will cover multiple high-priority



projects across the county. This investment is essential to restore normalcy and protect communities from future harm.

Infrastructure Program #2: Public Facilities Program

1. **Purpose:** Repair, rebuild, or enhance public facilities that were damaged by the disasters or are needed to support recovery and resilience. Public facilities include community centers, emergency shelters, public schools, libraries, health clinics, government service buildings, and other public or nonprofit-owned facilities serving the community. This program ensures that these facilities are restored to full function and improved to better serve the public in future events.
2. **Needs Addressed:** Many public facilities in Pasco were impacted by the hurricanes or revealed to be insufficient. For example, some schools and community centers used as shelters experienced damage or lacked generators, and other facilities like fire stations or clinics may have suffered flooding or wind damage. Additionally, facilities such as homeless shelters are considered public facilities for recovery purposes – several of these had roof damage, water intrusion, or other issues that need repair and mitigation - including installing backup power. Unmet needs include funding to fix these damages and to upgrade facilities (e.g., strengthen a community center so it can double as a hurricane shelter, or rebuild a damaged senior center). By addressing public facilities, the program supports services that residents rely on – a repaired senior center can reopen to serve elders, a hardened shelter can safely house people in the next storm, and a rebuilt clinic can provide healthcare without interruption. These projects often fall outside traditional infrastructure funding, so CDBG-DR fills a crucial gap.
3. **Allocation: \$30 million** (about 5% of total funds) is proposed for the Public Facilities Program. This funding will be used for several key facility projects – for instance, repairing a storm-damaged community resource center and equipping it with resilient features, or integrating an emergency operations center that is undersized with a community resilience center. This level of funding recognizes that while facility needs are smaller in dollar terms than housing or major infrastructure, they are highly impactful for community recovery. Accomplishments for this program will be contingent on the mix of projects submitted for approval. If additional facility needs are identified or specific larger projects, like a new shelter construction project, are identified, the County can adjust the allocation accordingly through a substantial amendment.

Economic Revitalization

The impact on our business communities followed a similar pattern to the housing impacts. This Action Plan has allocated \$25,000,000 (4.2%) to economic revitalization of Pasco's business communities. Engaging the business community through the Greater Pasco Chamber of Commerce and the Greater East Pasco Chamber of Commerce as well as public surveys, the business community cared about small business recovery, equipment and signage. Job training, including workforce development, will provide training in manufacturing, robotics, and soft skills that are all in demand for our local labor market. Participants may include LMI and vulnerable populations - those experiencing homelessness, disabled adults and re-careering older adults.



Economic Revitalization Program #1: Small Business/Non-Profit Recovery Program

1. **Purpose:** Provide financial assistance to small businesses and nonprofits affected by the hurricanes to support economic recovery and job retention/creation. Assistance may include grants or low-interest loans for rebuilding physical damages, replacing inventory and equipment, covering working capital needs, and implementing mitigation measures, such as elevating utilities or purchasing generators, to make businesses more resilient.
2. **Needs Addressed:** The storms dealt a major blow to local businesses – especially small businesses, which make up the backbone of Pasco’s economy. Many shops, restaurants, and service providers suffered damage or lengthy power outages that spoiled inventory and halted operations. Some businesses had to lay off employees or shut down entirely. These businesses often did not receive enough insurance or SBA assistance to fully recover, leaving an unmet need for assistance. The Small Business Recovery Program addresses this need by injecting much-needed capital so businesses can repair their premises, restock, and reopen. This helps revive the local economy and preserves jobs that might otherwise be lost permanently. Additionally, by encouraging or requiring simple mitigation measures (like elevating electrical panels or adding flood barriers for a store in a flood-prone location), the program helps businesses come back stronger against future disasters. Overall, this program is a key part of economic revitalization, targeting the gap for those businesses that lack the resources to recover on their own.
3. **Allocation: \$25 million** (approximately 4.3% of total funds) is allocated to the Small Business Recovery Program. This allocation aligns with the share of unmet economic needs (roughly 10% of the total gap) while considering other known available resources like insurance and SBA loans. With this funding, Pasco can assist a substantial number of businesses through a combination of grants and loans. For example, if average grants were around \$50,000, this could help approximately 500 businesses. Grants might range higher for severely impacted businesses, and some funds could be reserved as loans revolving to help even more over time – so accomplishments for this program will be contingent on the mix of applications and requested benefits received by the Program.

Public Services

The County is allocating \$10 million to serve our LMI population with much needed public service programs. These services may include outreach, case management, legal services, and housing delivery, navigation, and/or stabilization for our residents - including vulnerable seniors, homeless, disabled, survivors of domestic violence and human trafficking, and those with substance abuse or mental health issues. Delivery of services for food insecurity, behavioral health, and job training may also be supported with CDBG-DR funding.



According to the 2023 Point-In-Time Count, 623 persons were experiencing homelessness on the last Wednesday in January 2023. Of those, 67% were unsheltered, living in tents, encampments, cars and other places not fit for human habitation.¹⁰²

People with disabilities can include mental, physical and/or developmental disabilities. According to the 2023 American Community Survey, 1 year estimate S1810, there are 101,830 (16.2%) persons living with a disability in Pasco County, with 46,421 (34.4%) of those persons being over 65. These disabilities include hearing, ambulatory, vision, cognitive, self-care and/or independent living difficulty.¹⁰³ This population has been disproportionately impacted by the storms, in many cases losing their independence, proximity to medical services, and social support networks.

Survivors of domestic violence and human trafficking experience income, housing and employment insecurities, in addition to mental and physical abuse.

These vulnerable populations are some of the many individuals and households who have special recovery needs.

Public Services Program #1: Public Services Program

1. **Purpose:** Support a range of public services to assist individuals and households recovering from the disaster, particularly those who are vulnerable or have special recovery needs. Eligible activities under this program include disaster case management, housing counseling, legal services related to recovery, mental health services for trauma survivors, employment training for those who lost jobs, childcare or youth programs to support families during recovery, and other CDBG-DR eligible Public Services activities.
2. **Needs Addressed:** As detailed in the Unmet Needs Assessment, human services needs post-disaster are substantial. Many impacted residents require help navigating the recovery process – for example, completing complicated aid applications or managing home repairs – which disaster case managers can provide. Others face emotional and mental health challenges after the trauma of the hurricanes, creating demand for counseling and support groups. There are also families who became homeless or experienced extreme hardship due to the storms and need housing stability services or emergency assistance. These needs are not bricks-and-mortar but are vital for our county's recovery. The Public Services Program addresses these unmet needs by funding organizations and agencies that provide direct assistance to residents in need. By doing so, it ensures that vulnerable populations (including LMI households, seniors, persons with disabilities, and residents with limited English proficiency) receive help in recovering, bridging the gap between enduring the storm and fully getting back on their feet. Without this support, many at-risk residents might not access housing programs or could suffer long-term setbacks. This program fills the crucial gap in the recovery ecosystem related to outreach, counseling, and social support.

¹⁰² CoC Homeless Populations and Subpopulations Reports. (2024). Hudexchange.info.

https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=2024&filter_Scope=State&filter_State=&filter_CoC=&program=CoC&group=PopSubreports/published/CoC_PopSub_CoC_FL-519-2024_FL_2024.pdf. Accessed on April 15, 2025.

¹⁰³ U.S. Census Bureau, U.S. Department of Commerce. "Disability Characteristics." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S1810, 2023, <https://data.census.gov/table/ACSST1Y2023.S1810?q=disability&g=050XX00US12101>. Accessed on April 17, 2025.



3. **Allocation: \$10 million** (approximately 1.7% of total funds) is allocated to the Public Services Program. While \$10 million is a relatively small portion of the \$585M grant, it can have an outsized impact when used for services - as service programs are generally lower cost per beneficiary than construction projects. For example, these funds could support several years of case management services for hundreds of families, legal clinics for storm victims, and mental health services accessible to thousands of residents. By investing in public services, Pasco County ensures the “people side” of recovery is addressed to assist our residents. In addition, the County intends to use some Planning dollars to build the capacity of our nonprofits to better respond during disasters,

Mitigation Needs

Pasco’s mitigation needs assessment indicates significant need for improvements to critical infrastructure and public facilities to prevent damages during future disasters. To address mitigation needs, Pasco County will utilize \$76,396,000 in CDBG-DR funds to address these needs. These improvements may include structural hardening to increase resiliency from high wind events and elevation to increase flood resiliency. Pasco County is committed to ensuring the initiatives in this Action Plan align with and advance the goals of existing local plans such as the LMS and Resiliency and Sustainability Plan.

Mitigation Set-Aside Program #1: Better Future Match and Mitigation

1. **Purpose:** Utilize the designated mitigation set-aside funds (\$76.4 million) to finance projects that reduce future disaster risks, and to provide required matching funds for other state or federal mitigation grants. This program is forward-looking, funding infrastructure projects, property improvements, and other measures that protect the community from current and future hazards identified in the Mitigation Needs Assessment. It is dubbed “Better Future” because it invests in a safer, more resilient future for Pasco County and its residents.
2. **Needs Addressed:** This program addresses the mitigation needs including risks and vulnerabilities to flooding, wind, wildfire, and other hazards that, if left unaddressed, will lead to repeated damage. Specific needs include: improving stormwater systems and flood control in areas prone to flooding; elevating or flood-proofing critical facilities (like water treatment plants or emergency shelters) so they aren’t knocked out by the next storm; hardening the electric grid or burying power lines to reduce hurricane outages; acquiring or elevating homes that repeatedly flood to prevent future property loss; and implementing wildfire mitigation in high-risk zones. Many of these projects do not necessarily tie-back to the 2023-2024 storms but are essential to increase resilience. Additionally, the need for local matching funds is significant; without the availability of required match funding, the County might have to forgo those mitigation opportunities. This program ensures Pasco can take on these projects by covering matches and funding standalone mitigation initiatives. It narrows the funding gap for critical resilience projects that would reduce the impact of future disasters on Pasco’s communities. This forward-thinking approach means the CDBG-DR funds will leave a legacy of safer infrastructure and neighborhoods long after the immediate recovery is done.
3. **Allocation:** The full mitigation set-aside of **\$76,396,000** is allocated to the Match and Mitigation Program. These funds are separately identified for mitigation activities by federal



requirement, and Pasco will use them in a strategic manner. For example, a portion of this funding might be reserved to match other Federal grants, while the remainder directly funds county-selected mitigation projects - such as upgrading stormwater pumps in a vulnerable town or creating a regional retention pond to prevent neighborhood flooding. All projects will meet HUD's definition of mitigation: addressing identified risks with a measurable reduction of future disaster damage. The \$76.4 million allocation is fixed as the mitigation portion of the grant, so the County's focus is on spending it effectively.

Planning

Pasco County has allocated \$10,000,000 for planning activities. The County will build on the existing efforts of State, local, and regional hazard mitigation, emergency management, and resiliency planning. These funds will help the community's ability to minimize future damage and recover quickly from extreme events and changing conditions, including natural hazard risks. These funds will also help to build the capacity of our nonprofit agency infrastructure to allow a more robust response during times of crises and storms; our nonprofit community are most often the first responders and boots on the ground to assist those in the LMI community and vulnerable populations in recovery efforts.

Compliance with Applicable Statutes

Pasco County is committed to the allocation of CDBG-DR funds in a manner that complies with applicable statutes. Guidance for compliance on these laws and regulations can be found 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 1964 (The Fair Housing Act), 42 U.S.C. 3601-19; Section 504 and Section 508 of the Rehabilitation Act of 1973, 29 U.S.C. 794; the Americans with Disabilities Act of 1990, 42 U.S.C. 12131 et seq, and the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

Programs are designed to provide necessary ADA accommodations to support the recovery needs of impacted individuals with disabilities. Programs, as noted above, will provide access to all our residents - including our vulnerable populations.

Pasco County will meet or exceed expending 70% of CDBG-DR funds on activities that benefit low-and-moderate income households or areas. The County will guarantee that all eligible individuals are given the opportunity to apply for assistance in rehabilitating their homes if they incurred damage during Hurricanes Idalia, Helene, or Milton.

Minimizing Displacement and Ensuring Accessibility

Pasco County recognizes that disaster recovery efforts should strive to keep communities intact and avoid uprooting residents or businesses as much as possible. The County has a large senior population (over 22% of residents are 65 or older) and a significant number of households living in mobile or manufactured homes (approximately 1 in 5 homes in the County is a mobile home). These demographic factors mean that many residents are particularly vulnerable to the disruptive effects of displacement. Therefore, in designing our CDBG-DR programs, Pasco County will make reasonable efforts to minimize displacement of persons and entities, provide necessary assistance to anyone who is displaced, and ensure that the accessibility needs of displaced persons with disabilities are met.

Minimizing Displacement

Whenever feasible, recovery programs will be structured to allow residents to remain in their homes or communities. For example, the County's 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 County will seek design or location alternatives that avoid displacing businesses or residents. Overall, Pasco County 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, Pasco County will ensure that those affected receive appropriate assistance and protections. The County will follow the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) and Section 104(d) of the 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 downpayment assistance, and other support to transition to a new home. For example, if a low-income family in a mobile home park is, the County 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

Pasco County will pay special attention to the needs of displaced seniors or individuals with disabilities, as these residents may face added challenges during relocation. The County will make



sure that any temporary housing or permanent rehousing options offered to displaced persons are accessible and accommodating. For instance, if an elderly homeowner who uses a wheelchair must relocate while their home is being rehabilitated or reconstructed, the County will arrange interim housing that has necessary features such as ramped entrances, wide doorways, and an accessible bathroom. When helping a displaced family find a new rental unit, the County's case managers will consider disability access needs and will coordinate with landlords to secure modifications if needed (e.g., outward door swing patterns, grab bars, etc.). Additionally, the process of notifying and assisting displaced persons will be carried out in an accessible manner: notifications will be available in large print or audio format for the visually impaired, and the County will take reasonable steps to provide sign language interpretation for any meetings with hearing-impaired persons. By addressing these needs, the County ensures that no displaced person with a disability is left without accommodations required for equal access to relocation resources.

Summary

Pasco County will seek to minimize displacement in its disaster recovery projects by favoring solutions that allow people to stay in their homes or communities. When displacement is unavoidable, the County 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. Recognizing the large number of seniors and persons with disabilities in the community, the County 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 Pasco County's dedication to compassionate recovery, where rebuilding does not come at the cost of displacing or those who have already suffered from the disaster. All the above measures will be clearly outlined in the Action Plan to reassure the public that recovery will be conducted in a fair and supportive manner for all residents.

Allocation and Award Cap

Funding Criteria

Pasco County, via the Office of Disaster Recovery Resources, is the lead agency responsible for administering \$585,700,000 in CDBG-DR funds that were allocated as a result of Hurricanes Idalia, Helene, and Milton. Pasco County Community Development is the Responsible Entity for Environmental Review.

Pasco County 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 Pasco County's Office of Disaster Recovery Resources 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 County 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.

General Exception Criteria

Pasco County 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

Category & Programs	Proposed Allocation	% of Allocation
Housing	\$305,000,000	52%
Repair, Reconstruction, and Elevation (RRE)	\$155,000,000	
Manufactured Housing Program	\$50,000,000	
Affordable Housing Construction	\$100,000,000	
Infrastructure	\$130,022,800	22%
Critical Infrastructure	\$100,022,800	
Public Facilities	\$30,000,000	
Economic Revitalization	\$25,000,000	4%
Small Business and Non-Profit Recovery	\$25,000,000	
Public Services	\$10,000,000	2%
Public Services for a Better Future	\$10,000,000	
Mitigation	\$76,396,000	13%
Better Future Match and Mitigation	\$76,396,000	
Planning	\$10,000,000	2%
Planning for a Better Future	\$10,000,000	
Administration	\$29,285,200	5%
Planning for a Better Future	\$29,285,200	
Total	\$585,704,000	100%

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	\$29,285,000	5%			
Planning	\$10,000,000	2%	50%		
Housing	\$305,000,000	52%	0%	100%	85%
Infrastructure	\$130,022,800	22%	0%	100%	70%
Economic Revitalization	\$25,000,000	4%	0%	100%	70%
Public Service	\$10,000,000	2%	0%	100%	100%
CDBG-DR Mitigation Set-Aside	\$76,396,000	13%	100%	100%	70%

Pasco County's CDBG-DR investments will repair homes and infrastructure, support economic recovery, improve access to services, and strengthen resilience. All programs prioritize low- and moderate-income residents and are designed to ensure timely, compliant, and transparent recovery.

Administration

Table 3: Grantee Administration Activity Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Administration Total:	\$29,285,200	5%

Total	\$29,285,200	\$29,285,200
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The County will utilize 5 percent of the total grant award for administration, plus 5% of any program income. This is the maximum amount permissible for administrative costs, as outlined in the Universal Notice. 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 DRGR, quarterly reports and other activities per 24 CFR 570.206.

Planning

Table 4: Grantee Planning Activity Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Planning Activity Number One	\$10,000,000	2%
Total:	10,000,000	2%

Pasco County will engage in a range of planning activities to guide our recovery efforts and help us achieve a more sustainable and resilient County. The proposed planning activities include disaster preparedness/hazards plans, local recovery and development plans, feasibility and mitigation studies as well as capacity building for our non-profit community and local governments.

Housing

Housing Programs Overview

Table 5: Grantee Housing Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Housing Program Number One	\$155,000,000	26.5%
Housing Program Number Two	\$50,000,000	8.5%
Housing Program Number Three	100,000,000	17%
Housing Program Total:	\$305,000,000	52%

Grantee Housing Program Number One

Program Title: Housing for a Better Future – Repair, Reconstruction and Elevation (RRE)

Amount of CDBG-DR Funds Allocated to this Program: \$155,000,000

Eligible Activities

- Repair, Reconstruction, and Elevation of Single-Family Owner-Occupied Housing 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 (with redevelopment allowed)

All activities are authorized under the Housing and Community Development Act (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 Hurricanes Idalia, Helene, and Milton 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: Pasco County is the lead agency and Responsible Entity for administering Housing for a Better Future Repair, Reconstruction, and Elevation Program. The County is procuring an implementation vendor to support this program. The County will accept applications from income qualified residents whose homes were impacted by Hurricanes Idalia, Helene or Milton.

Program Description: Based on the evaluation of FEMA IA data and public engagement activities, Pasco County has determined that housing repair, reconstruction and elevation is required to address unmet needs resulting from Hurricanes Idalia, Helene, and Milton. Additionally, homeowners may have incurred expenses for eligible construction costs that exceeded available assistance prior to the start of the Better Future Program, which may be eligible for reimbursement. Pasco County anticipates that approximately 1,600 households will seek assistance to make repairs or to reconstruct or replace their homes and approximately 500 households will seek reimbursement. Pasco County will monitor program subscription closely to evaluate progress against expected outcomes and ensure programs are not oversubscribed given funding limitations. The County 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:

- Repair 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 re-building a unit in substantially the same manner, including elevating homes which 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, and possible redevelopment of the property with mitigation.

All repair and reconstruction activities will comply with all applicable HUD, State, County, and local building codes and requirements. Pasco County will define “not suitable for repair” in the program guidelines to determine eligibility for reconstruction or replacement assistance. Reimbursement costs must be associated with eligible activities performed prior to application for CDBG-DR assistance and properly documented by the homeowner and/or verified using program-approved cost estimation software. Repairs must be completed at the time of application to qualify for reimbursement.

Pasco County 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 County 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.

Pasco County is aware of private not-for-profit entities who leverage private sector resources to work with impacted homeowners and provide short-term bridge loans to repair damage to impacted homes. These organizations are familiar with CDBG-DR regulations and cross-cutting requirements (such as duplication of benefits and environmental regulations) and can provide assistance to help homeowners remain in their home and complete repairs quickly. Homeowners who choose to work with these entities may be eligible for reimbursement of their short-term bridge loans through the Housing for a Better Future Program, RRE.

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: Pasco County, FL has been designated an MID area.

Other Eligibility Criteria:

For Single Family Homeowners:

- Applicants must have owned the home as a primary resident at the time of the qualifying event.
- Damage must be tied back to one of the 2023-24 hurricanes.
- Household income must be at or below 80% of the Area Median Income for LMI or at or below 120% for UN households.



- 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 Pasco County. 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).

For Small Rental properties, landlords must demonstrate eligibility in the following areas:

- Applicant landlords must have owned the property at the time of the qualifying event.
- Damage must be tied back to one of the 2023-24 hurricanes.
- Property taxes and mortgage (if applicable) must be current or on a payment plan. Applicants must not be in bankruptcy or foreclosure.
- The property must be a residential structure (1-4 unit) and located in Pasco County. Homes in a SFHA will be eligible only if they adhere to federal flood insurance and elevation requirements.
- Rental unit owners 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 repair, and any duplicative funds must be appropriately deducted from the CDBG-DR award (per Stafford Act and HUD requirements).
- Agree to [5 year] affordability period for rental housing, [forgivable at X% annually] and that owners will comply with HUD rental housing requirements (including but not limited to income eligibility, rent levels, leasing, tenant protections, and property conditions) as detailed in the program housing guidelines.

Maximum Amount of Assistance Per Beneficiary: The maximum total award (not including activity delivery costs) is \$330,000. The following maximum amounts for reimbursement, repair, and reconstruction awards apply:

- Reimbursement: \$75,000
- Repair: \$175,000
- Reconstruction: \$330,000
- Additional Cost of Elevation of Reconstructed Home: \$100,000 above the Repair and Reconstruction maximum amounts detailed above.

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.

Mitigation Measures: While this program will not count towards Pasco County's mitigation set-aside, 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.

Reducing Impediments for Assistance: The Housing for a Better Future Program is available to all Pasco County homeowners and landlords of small residential complexes who have been impacted by Hurricanes Idalia, Helene or Idalia. Intake for the program will be accessible to individuals with disabilities and communication assistance will be provided upon request. The program will follow its Limited English Proficiency policies. Pasco County 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 Pasco County residents will have access to the application process and the County will seek to streamline application processes to improve delivery. 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.

Grantee Housing Program Number Two

Program Title: Housing for a Better Future - Manufactured Housing Replacement (MHR) Program

Amount of CDBG-DR Funds Allocated to this Program: \$50,000,000

Eligible Activities:

- Repair, replace, and elevate Single-Family Owner-Occupied Manufactured, Mobile, or Modular Housing
- Reimbursement of Disaster Recovery Expenses for Homeowners
- Demolition and clearance of blighted structures
- Residential Buyout and relocation (with redevelopment allowed)

All activities are authorized under the Housing and Community Development Act (HCDA) Section 105(a)(4) (42 U.S.C. 5305(a)(4)) 24 CFR 570.202 (eligible rehabilitation and preservation activities), and applicable federal guidance, waiver, or alternative requirement. Only properties damaged by Hurricanes Idalia, Helene, and Milton 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: Pasco County is the lead agency and Responsible Entity for administering Housing for a Better Future Repair, Reconstruction and Elevation Program. The County is procuring an implementation vendor to support this program. The County will accept applications from income qualified residents whose homes were impacted by Hurricanes Idalia, Helene or Milton.

Many low-income and Senior residents of Pasco County lived in mobile or manufactured homes that were severely damaged or destroyed by the hurricanes. Older mobile homes, in particular,

proved unable to withstand the high winds and flooding – they were inundated, blown off foundations, or otherwise made uninhabitable. Traditional repair programs may not be cost-effective for these units, and often the best solution is to replace the old mobile home with a new, safer manufactured or modular home. The Manufactured Housing Replacement Program will provide eligible households with a new manufactured housing unit to replace their disaster-damaged one. This ensures those families have a secure and resilient home for the future, rather than living in unsafe structures or being displaced.

Program Description: Based on the evaluation of FEMA IA data and community engagement, Pasco County has determined that housing repair, replacement, and elevation is required to address unmet needs resulting from Hurricanes Idalia, Helene, and Milton. Additionally, homeowners may have incurred expenses for eligible construction costs that exceeded available assistance prior to the start of the Better Future Program. Pasco County anticipates that approximately 450 households will seek assistance to repair or replace their mobile homes and approximately 100 households will seek reimbursement. Pasco County will monitor program subscription closely to evaluate progress against outcomes and ensure programs are not oversubscribed given funding limitations

All replaced housing units must incorporate disaster resilience measures to provide better outcomes in a major storm. Activities funded under this program may include:

Repairs to Manufactured Housing

- Making energy efficiency improvements through insulation, new windows and doors, and other similar improvements – as required for repair projects.
- 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 – as required for repair projects.

Replacing Manufactured Housing

- Replacing storm-damaged structures with HUD- and code-compliant MHUs, including transport and connection to utilities.
- Demolishing and replacing units in substantially the same manner, including elevating homes which are substantially damaged in special flood hazard areas on owned land or relocating and replacing units on leased land.
- Demolishing unsafe and blighted housing structures
- Covering all eligible and reasonable costs including unit purchase, delivery, installation, permits, utility reconnection, steps, skirting, and tie-downs.
- Installing handicapped accessibility aids, such as grab bars and ramps;
- Reimbursing eligible costs for rehabilitating, reconstructing, or demolishing homes damaged by a qualifying disaster.
- Residential buyout and relocation (with redevelopment allowed).

All repair and replacement activities will comply with all applicable HUD, State, County, and local building codes and requirements. Pasco County will define “not suitable for repair” (NSFR) in the

program guidelines to determine eligibility for relocation and replacement assistance. Reimbursement costs must be associated with code-compliant activities performed prior to application for CDBG-DR assistance and properly documented by the homeowner and/or verified using program-approved cost estimation software. Repairs must be completed at the time of application to qualify for reimbursement.

Pasco County 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 County will reimburse homeowners for eligible costs for the replacement or elevation of storm damaged homes subject to all eligibility criteria and availability of funds.

Pasco County is aware of private not-for-profit entities who leverage private sector resources to work with impacted homeowners and provide short-term bridge loans to repair damage to impacted homes. These organizations are familiar with CDBG-DR regulations and cross-cutting requirements (such as duplication of benefits and environmental regulations) and can provide assistance to help homeowners remain in their home and complete repairs quickly. Homeowners who choose to work with these entities may be eligible for reimbursement of their short-term bridge loans through the Housing for a Better Future Program.

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: Pasco County, FL has been designated a MID area.

Other Eligibility Criteria:

- Applicants must have owned the home as a primary resident at the time of the qualifying event.
- Damage must be tied back to one of the 2023-24 hurricanes.
- Eligible repairs would not exceed \$35,000 per unit
- Household income must be at or below 80% of the Area Median Income
- If the applicant does not own the land (e.g. leased land in a mobile home park), the site must be able to accept a new unit (or the program may assist with relocating the applicant to another park or site in Pasco County). The park owner's cooperation or a lease for the lot may be required.
- The new unit provided will generally be of similar type/size (e.g. a single-wide or double-wide manufactured home) as appropriate for the household and allowable on the site, up to program cost limits. The applicant must agree to accept the replacement unit type offered.
- Property taxes, lot rent, and/or mortgage (as applicable) must be current or on a payment plan.
- The property must be a residential structure located in Pasco County. 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). After income eligibility, prioritization will be based on federal guidance.



Maximum Award Amount: The maximum total award (not including activity delivery costs is \$240,000. The following maximum amounts for reimbursement, repair and replacement awards apply:

- Reimbursement: \$25,000
- Repair: \$30,000
- Replacement: Single-wide manufactured home \$145,000
- Double-wide manufactured home \$225,000

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 – seniors or families with children

Mitigation Measures: While this program will not count towards Pasco County's mitigation set-aside, the program will replace 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 Housing for a Better Future Program is available to all Pasco County homeowners who have been impacted by Hurricanes Idalia, Helene or Idalia. Intake for the program will be accessible to individuals with disabilities and communication assistance will be provided upon request. The program will follow its Limited English Proficiency policies. Pasco County 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 Pasco County residents will have access to the application process and the County will seek to streamline application processes to improve delivery. 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.

Grantee Housing Program Number Three

Program Title: Better Future New Construction – Affordable Housing Development

Amount of CDBG-DR Funds Allocated to this Program: \$100,000,000

Eligible Activities:

- Acquisition of real property
- Acquisition/redevelopment of mobile home parks
- New Construction of Single-Family Owner-Occupied Housing Units (minimum number of units will be required per applicant)
- New construction of Rental Housing Units (1-4 units and 5 or more units)
- Disposition of real property acquired



- Demolition and clearance of blighted structures
- Residential Buyout and Commercial Buyout relocation (with redevelopment allowed)

All activities are authorized under the Housing and Community Development Act (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. Only properties damaged by Hurricanes Idalia, Helene, and Milton are considered for eligibility.

Connection to Unmet Needs: Pasco County has been experiencing an affordable housing crisis with a deficit of nearly 36,000 units for those at 80% or below the Area Median Income. Hurricanes Idalia, Helene, and Milton caused widespread damage to housing, displacing thousands of residents. About 77.3% of households are owner-occupied, and 22.7% of Pasco's households are renters. Homeowners impacted by the storms face a significant challenge in rebuilding their homes with updated building codes and elevation requirements. Although the percentage of renters is less than homeowners, challenges remain for this population. Renters forced out of unlivable units struggled to find alternate affordable housing in an already tight rental market. Many do not have contents insurance and landlords are slow to respond to repairs and refunds of deposits,

National Objective: Low- and Moderate-Income Housing (LMH) (24 CFR 570.208(a)(3))

Lead Agency and Distribution Model: Pasco County is the responsible entity (RE) assuming the authority for the decision making and completion of the environmental review per 24 CFR 58.4. Pasco County's Office of Disaster Recovery Resources is the lead agency for administering the New Construction – Affordable Owner-Occupied and Rental Housing Units. The County is procuring an implementation vendor to support this program. The County will issue a competitive Notice of Funding Availability (NOFA) or similar solicitation for proposals from qualified developers and/or non-profits to carry out specific housing projects. The distribution model is competitive and project-based: funds are awarded to projects that meet program criteria and can execute timely. If needed, the County may also directly procure a development partner or manage construction itself.

Program Description: This program addresses the situation where repairing existing homes alone is not sufficient to meet housing recovery needs. In Pasco County, the hurricanes not only damaged individual homes but also exacerbated an already tight housing market by displacing families and reducing the stock of habitable, affordable units. Some neighborhoods saw extensive destruction where entire homes (especially older ones or mobile homes) were wiped out. Additionally, even before the storms, Pasco faced shortages of affordable housing; the disasters intensified that shortage by driving up demand and costs for the remaining units. The New Construction Program is a forward-looking recovery strategy: it will create new affordable housing – both for homeowners and renters – to replace what was lost, 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:

- Building a new small subdivision of single-family homes or 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.
- Acquiring a mobile home park flooded out by the hurricanes and redeveloping the property with sustainable and wind resistant modular or innovative affordable housing.
- Residential Buyout and relocation of households in substantially damaged/destroyed housing and redevelopment of the property with mitigation.
- Constructing new multifamily rental housing units in reduced flood risk areas.
- 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.

This program also helps deconcentrate risk: if certain high-risk areas (like repetitive flood zones) are being depopulated as a result of recent disasters, new housing can be built in lower-risk areas, reducing future disaster exposure for those residents – aligning with Pasco Better Future and mitigation goals.

From an economic standpoint, constructing new housing also stimulates the local economy and creates construction jobs, contributing to overall recovery. Our main metric for success is providing safe, affordable homes for people who would otherwise struggle to find a place to live in Pasco's post-disaster housing market.

Eligible Geographic Areas: Pasco County, FL has been designated a 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 to develop specific housing units benefiting the target population.

- **Eligible Developers:** The County will vet 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.).
- **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; 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.
- **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 county'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 buyers must be income-eligible at purchase.

- **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). Buyers will be required to complete homebuyer education. Rental project will follow HUD rental housing requirements as detailed in the county's housing guidelines.
- **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.
- **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 total amount awarded to one more 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.

The County anticipates ensuring that 100% of CDBG-DR-assisted units meet the LMI benefit in most projects (with any non-LMI units possibly financed by other sources). If mixed-income developments are pursued, CDBG-DR funds will only pay for the proportion of units that are LMI-restricted. The primary objective is to expand affordable housing for LMI residents, so the LMH national objective will be the guiding criterion.

Mitigation Measures: While this program will not count towards Pasco County's mitigation set-aside, the program will newly construct 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: This new construction program will involve multiple stakeholders (including homeowners, renters, and developers), and the County will take steps to ensure that low-income households can access the housing produced. Intake for the program will be accessible to individuals with disabilities and communication assistance will be provided upon request. The program will follow its Limited English Proficiency policies. Pasco County 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. The County will seek to streamline application processes through its program provider to improve delivery. Program and housing management 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 leverage local knowledge and networks for more effective program delivery.

Infrastructure

Infrastructure Programs Overview

Table 6: Grantee Infrastructure Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Infrastructure Program Number One	\$100,022,800	17%
Infrastructure Program Number Two	30,000,000	5%
Infrastructure Program Total:	\$130,022,800	22%

Grantee Infrastructure Program Number One

Program Title: Critical Infrastructure Resilience Program

Amount of CDBG-DR Funds Allocated to this Program: 104,000,000

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 the Housing and Community Development Act (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 Hurricanes Idalia, Helene, and Milton are considered for eligibility.

National Objective Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1)); Limited Clientele (LMC) (24 CFR 570.208(a)(2)); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c])

Lead Agency and Distribution Model: Pasco County is the responsible entity (RE) assuming the authority for decision-making and completion of the environmental review per 24 CFR 58.4, as applicable. Pasco County's Office of Disaster Recovery Resources will administer the Critical Infrastructure Program, along with an implementation vendor, by selecting projects through a competitive process. Pasco County will solicit proposals for infrastructure projects from eligible entities, which include County departments and city governments in Pasco.

Program Description: The Critical Infrastructure Program will fund the restoration and strengthening of key infrastructure systems that were damaged or stressed/failed to function by Hurricanes Idalia, Helene, and Milton. Typical projects under this program may include:

- Road repairs – fixing washouts, repaving roads damaged by debris removal equipment or floodwater, and repairing structures impacted by debris.
- 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 upgrading drainage pump stations with higher capacity pumps.
- 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).
- 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 (FEMA Public Assistance, insurance, state funds) to ensure no duplication. CDBG-DR will fill gaps and cover improvements that those sources might not fund. By focusing on critical infrastructure, the program targets those systems that are essential for public safety, health, and overall function of the community.

Eligible Geographic Areas: Pasco County, FL has been designated a MID area.

Other Eligibility Criteria Eligible units of local government or other public entities applicants will apply to repair, reconstruct, or construct critical infrastructure benefiting the County's target population. Eligibility criteria include:

- Public ownership: The infrastructure or facility to be assisted must be publicly owned (by Pasco County, a city, or a public district) or a public service infrastructure
- Disaster impact documentation: Each project must have documentation of how it addresses damage or impact from Hurricanes Idalia, Helene, and/or Milton.
- Environmental and permitting feasibility: Projects will be evaluated for feasibility – for example, any large-scale 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.



- 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
- 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.
- Benefit to LMI or urgent community need: Ideally, projects will be selected that benefit primarily LMI populations or meet an urgent need. The County may use scoring criteria that favors projects in LMI communities or critical facilities that serve vulnerable populations.
- Maintenance commitment: The local agency responsible for the infrastructure 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 Beneficiary: The total amount awarded to one more subrecipients will be dependent on the service being provided - subject to assessment of cost-reasonableness.

Maximum Income of Beneficiary: N/A

Mitigation Measures: Critical infrastructure 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 Critical Infrastructure Program is available to assist infrastructure that has been impacted by Hurricanes Idalia, Helene or Milton. 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. Pasco County 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.

Grantee Infrastructure Program Number Two

Program Title: Public Facilities Program

Amount of CDBG-DR Funds Allocated to this Program: \$26,000,000

Eligible Activity(ies):

- Acquisition of Real Property



- Public Facilities including but not limited to community centers, emergency shelters, transitional housing and Improvements
- Clearance, Demolition, Rehabilitation, and Reconstruction of Buildings

All activities are authorized under the Housing and Community Development Act (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 Hurricanes Idalia, Helene, and Milton are considered for eligibility.

National Objective: Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); Limited Clientele (LMC) (24 CFR 570.208(a)(2)); Urgent Need (FR-6489-N-01 and 24 CFR 570.208[c])

Lead Agency and Distribution Model: Pasco County is the responsible entity (RE) assuming the authority for decision-making and completion of the environmental review per 24 CFR 58.4, as applicable. Pasco County's Office of Disaster Recovery Resources will administer the Public Facilities, along with an implementation vendor, by selecting projects through a competitive process. Pasco County will solicit proposals for public facility projects from eligible entities, which include County departments, city governments in Pasco, and possibly non-profit organizations that operate public facilities. The process will be similar to the Critical Infrastructure Program's competitive process.

Program Description: The 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. Hurricanes Helene and Milton disrupted many of these facilities: for instance, some neighborhood community centers and parks were used for emergency response and then found to be damaged; some fire/rescue stations had flooding that ruined equipment; a public clinic may have experienced roof damage that forced it to relocate temporarily. These damages can strain the recovery by limiting access to services (like a closed library meaning students have nowhere for after-school programs, etc.). 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: Pasco County, FL has been designated a MID area.

Other Eligibility Criteria: Eligible applicants (units of local government or other public entities, non-profit, institutional) will apply to repair, reconstruct, or construct public facilities benefiting the County's target population. Eligibility criteria include:

- Public Use: The facility must be open to the general public or a specific segment of the public.
- Disaster impact documentation: Each project must have documentation of how it addresses damage or impact from Hurricanes Idalia, Helene, and/or Milton.

- **Environmental and permitting feasibility:** Projects will be evaluated for feasibility – for example, any large-scale 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.
- **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.
- **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.
- **Benefit to LMI or urgent community need:** Ideally, projects will be selected that benefit primarily LMI populations or meet an urgent need. The County may use scoring criteria that favors projects in LMI communities or critical facilities that serve vulnerable populations.
- **Capacity for completion:** For non-County subrecipients, 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 County to do so. The County might provide technical support, but if an entity is extremely limited in capacity, the County may directly manage the project on their behalf to ensure timely completion.
- **Maintenance commitment:** The local agency responsible for the infrastructure 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 Project: The total amount awarded to one more subrecipients will be dependent on the service being provided - subject to assessment of cost-reasonableness.

Maximum Income of Beneficiary: N/A

Mitigation Measures: Public facility 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 Public Facilities Program is available to assist facilities that have been impacted by Hurricanes Idalia, Helene, or Milton. 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. Pasco County 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.



Economic Revitalization

Economic Revitalization Programs Overview

Table 7: Grantee Economic Revitalization Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Economic Revitalization Program Number One	\$25,000,000	4%
Economic Revitalization Program Total:	\$25,000,000	4%

Grantee Economic Revitalization Program Number One

Program Title: Small Business and Non-Profit Recovery Program

Amount of CDBG-DR Funds Allocated to this Program: 25,000,000

Eligible Activity(ies):

- Economic Development Assistance to For-Profit Businesses and not for-profits

All activities are authorized under the Housing and Community Development Act (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 Hurricanes Idalia, Helene, and Milton 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: Pasco County is the responsible entity (RE) assuming the authority for the decision making and completion of the environmental review per 24 CFR 58.4, as applicable. Pasco County's Office of Disaster Recovery Resources will administer the Small Business Recovery Program and procure an implementation vendor and together will issue a Request for Applications from non-profits, and for-profit entities.

Program Description: After the hurricanes, many local businesses and non-profits, especially small and family-owned establishments, have faced challenges. Physical damages (flooded storefronts, wind-damaged signage and inventory loss from power outages) combined with downtime (weeks or months of closure) put these businesses at risk of permanent closure. While some received insurance payouts or SBA disaster loans, others did not qualify or found those sources insufficient. The Small Business Recovery Program will provide critical financial relief to bridge these gaps, ensuring that disaster-impacted businesses can get back on their feet. Funding can also be used to repair or replace structures of the business, By infusing capital for key expenses

and repairs, the program helps businesses reopen faster or stay open, preserving local jobs and the vitality of commercial corridors. Direct assistance as grants or loans, to small businesses impacted by Hurricanes Helene and Milton, to enable them to recover, reopen, and retain or create jobs.

Forms of assistance and eligible uses of funds may include:

- **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 damages to business locations.**
- **Technical Assistance related to recovery:** Though primarily a grant program, the County may also offer technical support like financial counseling, assistance with developing a recovery plan, or navigating insurance/SBA processes.

Eligible Geographic Areas: Pasco County, FL has been designated a MID area.

Other Eligibility Criteria: Eligible applicants will apply to repair, reconstruct, or construct their small business benefiting the County's target business population. Eligibility criteria include:

- **Small businesses must meet all established eligibility criteria,** as established in program policies and procedures.
- **Disaster impact documentation:** Applicants must demonstrate physical damage to assets or significant economic injury directly caused by Hurricanes Idalia, Helene, and/or Milton.
- **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 County 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 more subrecipients 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 Hurricanes Idalia, Helene or Idalia. Intake for the program will be accessible to individuals with disabilities and communication assistance will be provided upon request. The program will follow its Limited English Proficiency policies. Pasco County 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 public service 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

Public Services Programs Overview

Table 8: Grantee Public Services Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit	Is this Program Exempt from the 15% Public Service Cap?
Public Services Program Number One	\$10,000,000	2%	No
Public Services Program Total:	\$10,000,000	2%	No

Grantee Public Services Program Number One

Program Title: Public Services Program

Amount of CDBG-DR Funds Allocated to this Program: \$10,000,000

Eligible Activities:

- Public Services
- Special activities by Community-Based Development Organizations (CBDOs)

All activities are authorized under the Housing and Community Development Act (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: Pasco County is the responsible entity (RE) assuming the authority for decision making. Pasco County's Office of Disaster Recovery Resources will administer Public Services Program and may procure an implementation vendor. Projects will be selected through a competitive process. The County 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 population served, and funding needed.

Once projects are selected, the County 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 County will monitor project progress and compliance. All activities are subject to HUD approval and must undergo environmental review and receive clearance before construction begins.

Program Description: The County's Public Services Program is designed to meet the human recovery needs that go beyond rebuilding physical structures. After the hurricanes, many Pasco County residents 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 and rebuild their lives. By addressing these needs, we ensure that the recovery is comprehensive. Key components of the program may include:

- **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 of our seniors and those with disabilities lost their homes and all their belongings. Special needs populations need help in how to recover from these disasters and how to manage funds going forward.
- **Homeless 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: 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 hurricanes, 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 Public Services Program will remain flexible, adjusting offerings as needs evolve. Pasco County 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: Pasco County, FL has been designated a MID area.

Other Eligibility Criteria: Eligible applicants will apply to repair, reconstruct, or construct critical infrastructure benefiting the County's target population. Eligibility criteria include:

- **Non-profits, institutional, and governmental providers** must meet all established eligibility criteria, as established in program policies and procedures.
- **Operational Documentation:** Entities must have been operational during one of the qualifying events (Hurricanes Idalia, Helene, and/or Milton) and 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.
- **Benefit to LMI or urgent community need:** Ideally, projects will be selected that benefit primarily LMI populations or meet an urgent need. The County may use scoring criteria that favors projects in LMI communities or critical facilities that serve vulnerable populations.

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. 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 more subrecipients will be dependent on the service being provided.

Maximum Income of Beneficiary: N/A

Mitigation Measures: The provision of public services is intended to address the continuing unmet and exacerbated need caused by multiple disasters. 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 Hurricanes Idalia, Helene or Idalia. 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 Limited English Proficiency policies. Pasco County 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 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

CDBG-DR Mitigation Set-Aside Programs Overview

Table 9: Grantee CDBG-DR Mitigation Set-Aside Programs Overview

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?
CDBG-DR Mitigation Set-Aside Standalone Program Number One	\$76,396,000	13%	No
Total:	\$76,396,000	13%	

Grantee CDBG-DR Mitigation Set-Aside Program Number One

Program Title: Better Future Match and Mitigation Program

Amount of CDBG-DR Funds Allocated to this Program: \$76,396,000

Eligible Activities:

- Acquisition of Real Property
- Public Facilities and Infrastructure Improvements
- Clearance, Demolition, Rehabilitation, and Reconstruction of Buildings
- Payment of Non-Federal Share

All activities are authorized under the Housing and Community Development Act (HCDA) Sections 105(a)(1), 105(a)(2), 105(a)(4), 105(a)(9), 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 Hurricanes Idalia, Helene, and Milton are considered for eligibility.

National Objective: Low- and Moderate-Income Area Benefit (LMA) (24 CFR 570.208(a)(1); 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: Pasco County is the responsible entity (RE) assuming the authority for the decision making and completion of the environmental review per 24 CFR 58.4, as applicable. Pasco County's Office of Disaster Recovery Resources will administer the Local Match and Mitigation Program along with an implementation vendor. 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 online application form available to eligible applicants.

Mitigation funding for Critical Infrastructures and Public Facilities will be available through a competitive process similar to Infrastructure Programs One and Two, excluding disaster tie-back requirements.

Program Description: This program provides funding to address unmet infrastructure/public facilities and mitigation needs arising from Hurricanes Idalia, Helene, and Milton. It 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 Housing and Community Development Act (HCDA) and HUD's CDBG-DR rules, CDBG-DR funds may be used to satisfy a match requirement, share, or contribution to other federal programs when carrying out an eligible activity. Accordingly, Pasco County's Non-Federal Match and Mitigation Program will utilize CDBG-DR funds to meet the local cost-share requirements FEMA Public Assistance (PA), FEMA Hazard Mitigation Grant Program (HMGP), and other projects related to Hurricanes Idalia, Helene, or Milton. This ensures that vital infrastructure and public facility recovery projects are not stalled due to local matching fund constraints, accelerating repairs and strengthening resilience.

In addition to match funding, the program will finance stand-alone mitigation projects for critical infrastructure and public facilities that address vulnerabilities to current and future risks. Hurricanes Idalia, Helene, and Milton in 2024 caused severe wind, tornado, and flood (storm surge) damage in Pasco County, impacting roads, utilities, water/wastewater systems, public buildings, emergency services facilities, and other key assets. Significant unmet needs remain in the

aftermath of these storms, including needs for improved stormwater management, flood control structures, hardened emergency facilities, and other measures to protect against future similar events. By investing in infrastructure improvements and hazard mitigation measures, the program will reduce future disaster risks and enhance the resilience of these services in Pasco County.

Eligible Geographic Areas: Pasco County, FL has been designated a MID area.

Other Eligibility Criteria: Eligible applicants are units of local government or other public entities within Pasco County that are implementing recovery or mitigation projects tied to Hurricanes Idalia, Helene, and/or Milton. Applicants must provide documentation of either:

1. A FEMA PA project, FEMA HMGP project, or other project awarded for the disaster that requires a non-federal cost share; or
2. A critical infrastructure/public facility mitigation project addressing a current or future risk.

Additional eligibility criteria include:

1. Projects must align with existing mitigation and long-term recovery plans (e.g., Local Mitigation Strategy and Comprehensive Plan).
2. As described in FR-6489-N-01, activities funded by additional mitigation funds do not require such a “tie-back” to the specific qualified disaster that has served as the basis for the grantee’s allocation. Activities funded under this program will (a) meet the definition of mitigation activities; (b) address the current and future risks as identified in the grantee’s mitigation needs assessment in the MID areas; (c) be CDBG-eligible activities under title I of the HCDA or otherwise eligible pursuant to a waiver or alternative requirement; and (d) meet a national objective.

Duplication of benefits will be reviewed to determine remaining: 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 more subrecipients will be dependent on the service being provided. Match awards may not exceed the total calculated non-federal share amount.

Maximum Income of Beneficiary: 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: This program will assist projects, infrastructure, and facilities either impacted by Hurricanes Idalia, Helene or Milton or vulnerable to current and future risks. Pasco County will identify potential CDBG-DR beneficiaries through evaluation of data and will implement a targeted community outreach and engagement campaign – including other County offices and local municipalities - to ensure broad program participation. The County will inform the prospective subrecipients that CDBG-DR match funding is available and the process is

to secure it. 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 public service programs.

General Information

Citizen Participation

Pasco County is committed to delivering robust community outreach to effectively inform, engage, and empower stakeholders and residents of Pasco County throughout the Community Development Block Grant – Disaster Recovery (CDBG-DR) process. The result is an action plan that is community-driven, engaging input from our residents – including low-and moderate-income individuals and communities in a variety of ways. Our plan follows HUD’s citizen participation requirements (24 CFR 91.105) and follows the County’s approved Community Development Citizen Participation Plan approved by the Board of County Commissioners on March 9, 2021.

During March, April, and May 2025, Pasco County actively sought public input on how to use the disaster recovery funds allocated to our community. The County used multiple outreach methods to gather ideas and feedback on recovery needs and priorities. Residents could weigh in through hands-on activities at community events, an in-depth online survey, and a series of town hall meetings. This multifaceted approach ensured that people from different backgrounds and areas had a chance to voice their needs and preferences.



FIGURE 32: SENIOR FAIR IN NEW PORT RICHEY

Community Engagement Meetings



Between April 5 and May 8, 2025, Pasco County hosted or attended a total of nine community engagement events where residents and stakeholders could participate in a “Pasco Money” input activity. Through the “Pasco Money” activity, attendees were given five colored chips, each representing \$1 million, to allocate across six program areas: Housing, Infrastructure, Economic Revitalization, Public Services, Mitigation, and Planning. The chip color reflected stakeholder type: orange (homeowners), blue (renters), green (businesses), and pink (other stakeholders). The goal of this activity was to learn more about CDBG-DR program areas that community members are motivated to fund for our upcoming Better Future program to recover from 2023-2024 storms (Hurricanes Idalia, Helene, and Milton).

**FIGURE 33: TOWN HALL AT MOORE-MICKENS
EDUCATION CENTER IN DADE CITY**

What We Learned

In order of preference, the top three funding priorities across these workshops were Housing, Infrastructure, and Public Services. Housing and Infrastructure consistently emerged as the top choices for participants who were homeowners. Renters also highly prioritized Housing, but their second-most selected category was Public Services - indicating the importance of services like healthcare, senior assistance, and other community support to renters. **Figure 36** demonstrates the breakdown of total funding across each funding area at all events.



FIGURE 34: COMMISSION ON THE STATUS OF WOMEN IN WESLEY CHAPEL

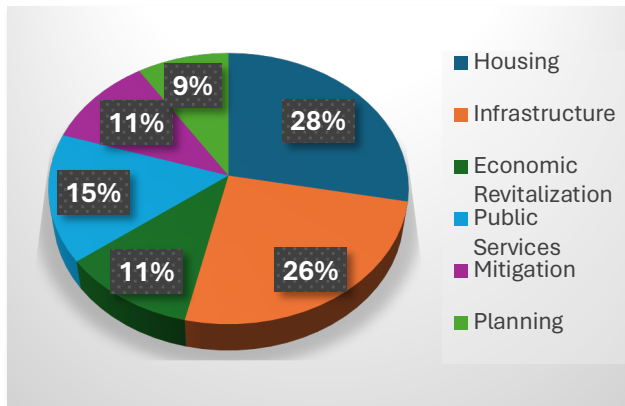


FIGURE 35: JAR GAME RESULTS (FUNDING BY PROGRAM AREA)

These combined results told us that both homeowners and renters see Housing as the most critical need. Infrastructure was especially important to homeowners, while renters placed slightly more emphasis on community services. This exercise gave the County a snapshot of what local residents value most for recovery spending. The following graph, **Figure 35**, displays the rankings for each program area funded at each of our community events – including town halls (discussed further below).

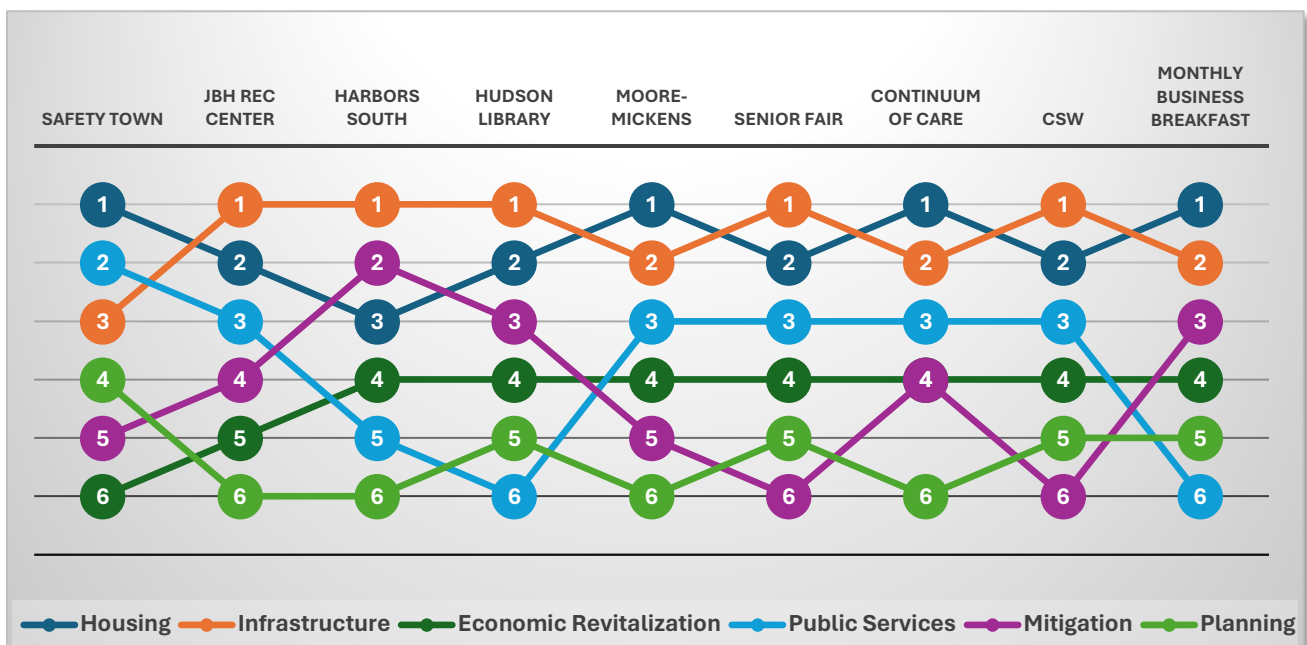


FIGURE 36: JAR GAME RANKINGS (BY PROGRAM AREA AND MEETING)

Public Survey

Pasco County also created an online survey to learn more about community needs, widely reaching residents through the County website, targeted outreach, direct emails, QR codes at eight public meetings, and social media. Other distributions included email lists of targeted populations (Continuum of Care, Citizens Academy) and local municipalities. The purpose of the survey was to delve deeper into how the community believed the funding should be allocated based on the unmet needs following the qualifying disasters of Hurricanes Idalia, Helene, and Milton.

Survey participation was strong: Between April 14th and May 5th, 2025, Pasco County gathered more than 2,200 responses (with 1,090 fully completed surveys) to this extended survey on recovery priorities for funding Pasco County. Respondents were asked to rank six program areas (Housing, Infrastructure, Economic Revitalization, Public Services, Mitigation, and Planning) and identify specific recovery needs.



What We Learned

Of those who participated, 84% were homeowners, 10% were renters, 4% identified as non-profits, and 2% were business owners. This shows that a broad cross-section of the community engaged, though homeowners were the largest group who took the survey.

Stakeholder Role	Number of Respondents	Percent of Respondents* ¹⁰⁴
Homeowners	1,191	84%
Renters	146	10%
Non-Profit Reps	46	4%
Business Owners	28	2%

FIGURE 37: SURVEY RESPONDENTS (BY TYPE)

The most productive engagement channels were the County website (40%) and paid outreach (37%). Infrastructure (29%) and Mitigation (24%) ranked the highest overall for priorities among the participants and Housing (22%) came in third place.

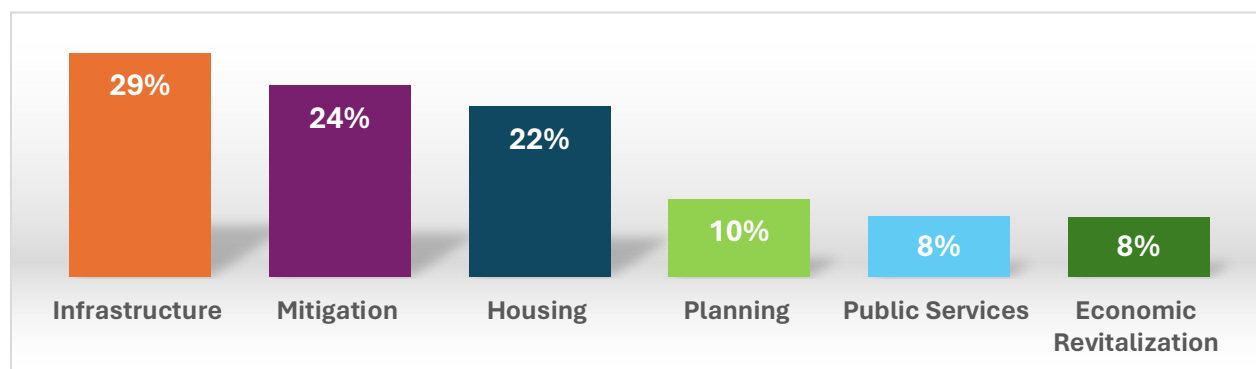


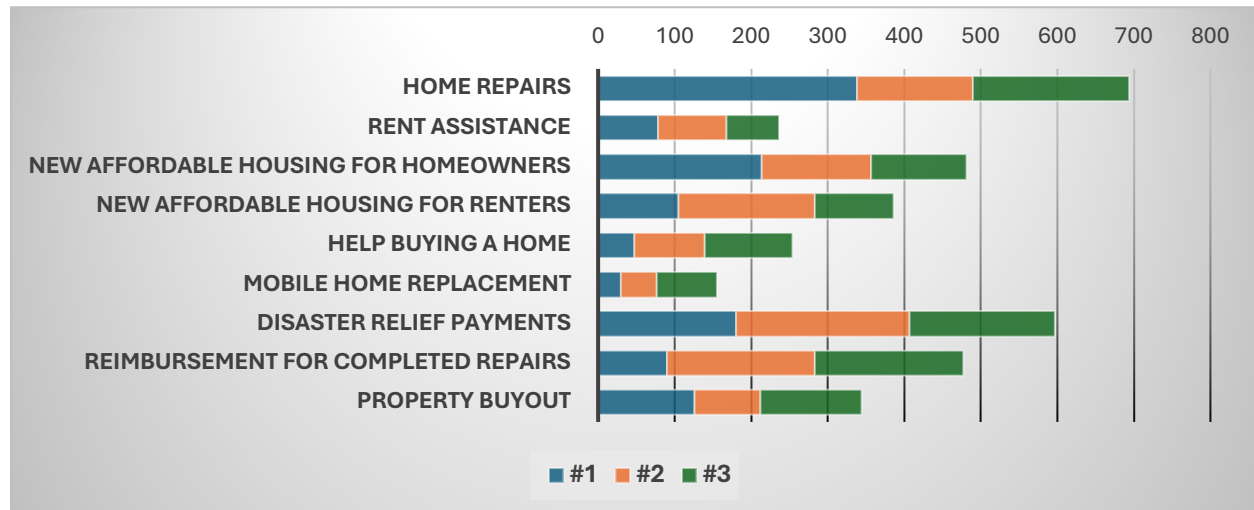
FIGURE 38: SURVEY RESULTS ("WHAT OF THESE AREAS IS THE COUNTY'S MOST CRITICAL NEED?")

What were the most cited unmet needs? The survey asked open-ended questions about remaining recovery needs. The most frequently cited needs were home repairs and affordable housing. Many residents reported damage to homes that still need fixing and a shortage of affordable places to live.

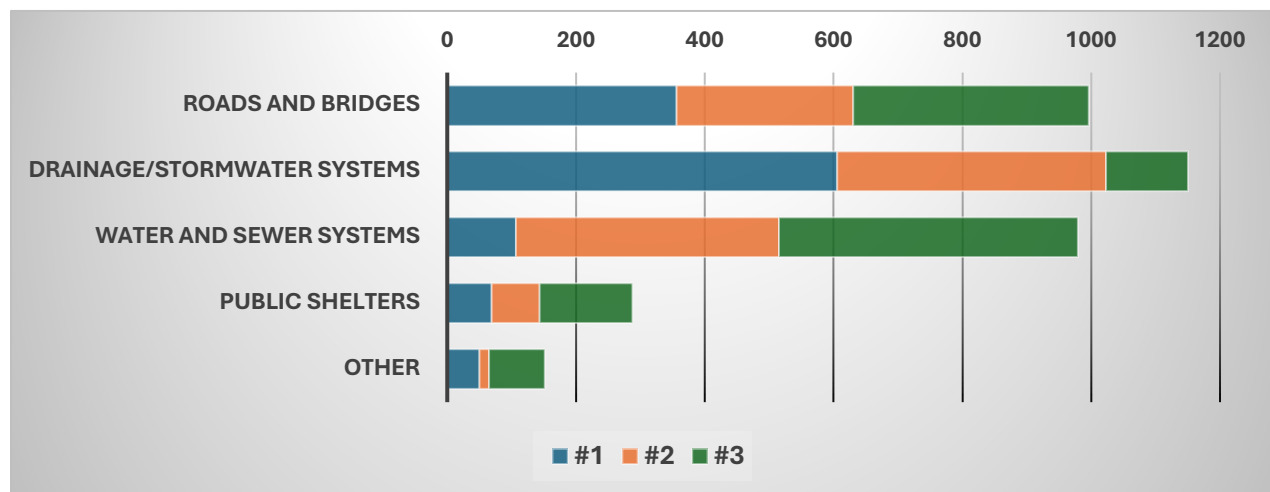
¹⁰⁴ Percentages calculated out of ~1,411 respondents who indicated a stakeholder role. The remaining survey submissions did not provide this information (many of those were incomplete responses)

FIGURE 39: SURVEY RESULTS ("WHAT HOUSING-RELATED NEED IS MOST URGENT?")

after the storms.



Residents across the county repeatedly mentioned flooding issues, specifically calling for upgraded stormwater systems to prevent the kind of recurring neighborhood flooding experienced in recent storms.


FIGURE 40: SURVEY RESULTS ("WHAT INFRASTRUCTURE REPAIRS ARE MOST URGENT?")

Another common theme was financial gaps – people pointed out that insurance payouts and FEMA assistance often didn't cover all their repair costs, leaving them with unmet needs. This has led to interest in gap-funding programs (grants or loans to cover what insurance and FEMA did not). In terms of public services, the community highlighted support for seniors, help for people experiencing homelessness, and access to mental health services as important needs in recovery. For economic recovery, many supported small business assistance (like grants to help local businesses reopen or relocate if needed) more so than longer-term economic development programs.

The following Word Cloud identifies the most mentioned concerns in open-ended comments provided by residents in survey responses:

A word cloud of terms related to flooding and community impact. The words are arranged in a circular pattern, with some larger and more prominent than others. The colors of the words vary, including shades of blue, green, orange, and red. The words include: services, resources, waiting, residents, permits, trees, drainage, affordable, financial, road, dredging, building, please, displaced, property, help, next, flooded, people, access, long, cost, repair, natural, work, money, water, roads, repairs, assistance, runoff, infrastructure, future, homeowners, damage, canals, fema, pay, debris, homeless, living, lost, development, businesses, issues, stormwater, community, mitigation, flooding, housing, insurance, county, homes, and water.

In partnership with our municipalities and focusing on the areas most impacted by the three hurricanes, Pasco County held a series of Town Hall meetings in April and May 2025. The purpose of these town halls was to have an open forum where officials could discuss the storms' impacts with residents, explain the CDBG-DR program (including what types of assistance are eligible), and—most importantly—listen to citizen questions, comments, and ideas about recovery. Each meeting began with a brief presentation about the disaster's impact and the funding available, and then the floor was opened for public input.

- **Monday, April 14, 2025, at 6:00 PM** – J. Ben Harrill Recreation Complex, Holiday, FL (West)
- **Thursday, April 17, 2025, at 6:00 PM** – Hudson Public Library, Hudson, FL
- **Monday, April 21, 2025, at 6:00 PM** – Moore-Mickens Education Center, Dade City, FL

- **Thursday, May 1, 2025, at 12:00 PM – Virtual Town Hall**

Each in-person venue was in or near communities hit hard by the hurricanes, and the virtual option allowed anyone who could not attend in person to participate during a lunch-hour session. These meetings were publicized in advance through local postings, the County website, and coordination with city officials to encourage a good turnout.

At the town halls, residents shared personal stories of storm damage. Common feedback themes included the urgency of repairing homes, improving drainage infrastructure to prevent future floods, and providing assistance to vulnerable residents such as the seniors and those without insurance. County staff recorded all comments and answered questions about what CDBG-DR can and cannot fund. This community feedback from the town halls was later compiled and reviewed to ensure this Action Plan addresses the on-the-ground needs expressed by residents.

What We Learned

Across our four town halls, community members were most concerned about housing recovery and flood mitigation. Many attendees stressed the urgency of getting storm-damaged homes repaired or replaced and prioritizing those who are still displaced (including homeless residents) for assistance. Residents expressed frustration with the slow timeline of help. Several participants described living in temporary situations for months and urged the County to expedite the recovery process.



Figure 42: Hudson Library Town Hall

Infrastructure issues were another common theme: residents from different areas discussed chronic flooding problems and urged investments in drainage improvements – from dredging silt-clogged canals and repairing aging seawalls in coastal neighborhoods to upgrading stormwater systems and fixing eroded roads in inland communities. In both meetings, people sought clarity on how CDBG-DR funding can be used. Questions were asked about ensuring the funds are dedicated to recovery, avoiding duplication with other programs (like other programs administered in Florida or SBA loans), and whether the grant could cover specific needs such as the 25% homeowner match required for Elevate Florida. County representatives confirmed such funds are focused on the named storms and can potentially fill gaps - like providing match funds - within program rules.

Each meeting also contributed unique community insights and suggestions. Hudson attendees also emphasized that recovery dollars should fix current problems (damaged homes and infrastructure) rather than being diverted to future growth. They voiced support for projects like restoring Pasco’s eroded shoreline and echoed the need for long-term flood defenses (e.g., canal dredging and higher seawalls to protect low-lying homes). At the Moore-Mickens Education Center (Dade City) meeting, residents highlighted some longstanding local issues exacerbated by the disaster. Notably, they advocated relocating a wastewater treatment plant out of their neighborhood – a promise pending for decades – and asked to be involved in decisions about restoring that site, underscoring a desire for community-driven planning. A local pastor proposed establishing a centralized “community village” shelter on county-owned land to house families displaced by the storms – a creative idea to improve interim housing, developed from the observation that FEMA’s temporary trailers were not deployed locally.

Additional ideas ranged from developing an agricultural “food hub” to prevent post-storm food shortages, to using local contractors and labor for debris cleanup and home repairs - so that recovery efforts also benefit the local economy. There were even quality-of-life concerns tied to resilience – for instance, paving unmaintained dirt roads that had turned into dumping grounds for storm debris, and addressing poor internet connectivity that hampers communications.

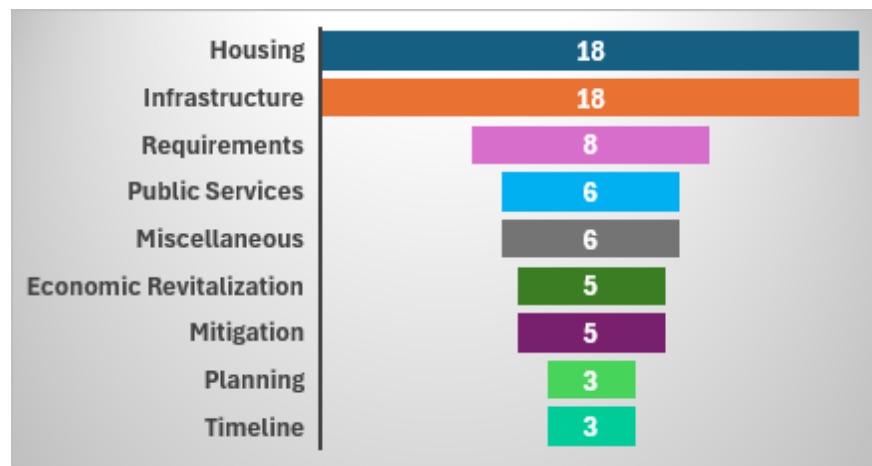


FIGURE 43: TOWN HALL QUESTIONS AND COMMENTS RECEIVED (BY CATEGORY)

Despite covering a wide array of topics, these dialogues shared a common thread: residents want to see the substantial recovery funds used transparently and effectively to rebuild safer homes, strengthen critical infrastructure, and support the well-being of those hardest hit by the hurricanes in their communities.

Consultation of Developing the Action Plan

To make sure Pasco County’s Action Plan is comprehensive and well-informed, the County consulted a wide range of stakeholders beyond the general public. Stakeholder consultation took place throughout the planning period and included federal and state agencies, local governments, non-profit and community organizations, and private sector representatives. The aim was to gather expert input and data on recovery needs, coordinate efforts with other agencies, and ensure the plan aligns with regional and state recovery strategies.

We have organized our consultation into groups by stakeholder type; a summary of consultations may be found in the table at the conclusion of this section.

Federal Agencies

Pasco County worked with federal partners like the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) while developing the plan. The County entered into data-sharing agreements and reviewed the FEMA Individual Assistance data and SBA disaster loan data. This information about how many residents received federal aid, and where gaps remained, was used to shape the unmet needs analysis in the Action Plan. These federal consultations helped identify where CDBG-DR funds could fill in gaps left after FEMA and SBA assistance.

Local Municipalities

In March 2025, County officials met one-on-one with leadership from each of the six municipalities in Pasco County (the Cities of Zephyrhills, New Port Richey, Port Richey, Dade City, the Town of St. Leo, and the City of San Antonio). At these meetings, city managers, clerks, and/or elected officials shared how the hurricanes affected their communities and discussed local recovery priorities. These consultations ensured that the Action Plan considers the unique needs of Pasco's cities in addition to unincorporated areas.

Non-Profit and Community Organizations

The County engaged numerous non-governmental organizations to get input on the needs of vulnerable populations and to leverage local expertise. In late March, County staff presented at a Continuum of Care (CoC) Leadership Council meeting to understand how homelessness services were impacted by the storms. This was followed by an April 24th meeting with the full CoC General Membership, where over 15 nonprofits were represented, providing a broad perspective on community needs. Pasco County also met with specific service providers and community groups such as Sertoma, Bridges for Freedom, and Steps to Recovery on April 28th to discuss recovery challenges for special needs populations and those in recovery programs. Additionally, the County spoke with legal aid and youth/family advocacy organizations, as well as area hospitals, to gather information on issues like tenant-landlord concerns post-disaster, youth homelessness, and healthcare system impacts. Input from these groups helped ensure the plan's programs will be accessible and effective for those who need help the most, including people experiencing homelessness or other hardships.

Private Sector and Economic Interests

Recognizing that disaster recovery includes economic recovery, Pasco County reached out to the business community. The County met with the Greater Pasco Chamber of Commerce on May 5th and the East Pasco Chamber of Commerce on May 8th to hear directly from local businesses about their storm-related challenges. The County's Office of Economic Growth and the Pasco Economic Development Council were also consulted to discuss strategies for reviving the local economy, retaining jobs, and attracting investment post-disaster. These conversations ensured that the Action Plan's economic revitalization programs target the actual needs of Pasco's business community.



State and Regional Agencies

Pasco County coordinated with state-level partners to align the Action Plan with broader recovery and mitigation efforts. The County's Department of Emergency Management worked closely with the Florida Division of Emergency Management, especially regarding Hazard Mitigation Grant Program (HMGP) projects. Through ongoing coordination calls - including statewide emergency management calls that Pasco participated in, the County gathered input on mitigation priorities and learned about state initiatives like the Elevate Florida program. This coordination helped identify opportunities to use CDBG-DR funds to complement other funding sources for projects like drainage improvements or backup power for shelters.

Housing Sector Stakeholders

Housing recovery is a major focus, so the County consulted those with housing expertise. The Pasco County 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 County also reached out to a HUD-approved housing counseling agency, Suncoast Housing Connections, to understand what housing challenges their clients - including seniors and first-time homebuyers - are facing after the storms. The County also consulted with the Florida Housing Coalition to explore ways to leverage CDBG-DR funds together with other housing programs for building or rehabilitating affordable housing. This discussion included how to maintain long-term affordability for any new housing units created.

Pasco County Government Departments

The County's Office of Disaster Recovery Resources met with each major County department to gather internal input. Departments reported how the hurricanes 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.

Partners Consulted	Description of Consultation
Federal Partners (FEMA, SBA)	Pasco County entered into data-sharing agreements with both FEMA and SBA. FEMA IA, FEMA and SBA Disaster Loan (Home and Business) Data was used for the completion of the unmet needs analysis.
Local/State Government	Pasco County held one-on-one meetings with the managers, clerks or elected officials of local municipalities on the following dates: <ul style="list-style-type: none"> • 3/12 – City of Zephyrhills • 3/13 – Town of Saint Leo • 3/14 – City of New Port Richey • 3/14 – City of Port Richey • 3/19 – Dade City

	<ul style="list-style-type: none"> • 3/21 – Township of Saint Leo
Non-governmental Organizations	<p>Pasco County held meetings with local, non-governmental organizations on the following dates:</p> <ul style="list-style-type: none"> • 3/27 – Continuum of Care Leadership Council • 4/16 – AmSkills Workforce Innovation Center • 4/24 – CoC General Membership (15+ nonprofits in attendance) • 4/28 – Sertoma, Bridges for Freedom, STEPS to Recovery <p>Pasco County also held meetings with Bay Area Legal, Youth and Family Advocates, and area hospitals.</p>
Private Sector	<p>Pasco County has met with Greater Pasco Chamber of Commerce (5/5), the East Pasco Chamber of Commerce (5/8), and consulted with the Department of Planning and Economic Growth and the Economic Development Council.</p>
State and Local Emergency Management Agencies that have Primary Responsibility for the Administration of FEMA Funds	<p>The County's Department of Emergency Management coordinates with local jurisdictions and makes recommendations to the State of Florida Division of Emergency Management with respect to the ongoing list of local hazard mitigation projects. Input was received regarding ongoing mitigation needs and priorities as well as HMGP projects and matches. We met on the Elevate Florida program. Pasco County attended statewide Emergency Management calls.</p>
Agencies that Manage Local Continuum of Care	<p>The Office of Disaster Recovery Resources attended and presented at two CoC meetings. The lead agency, Pasco County Coalition for the Homeless, provided information that was included in the unmet needs analysis including how the storms impacted those experiencing homelessness.</p>
Public Housing Agencies	<p>The County consulted with the Pasco County Housing Authority to obtain impacts and unmet needs.</p>
HUD-approved Housing Counseling Agencies	<p>The County consulted Suncoast Housing Connections for current information on impacts and any unmet needs. Concerns for seniors needing financial management and new homeowners needing post-purchase counseling were expressed.</p>
State Housing Finance Agencies	<p>Pasco County consulted with the Florida Housing Coalition to discuss the best means to leverage DR housing dollars with new construction programs to maintain affordability.</p>
Other Stakeholders	<p>The Office of Disaster Recovery Resources conducted meetings with each branch of Pasco County government to learn about the impacts of the hurricanes on their lines of business and gather proposed project ideas.</p>

All these consultation efforts – from federal data to local town hall comments – were synthesized to guide the development of Pasco County’s Action Plan. By engaging such a broad coalition of partners, the County worked to ensure no major issue was overlooked and that the resulting recovery programs will coordinate well with other ongoing efforts.

Public Comments

Transparency and public input continue to be important as the Action Plan is finalized. Pasco County will publish the draft Action Plan for public review and comment for a period of 30 days, as required by HUD. The draft Better Future Action Plan for Disaster Recovery will be made available on the County’s website on May 12th, 2025, marking the start of the public comment period. The public comment period will run from May 12th, 2025, through June 12, 2025. During this time, anyone can review the draft plan and submit their feedback.

In accordance with HUD requirements, Pasco County has formally advertised the publication of the Better Future Action Plan for Disaster Recovery with the 30-day public comment period through multiple channels. A public notice was placed in the Tampa Bay Times on May 7th, 2025, announcing where to find the draft plan and how to comment. Additionally, information about the comment period is posted on the Pasco County website and shared via social media and community partners to reach as many residents as possible. The draft Action Plan document is accessible online (and a reasonable number of printed copies are available at the County Community Development office for those without internet access). All comments will be considered in the formulation of the final action plan. A summary of all comments received will be incorporated into the final action plan prior to submission to HUD.

How to Submit Comments

Pasco County offers several convenient ways for the public to send in comments on the draft Action Plan. People can submit comments electronically through an online form on the Better Future program webpage, or by emailing **BetterFuture@mypasco.net**. Written comments can also be mailed or delivered to the Community Development Department at the County’s office. The County will also accept verbal comments at the scheduled public hearings (detailed below). All comments, whether online, written, or spoken at a hearing, will be collected for consideration.

Pasco County encourages all interested residents and stakeholders to review the draft plan and share their thoughts during this window. The input received during the public comment period is a critical part of finalizing Pasco County’s Action Plan.

Public Hearings

As per the Universal Notice, Pasco County, receiving \$585,704,000 in CDBG-DR funding was required to hold three (3) public hearings. These hearings were advertised in the Tampa Bay Times, along with notification our draft Action Plan. In coordination with local municipalities, the public hearings were scheduled in some of the most impacted communities after Draft Action Plan was published. The hearings were also scheduled at times to most likely engage our citizens. The locations of the hearings provided a geographic balance between the impacted areas of West and East Pasco County. All public hearings were held in locations accessible to people with disabilities. The public hearings were also advertised on the Pasco County website 30 days prior to the first

hearing. It was publicized in print and online in accordance with the County's Citizen Participation Plan. The online notice of the public hearing includes instructions for persons with disabilities or special needs to contact Pasco County for special accommodations.

Public Hearing Dates and Locations

- **Tuesday, May 13, 2025, at 6 PM:** Zephyrhills Train Depot, Zephyrhills, FL
- **Monday, May 19, 2025, at 6 PM:** Wiregrass Ranch Sports Campus, Wesley Chapel, FL
- **Tuesday, May 20, 2025, at 5 PM:** Board of County Commissioners Board Room, New Port Richey, FL

Consideration of Public Comments

Every comment that Pasco County receives on the draft Action Plan, whether written or spoken at a public hearing, will be carefully considered before the plan is finalized. The County 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 County will still document those comments and explain why a change was not made.

After the 30-day public comment period ends, the County 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. Alongside each topic or comment category using the table below, the County will provide a response describing how the comment is addressed in the Action Plan. In certain cases, the Action Plan may be revised to incorporate good ideas from the public; where it isn't, the response will clarify the reasoning (for example, if a request is not eligible for CDBG-DR funding by law).

Pasco County values community voices and will ensure that the final Action Plan reflects input we have received. This responsiveness helps build a plan that truly meets local needs and has public support.

FIGURE 44: PUBLIC HEARING FEEDBACK RECEIVED

Comment Received	County Response
	This figure will be updated after public hearings

Citizen Complaints

Pasco County is committed to maintaining a transparent and accessible process for addressing citizen complaints related to the CDBG-DR Action Plan, amendments and associated recovery activities. Complaints may be submitted by residents and stakeholders to express concerns or provide feedback on the Better Future program. Complaints may be submitted through email, written correspondence via mail, or an online submission form available on the County's CDBG-DR website.

The County understands that maintaining public trust requires addressing concerns promptly and fairly. In accordance with the County's Citizen Participation Plan approved by the BCC, the County will make every effort to respond to citizen complaints in writing within 15 days when practical. 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.

The County is committed to transparency in this process. To promote transparency and fairness, the County will document all complaints, responses, and resolutions. This log of complaints and responses helps the County track common issues and ensure they are addressed. The County 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

The County understands that recovery needs, programs, and projects may evolve over the course of the grant and modifications to the Better Future Action Plan for Disaster Recovery may be necessary. These changes will be classified as either substantial or non-substantial amendments based on their impact on program scope, funding allocation and eligibility criteria.

Pasco County will ensure that all amendments comply with HUD's Universal Notice requirements, maintaining transparency and public engagement as required. In simple terms, big changes will involve public notice and input, while minor changes will still be documented and reported - but won't require a full public comment period.

Substantial Amendment

The following criteria determines what changes in Pasco's Better Future Action Plan for Disaster Recovery constitute a substantial amendment and thus require public comment. Pasco County considers an amendment to be "substantial" if it meets any of the following criteria:

1. A change in program benefit or eligibility criteria (including the expansion of eligible beneficiaries.
2. The addition or deletion of an activity.
3. A proposed reduction in the overall benefit requirement.
4. The allocation or reallocation of \$5,000,000 or more; and
5. An update to the submitted initial Action Plan if the original submission was incomplete.

If a change falls into one of these categories, Pasco County will follow a formal process to amend the Action Plan. This process will include publishing the proposed substantial amendment for public review and comment for at least 30 days (similar to the original Action Plan comment period). The County will advertise the amendment's availability and will hold at least one public hearing to gather feedback on the proposed changes. After the comment period, the County will consider all comments and then submit the substantial amendment to HUD for approval. The County will implement the change only after HUD approves the amendment.

Non-Substantial Amendment

A non-substantial amendment refers to a minor modification that does not meet the criteria listed above for a substantial amendment. These are typically smaller adjustments or corrections that keep the core of the Action Plan the same. Non-substantial amendments might include things like technical corrections (fixing a typo or updating a factual detail), clarifications of wording, or small shifts in budget that are below the substantial amendment threshold (for example, moving a small amount of funds from one activity to another to better meet demand, as long as it's less than the threshold percentage of the total grant).

Non-substantial amendments do not require a formal public comment period or public hearing. In other words, the County can make these minor changes administratively. However, Pasco County will still notify HUD at least five (5) business days before any non-substantial amendment takes effect, as required. This notification ensures HUD is aware of even minor changes. All amendments, both substantial and non-substantial, will be noted in the applicable Amendment chart located at the beginning of this document. The amendments will be numbered sequentially and posted on Better Future's website at https://pascocountyfl.net/government/better_future.php.

Performance Reports

Pasco County is committed to a clear and efficient reporting process for its CDBG-DR programs. All reports will follow the formats and rules set by the U.S. Department of Housing and Urban Development (HUD) and will be submitted through HUD's Disaster Recovery Grant Reporting (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 County'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

Pasco County will also submit required Quarterly Performance Reports within 30 days following the conclusion of each quarter. These reports will be posted online once approved by HUD and will continue until all funds are spent and projects are closed.

Program Income

Some CDBG-DR programs may earn program income, such as from loan repayments or rental revenue. Pasco County 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. Pasco County will comply with all applicable requirements regarding the use and management of program income.

Pre-Award Costs

“Pre-award costs” are expenses that Pasco County 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 County 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. Pasco County had to invest resources ahead of time to kick-start the recovery process.

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

- **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 Hurricanes Idalia, Helene, and Milton – including public engagement activities. This analysis also evaluated current and future risks (mitigation needs).
- **County 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 County 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 to the grant will be clearly identified in the Action Plan budget and reported to HUD.

Appendix A: Certifications

Pasco County acknowledges that it will administer the 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): Pasco County certifies that it:
 - 1) will comply with the acquisition and relocation requirements of the Uniform Act, and implementing 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: Pasco County certifies that the Action Plan for disaster recovery is authorized under State and local law (as applicable) and that Pasco County, and any entity or entities designated by Pasco County, 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: Pasco County certifies that activities to be undertaken with CDBG-DR funds are consistent with its action plan.
- d) Citizen Participation: Pasco County 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: Pasco County 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 percent (or another percentage permitted by HUD in a waiver) of the grant amount is expended for activities that benefit such persons.
 - 4) Special Assessment: Pasco County 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, Pasco County certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).
- f) **Grant Timeliness:** Pasco County 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 Pasco County has reviewed the requirements applicable to the use of grant funds.
- g) **Order of Assistance:** Pasco County 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:** Pasco County certifies it will affirmatively further fair housing.
- i) **Anti-Lobbying:** Pasco County 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:** Pasco County 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:** Pasco County 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:** Pasco County 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:** Pasco County 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: Pasco County certifies that it will comply with the provisions of title I of the HCDA and with other applicable laws.

Appendix B: Waivers

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

Appendix C: Public Comments

The County will log and respond to public comments here in the final submission of this Action Plan to HUD.

Appendix D: Standard Form 424

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