



ORANGE COUNTY

# ACTION PLAN

## EXECUTIVE SUMMARY



COMMUNITY  
DEVELOPMENT  
BLOCK GRANT

DISASTER  
RECOVERY



# 1. Executive Summary

## 1.1. Overview

The U.S. Department of Housing and Urban Development (HUD) announced that Orange County, FL will receive \$219,712,000 in funding to support long-term recovery efforts following Hurricane Ian (FEMA Disaster No. 4673) through the Orange County Housing and Community Development Division. Community Development Block Grant-Disaster Recovery (CDBG-DR) funding is designed to address unmet needs that remain after all other assistance has been exhausted. This plan details how funds will be allocated to address the remaining unmet needs in Orange County, FL.

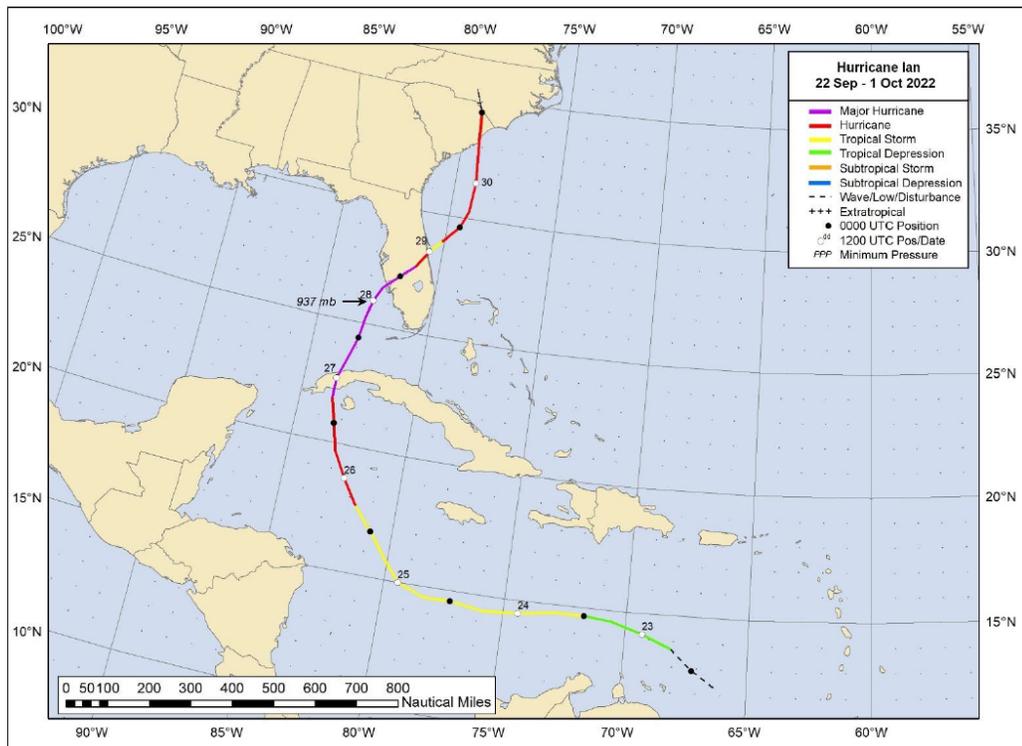
To meet disaster recovery needs, the statutes making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual CDBG program to enhance flexibility and allow for a quicker recovery. HUD has allocated \$219,712,000 in CDBG-DR funds to Orange County, FL in response to Hurricane Ian (FEMA Disaster No. 4673), through the publication of the Federal Register Notice (5/18/2023, Docket No. FR-6393-N-01) (<https://www.hud.gov/sites/dfiles/CPD/documents/FR-6393-N-01-AAN.pdf>).

This allocation was made available through the Disaster Relief Supplemental Appropriations Act of 2023 (Public Law 117-328).

## 1.2. Disaster-Specific Overview

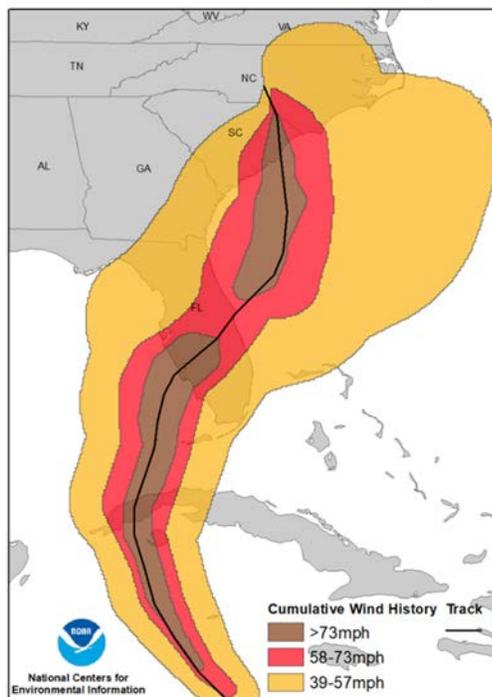
Hurricane Ian was a strong Category 4 hurricane that made landfall in Florida on September 28, 2022, and its effects were felt across the State. While Orange County did not suffer a direct hit from the hurricane, its effect was significant, resulting in widespread damage to infrastructure, homes, and the local economy. Some roads were rendered impassable due to high water levels and debris, hampering transportation and access to essential services. The county faced immediate challenges in emergency response and long-term recovery, prompting concerted efforts to rebuild and expand infrastructure, support affected communities, and fortify against future disasters.

Within Orange County, the hurricane brought approximately 16 inches of rain, resulting in significant flooding, road closures, and over \$300 million in major damages. Storm surges peaked between 8 to 10 feet, exacerbating the flooding for days after the hurricane passed. The impact was widespread, causing downed trees, power outages, property damage, and debris. Critical infrastructure, communication systems, and businesses were affected, leaving several communities without electricity and water long after the hurricane event.



**Figure 1. Best Track Position for Hurricane Ian, 23-30 September, 2022**

Source: National Hurricane Center, Tropical Cyclone Report for Hurricane Ian (AL092022), [https://www.nhc.noaa.gov/data/tcr/AL092022\\_Ian.pdf](https://www.nhc.noaa.gov/data/tcr/AL092022_Ian.pdf).

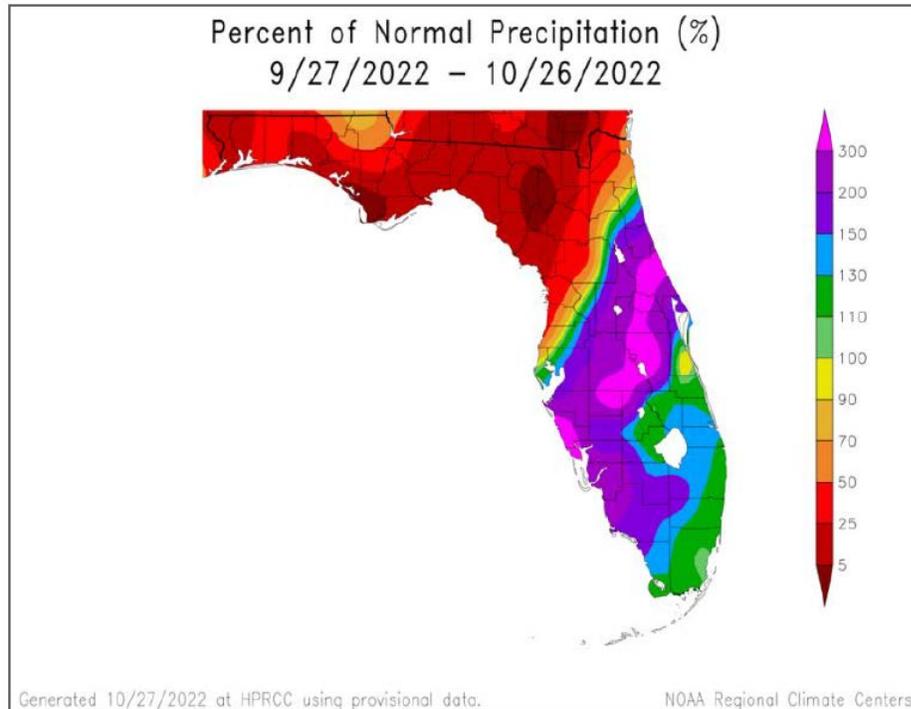


**Figure 2. Hurricane Ian Track and Wind History**

Source: National Centers for Environmental Information, <https://www.ncei.noaa.gov>.

Flash flooding hit parts of Orange County, washing out sections of major roadways and causing significant disruption, including flooding near tourist attractions like Universal Studios. Rescue operations, such as airboat rescues in flooded neighborhoods, were conducted by law enforcement and emergency response teams.

The extensive flooding overwhelmed the Orlando metro area, with Lake Eola overflowing and Interstate ramps along I-4 turning into rivers. Orlando International Airport remained closed due to inundated access roads.



**Figure 3. Percent of Normal Rainfall Observed from September 27 to October 26, 2022**  
Source: NOAA Regional Climate Centers, as adopted from the Hurricane Ian Report by Florida Climate Center at Florida State University,  
[https://climatecenter.fsu.edu/images/docs/Hurricane\\_Ian\\_Report.pdf](https://climatecenter.fsu.edu/images/docs/Hurricane_Ian_Report.pdf)

**Residential and Business Impact:** The flooding had a profound impact on residential neighborhoods within Orange County. Homes located in low-lying areas or those near bodies of water experienced water entering properties, causing structural damage, and rendering some homes uninhabitable. Residents have been displaced, seeking refuge in emergency shelters or with friends and family.



**Figure 4. Hurricane Ian Impact on Residential Neighborhoods**

*Source: Orange County Government, October 2022*

There were reports of floodwater damage to personal belongings, furniture, and essential infrastructure within homes. Parts of Orange County’s stormwater systems were unable to sustain the overflow, which dropped excessive amounts of water onto ground already saturated by recent rainfalls. Residents felt isolated in their homes and ostracized due to floodwaters. Some had to use canoes to travel to and from their homes.



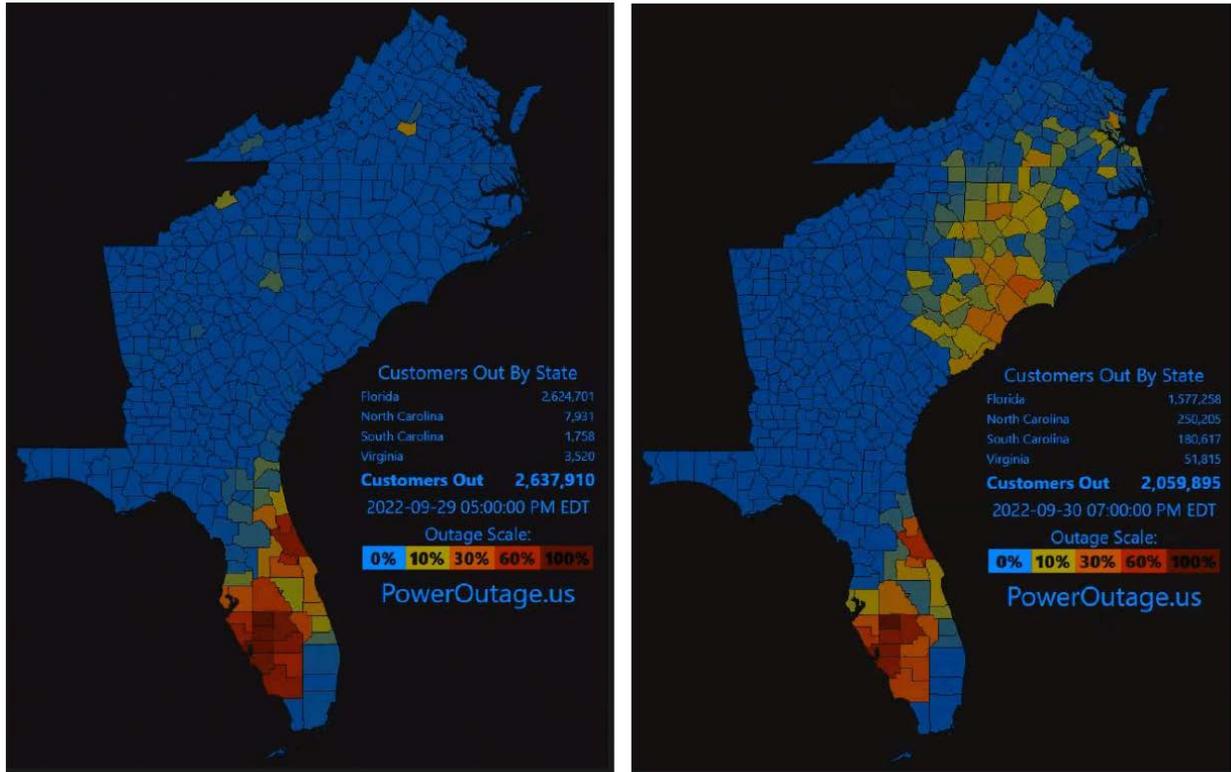
**Figure 5. Hurricane Ian Impact – Residents being rescued by boats**

*Source: Orange County Government, October 2022*

Florida officials warned residents to stay away from waters on the roads due to potential fecal contamination (Spectrum News). The city of Orlando asked residents and businesses

to refrain from flushing toilets, doing laundry, washing dishes, and taking showers as much as possible. At the same time, workers made emergency repairs to the city's sewer systems after breaks in mains caused overflows of sewage in the surrounding lakes and streets (ClickOrlando.com).

Power outages were significant throughout Orange County.



**Figure 6. Power Outage Map for September 29, 2022 (left) and September 30, 2022 (right)**  
Source: PowerOutage.us; adopted from National Hurricane Center, Tropical Cyclone Report for Hurricane Ian (AL092022), [https://www.nhc.noaa.gov/data/tcr/AL092022\\_Ian.pdf](https://www.nhc.noaa.gov/data/tcr/AL092022_Ian.pdf).

Local non-profits and commercial establishments were affected, leading to economic disruptions (damage to inventory, equipment and infrastructure) and temporary closures of businesses.

**Long-Term Impacts:** The aftermath of the flooding caused by Hurricane Ian in Orange County will have long-term implications. The recovery process will involve extensive efforts to rehabilitate damaged properties, restore and improve infrastructure, and support affected individuals and businesses. Efforts to mitigate future flood risks and enhance resiliency in Orange County will also require comprehensive planning, infrastructure improvements, and community engagement to minimize the impact of similar disasters in the future.

The damage caused by flooding in Orange County as a result of Hurricane Ian underscores the urgency of coordinated response efforts, resource allocation, and long-term planning to facilitate a robust recovery and build a community that is more resilient against future natural disasters. Emphasis needs to be on implementing resilience-building measures to mitigate future risks, including improved drainage systems, flood-resistant infrastructure, and community-based disaster preparedness initiatives.

Overall, Hurricane Ian's impact resulted in catastrophic damage, totaling \$112.9 billion across Florida, with 156 fatalities reported throughout the State. It caused substantial agricultural losses, infrastructure damage, and devastating flooding across numerous counties. The storm's aftermath led to widespread evacuations, rescue operations, and ongoing recovery efforts across the affected regions.

### 1.3. Summary

Orange County conducted a comprehensive analysis of housing, infrastructure, public services, and economic development needs that remain unmet as a result of Hurricane Ian’s impact on the county. More specifically, county staff used Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA) data related to filled claims for public and individual assistance, as well as insurance claims, to determine basic unmet needs related to damages to housing and infrastructure. The FEMA and SBA data were supplemented with information received from the county Departments and Divisions, local jurisdictions, public housing authorities, community partners and stakeholders, providers of homeless services, and county residents. The input was collected through several focus group meetings, a citizen participation survey, and thirteen (13) community meetings held in various locations throughout Orange County. Table 1 below summarizes unmet needs identified in Orange County.

<u>Category</u>	<u>\$ of Unmet Needs</u>	<u>% of Unmet Needs</u>
<b>Housing</b>	\$253,300,768	59.31%
<b>Infrastructure &amp; Public Facilities</b>	\$160,700,743	37.63%
<b>Economic Revitalization</b>	\$13,047,152	3.06%
<b>TOTAL</b>	<b>\$427,048,663</b>	<b>100%</b>

*Table 1. Summary of Unmet Needs and Proposed Funding Allocations*

**Housing Needs:** Analysis of FEMA data, specifically claims for individual assistance, indicated that currently \$253,300,768 is needed to repair damage to units, primarily owner-occupied units that incurred damage as a result of Hurricane Ian.

More specifically, 9,911 units were damaged, according to the FEMA claims. The majority of claims were reported in the minor-low damage category (4,409 – all unit types), followed by major-low damages (2,864 – all unit types), major-high damages (901 – houses) and minor-high damages (803 – all unit types). Impacts from flooding covered by the National Flood Insurance Program (NFIP) account for 680 claims, with a total impact of more than \$48,000,000. These, combined with the FEMA claims, represent the total sum of Orange County’s housing losses of more than \$243M to 10,591 units, or a modified total of \$315.9M when accounting for an additional 30% needed to rebuild more resiliently. The units count includes single-family homes, condos and apartments, mobile homes, and other housing types. The total unmet housing need of \$253,300,768 was calculated by subtracting the funds made available for recovery, and adding an additional 30% in funding needed to support resilient housing features, such as rebuilding to higher standards to minimize damages from future disaster events.

Furthermore, public housing authorities reported 50 damaged units that are yet to be repaired (20 units – minor damage, 30 units – major damage) and one unit that was destroyed (no dollar amount in unmet needs reported). Additionally, out of 801 respondents to the citizen participation survey, 36.48% reported property damage, but only 1.89% reported they applied for and received all the assistance they needed. Furthermore, 6.42% reported they had to move as a result of the hurricane, and 5.53% reported their residences are still unsafe. The need for housing rehabilitation programs, special needs housing, and new affordable housing was also highlighted during the community meetings with county residents, and by the community stakeholders that took part in focus group discussions.

**Infrastructure Needs:** Analysis of FEMA data on public assistance claims, combined with information related to the county’s projects submitted as part of the Hazard Mitigation Grant Program (HMGP) and various infrastructure repairs/capacity expansion needs reported by the local municipalities, resulted in a total unmet need of \$160,700,743 for various infrastructure and public facilities projects. This number accounts for \$30,835,935 in non-federal cost share in FEMA public assistance projects (with 30% in resiliency costs added), \$11,264,808 in non-federal cost share in projects submitted for the HMGP funding, and \$118,600,000 in Hurricane Ian-related projects submitted through the consultation process by various county Departments and Divisions and local jurisdictions. The majority of needed improvements are related to stormwater, drainage, and capacity improvements to existing facilities.

Furthermore, respondents to the citizen participation survey highlighted on-going flooding and street/drainage concerns as their main community need (at 54.7%) resulting

from Hurricane Ian. The respondents also stated their highest spending priorities were infrastructure improvements and mitigation projects, with 31% and 23% of residents giving these two categories the highest rankings, respectively.

**Economic Revitalization Needs:** According to the SBA’s business loan information pertaining to Hurricane Ian, there were 1,031 business applications issued across Orange County. Of those, 81 applicants had been approved for a loan for damage or economic disruption, 74 applicants had a verified property loss of \$7,789,194, and another 950 applicants are either “in-process”, have withdrawn, or were declined loans from the program. The losses were combined with known losses from SBA business data to estimate a total initial economic impact to business real property and contents of \$15,831,167, or \$20,580,517 when accounting for 30% in additional resilience costs on rebuilding damaged structures. After subtracting the SBA payouts to businesses, a total of \$13,047,152 in unmet economic revitalization needs remain. This total accounts for resiliency costs.

During the community engagement process, some comments were received related to economic development and recovery. Of the survey respondents, 3.85% reported known business closures and/or relocation of key businesses as a result of Hurricane Ian. Additionally, 12% of respondents indicated a need to fund activities that encourage job creation, business development and economic recovery.

It should be noted that Orange County has recently implemented initiatives to assist businesses with economic recovery. More specifically, nearly 8,000 Orange County small businesses received a total of \$80M in small business grants utilizing CARES funding. Close to 65% of those dollars went toward minority and women-owned businesses. In addition, the county provided \$31.3M in business assistance with funding available through the American Rescue Plan. Using these funds, Orange County established the Small Business BOOST program to provide grants to local small businesses, home-based businesses, and gig workers. The grant funds can be used for business expenses, including wages, mortgages, rent, utilities, payroll, and other costs. Grants are non-repayable and are issued on a “first-come, first-served” basis to qualified applicants. Finally, to help revitalize business zones in designated corridors by improving the aesthetic appeal for shoppers and business owners, Orange County’s BANC Program (Business Assistance for Neighborhood Corridors) provides façade grants to small businesses.

**Other needs:** Additional needs reported during the community engagement and outreach process were related to public services (e.g., housing counseling, job training and placement, mental and health services, etc.), services for special needs populations, to

include seniors, persons with disabilities, and homeless individuals and families, and needs related to pre-disaster preparation and post-disaster response.

Overall, addressing these needs will require sustained commitment, collaboration, and resource allocation from various sectors, including government bodies, community organizations, businesses, and concerned citizens, to facilitate the holistic recovery and resilience-building of Orange County post-Hurricane Ian.

#### 1.4. Unmet Need and Proposed Allocation

Prior to the obligation of CDBG-DR funds, Orange County is required to submit a plan detailing the use of funds to the U.S. Department of Housing and Urban Development (HUD). The plan must include the criteria for eligibility, and state how the use of these funds will address long-term recovery and restoration of infrastructure and housing, economic revitalization, and mitigation in the most impacted and distressed areas. In the case of Orange County, the whole county, to include all of its thirteen municipalities, was identified as the most impacted and distressed area (MID). Orange County Housing and Community Development Division is the administering agency for these recovery funds.

Additionally, all CDBG-DR funded activities must meet the minimum requirements of the program. This means that each activity must:

- Be a CDBG eligible activity;
- Meet a National Objective of the CDBG program; and
- Address a direct or indirect impact of the major disaster in a Presidentially declared area (Hurricane Ian).

In compliance with these requirements, Orange County has developed this CDBG-DR Action Plan for disaster recovery to describe how the allocated funding will be administered. The programs and activities outlined in this Action Plan are supported by the findings of the unmet needs' assessment included in this document, along with community engagement and outreach, and collaboration with local community stakeholders and county residents. These sources helped determine the remaining unmet needs, as required by HUD.

Based on the identified unmet needs and the county's allocation of CDBG-DR funds, the following budget is being proposed in the Action Plan to implement strategies and activities addressing unmet and mitigation needs to ensure Orange County's long-term recovery from the effects of Hurricane Ian.

<u>Category</u>	<u>Remaining Unmet Needs</u>	<u>% of Unmet Needs</u>	<u>Program Allocation</u>	<u>% of Program Funds</u>
<b>Housing</b> <i>(rehab &amp; new housing construction)</i>	\$253,300,768	59.31%	\$108,746,160	49.5%
<b>Infrastructure &amp; Public Facilities</b>	\$160,700,743	37.63%	\$59,322,240	27%
<b>Mitigation</b>	\$0	N/A	\$28,658,000	13%
<b>Economic Revitalization</b>	\$13,047,152	3.06%	\$0	0%
<b>Public Services</b> <i>(includes economic recovery activities)</i>	-	N/A	\$7,000,000	3.2%
<b>Administration</b>	-	N/A	\$10,985,600	5%
<b>Planning</b> <i>(studies)</i>	-	N/A	\$5,000,000	2.3%
<b>TOTAL</b>	<b>\$427,048,663</b>	<b>100%</b>	<b>\$219,712,000</b>	<b>100%</b>

**Table 2. Remaining Unmet Needs and Proposed Funding Allocations**

The proposed allocation of funding described in this Action Plan includes housing, infrastructure, and public service activities, as well as the required minimum set aside for mitigation activities and funds for planning and administration.

The proposed programs and methods of distribution include a county-wide homeowner’s rehabilitation program, new affordable housing construction, especially for special needs individuals, the County’s infrastructure improvement program, and competitive awards for projects proposed by local jurisdictions, non-profits and community partners to address as much of unmet needs as possible, with an emphasis on outreach and assistance for the most vulnerable and hard to reach populations impacted by Hurricane Ian.

The primary objectives of the Action Plan are to:

1. Preserve existing housing stock and expand sustainable and affordable homeownership and rental opportunities for Orange County residents;
2. Build resilient communities by strengthening neighborhoods impacted by the disaster through investments in infrastructure and public facilities;
3. Enhance community resiliency and economic stability by providing expanded access to public services that ensure housing stability and self-sufficiency of the County residents; and
4. Promote and ensure fair access to housing for all residents.