

Baldwin County CDBG-DR Local Recovery Plan

Public Meeting

July 31, 2024, in Foley, AL
August 7, 2024, in Bay Minette, AL

BALDWIN
— COUNTY, ALABAMA —
EST. 1809



Agenda

PUBLIC MEETING

- Introductions
- CDBG-DR and Local Recovery Plan overview and timelines
- Recovery unmet needs
- Local Recovery Plan programs
- Comments and questions



HON. BILLIE JO UNDERWOOD
Commission Chairman

HON. MATTHEW MCKENZIE
Commission Chairman

HON. JAMES BALL
Commission Chairman

HON. CHARLES GRUBER
Commission Chairman

BRIAN UNDERWOOD
Director, Grants

KATRINA TAYLOR
Grants Administrator

TAYLOR BUFKIN
*Public Information
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TED GUILLOT
Vice President

ANGIE TRAILL
Project Manager



JENNIFER JENKINS
Communications Specialist

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Communications Specialist

Purpose

PUBLIC MEETING

- Overview on CDBG-DR and Local Recovery Planning Program requirements
- How the Baldwin County Local Recovery Plan proposes to use funds for recovery.

Please note, this meeting is not intended to discuss specific project ideas or applications for LRP funding and does not include information on the ADECA HRAP program.

CDBG-DR & Local Recovery Planning Overview

Baldwin County CDBG-DR Local Recovery Plan





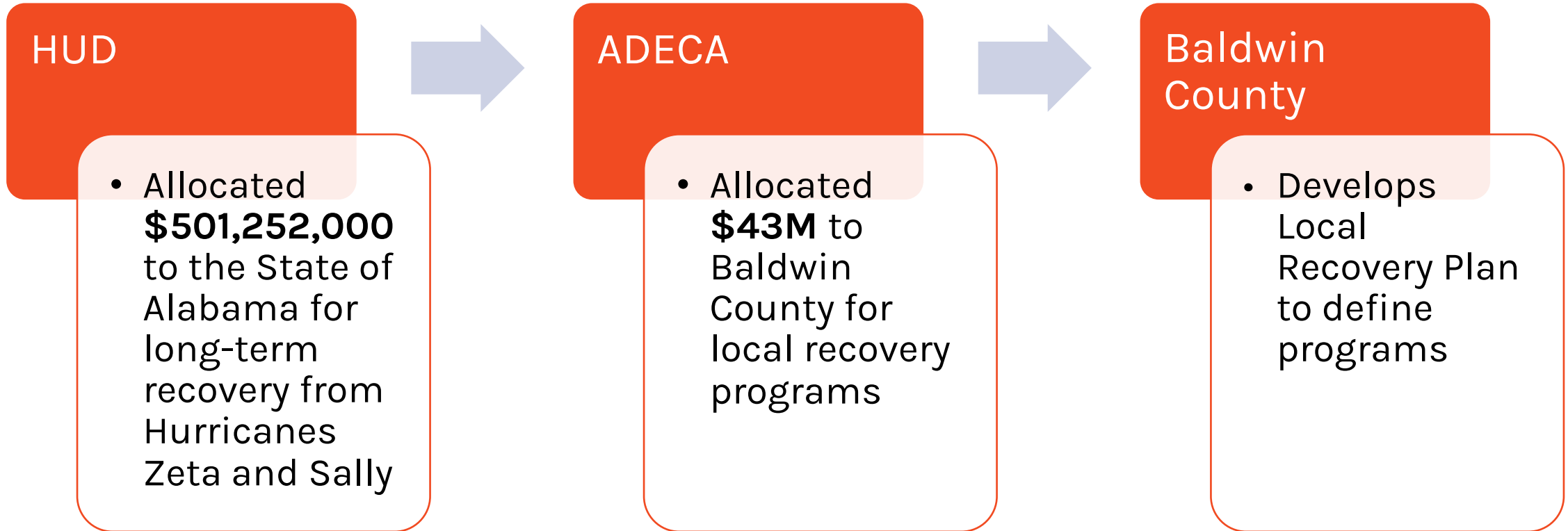
CDBG - Disaster Recovery (DR)

OVERVIEW

- CDBG-DR funds are used to assist local communities in:
 - Recovering housing losses,
 - Rebuilding infrastructure,
 - Addressing economic revitalization needs,
 - Funding planning and public services, and
 - Becoming more resilient to future disasters to reduce damages.

CDBG-DR Process

OVERVIEW



Local Recovery Plan

OVERVIEW

What is a Local Recovery Plan?

- ADECA's Local Recovery Planning Program (LRPP) assists local governments, like Baldwin County, in developing efficient, equitable, and compliant Local Recovery Plans (LRPs).
- Baldwin County's LRP identifies storm impacts and community needs, and determines how CDBG-DR funds may be used to address recovery needs, increase resilience to future disasters, and improve outcomes
- The \$43 million grant will fund multiple projects and may be combined with other state or federal funds.

Local Recovery Plan

OVERVIEW

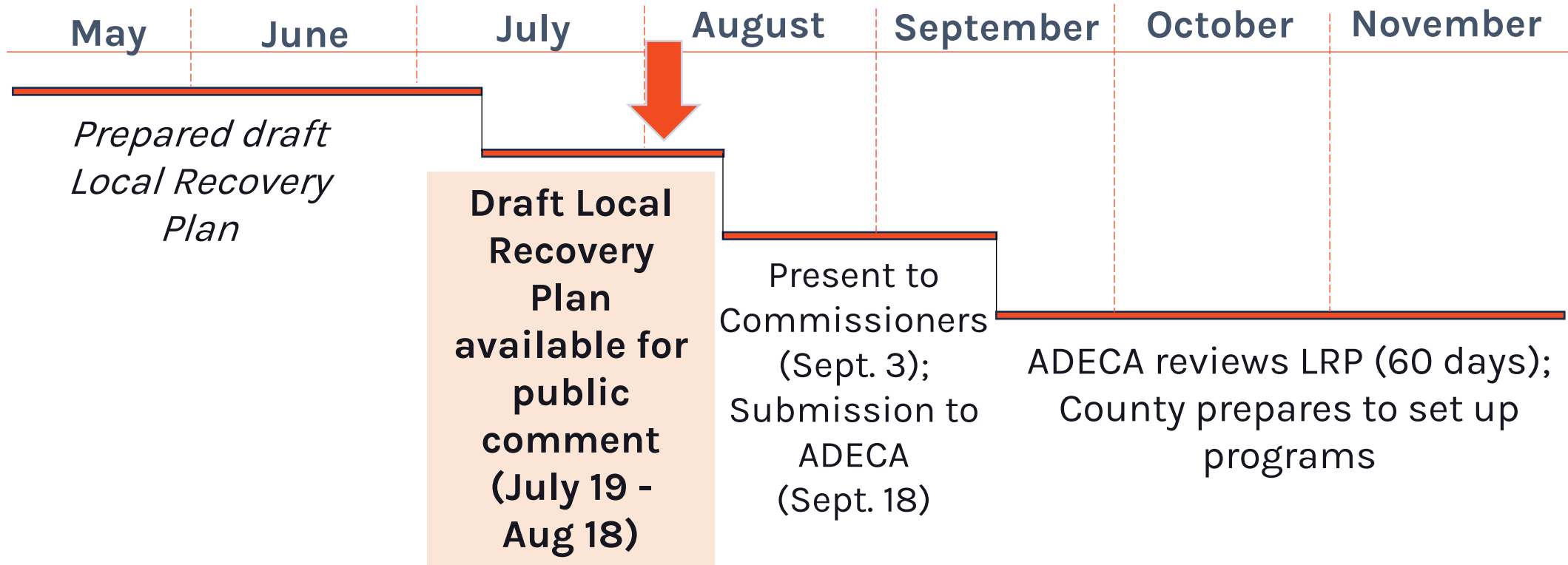
- The draft Local Recovery Plan is available on the Baldwin County website at:

<https://baldwincountyal.gov/departments/grants/cdbg-dr/baldwin-county-local-recovery-plan>

- Public review and comment period is open until August 18th
- Questions and comments will be collected as part of today's agenda

Timeline

LOCAL RECOVERY PLAN



Timeline

LOCAL RECOVERY PLAN

When will LRP funds be available?

- Baldwin County will be able to start programs **after** the LRP is approved
- Proposals or applications for projects can be collected when programs begin operating
- Dates for this process are to be determined



Community Recovery Needs

Baldwin County CDBG-DR Local Recovery Plan



Housing

IMPACTS & CONDITIONS

- 28,000+ owner households with damage (\$615M), including 1,303 households with major/severe damage (\$28M)
- 1,988 rental households with damage (\$11M), including 671 households with major/severe damage (\$3.7M)
- Rental housing costs have increased by 12% since 2020
- Current median home sale price is \$356,900

ASSISTANCE RECEIVED

- Baldwin County residents received \$30.6M in housing assistance from FEMA, SBA, and Flood Insurance
- Owner-occupied housing unmet need addressed by state's Housing Recovery Alabama Program (HRAP)

Estimated Remaining Need

\$194,785,457

Infrastructure

IMPACTS & CONDITIONS

- Storms caused downed trees and powerlines, and widespread flooding
- FEMA provided \$162.2 M for emergency recovery projects costs, including debris removal
- Local costs for FEMA projects was \$17M

REMAINING NEEDS

- Municipal and county remaining needs include drainage improvement, flood prevention, water and sewer improvements, road and facility repairs
- Mitigate risk to limit impacts from future storms and flooding

Estimated Remaining Need

\$120,900,185

Economic Revitalization

IMPACTS & CONDITIONS

- Baldwin County had an estimated impact in losses of \$385,255,901 for all businesses
- SBA provided \$54M in total benefits to businesses
- Baldwin County provided \$25M for business and workforce development projects

Estimated Remaining Need

\$299,419,738

OPPORTUNITIES

- Workforce development programs are being implemented by:
 - South Baldwin Regional Workforce Development Authority,
 - Daphne Innovation + Science Complex, and
 - Baldwin County Board of Education
- Employment opportunities from new businesses, including Novelis and Magnolia Material Recovery Facility, are anticipated during 2025

Disaster Recovery Programs

Baldwin County CDBG-DR Local Recovery Plan



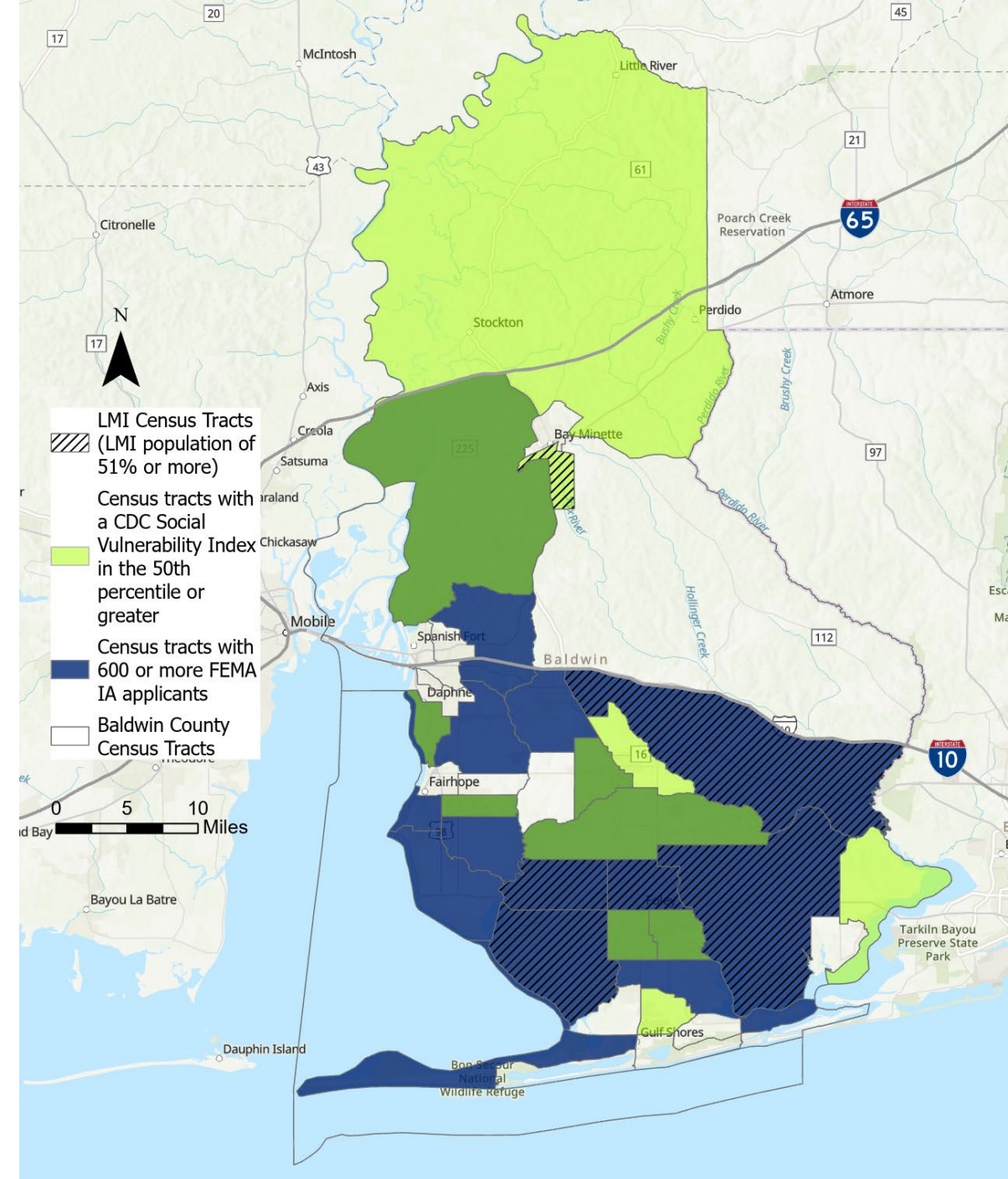
MID Recovery Zones

Vulnerable Populations & Disaster Impacts

Census Tract Criteria:

- CDC Social Vulnerability Index in the 50th percentile or greater
- 600 or more FEMA IA applicants
- 51% or more low- to moderate-income (LMI) households

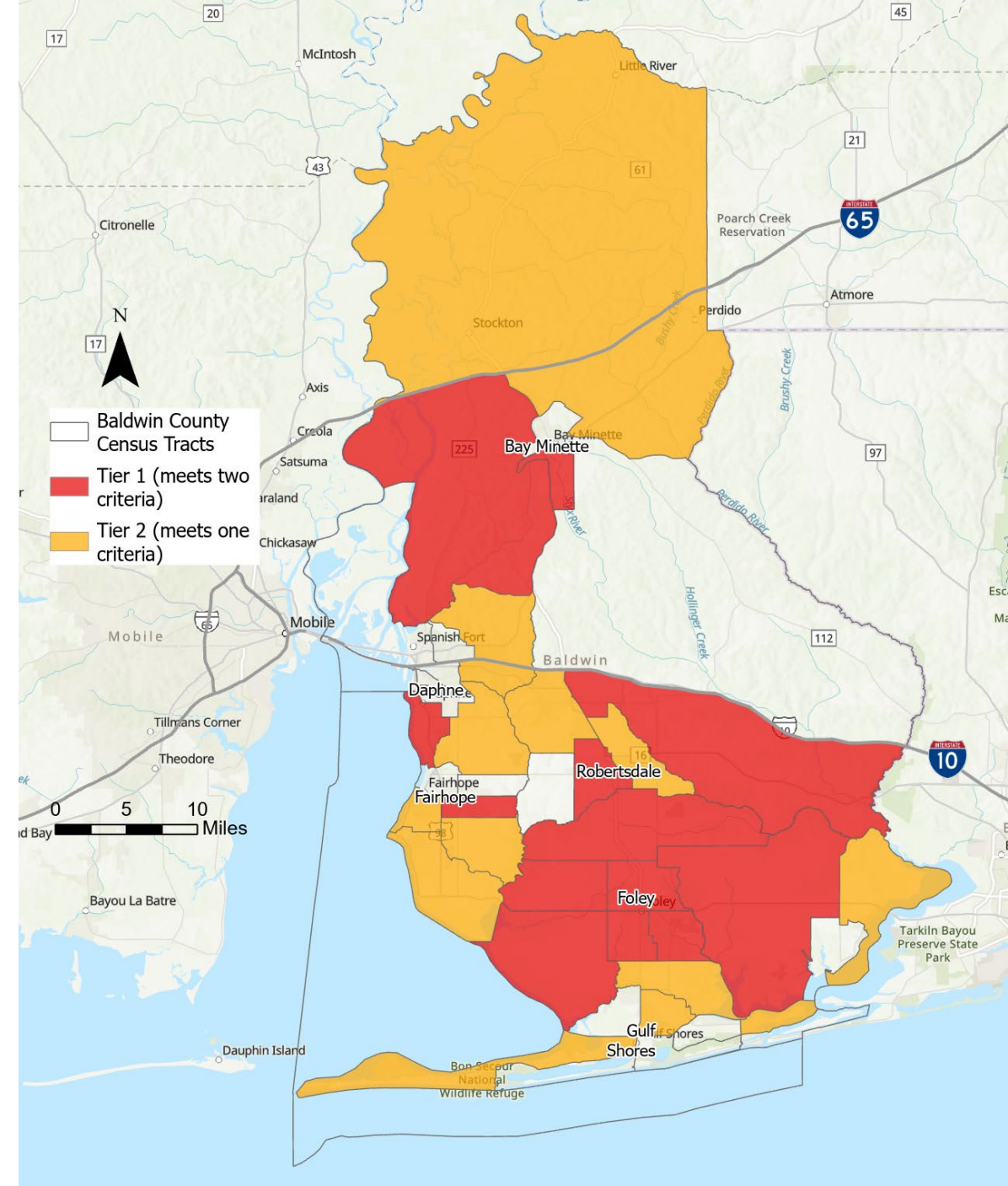
There are no census tracts that meet **all three** of the criteria listed above.



MID Recovery Zones

Priority Areas by Census Tract Criteria

- Bay Minette
- Portions of Stapleton
- Robertsdale
- Silverhill
- Summerdale
- Foley
- Elberta
- Magnolia Springs
- Portions of Fairhope
- Portions of Daphne



Program Requirements

LOCAL RECOVERY PLAN

- **Expenditure Deadline:** All funding must be expended by May 2026 (based on the County's agreement with ADECA)
- **Mitigation:** 15% of the allocation must be used for mitigation activities
- **Overall Benefit Priority:** Projects will prioritize serving Low-to-moderate income persons (those earning 80% of area median income and below)
- **Eligible Activity Types:** Housing, Infrastructure, Economic Revitalization

Program Priorities

LOCAL RECOVERY PLAN

- Serve low-income and/or vulnerable populations
- Serve current or former residents who were impacted by the storms
- Benefit a MID Recovery area
- Have a clear “tie-back” or relation to Hurricane Sally or Zeta and address direct or indirect disaster-related impacts
- Achievable within grant timeline/expenditure deadline
- Cost reasonable and feasible

Recovery Programs

CDBG-DR PROGRAM OVERVIEW

INFRASTRUCTURE

\$24,142,626

Rebuild or replace impacted public infrastructure

HOUSING

\$19,219,010

Improve access to existing housing stock

Housing Program

LRP PROGRAMS

Homeownership Assistance Program - \$19,219,010

- Provide disaster-impacted, low-income households support to return to or stay in Baldwin County in the face of rising housing costs
- Assistance is need-based to meet gap for what is reasonably affordable for the applicant, up to a maximum award amount
- Program will provide housing counseling through non-profits or other partners
- Homeowner is required to maintain the house as primary residence for 5 years
- **Goal: Assist 200 households with homeownership**

Homeownership Program

LRP PROGRAMS

How will households apply to the program?

- Homebuyers must qualify for a pre-approved mortgage based on income, credit score, debt, and savings
- Lenders identify homebuyers that meet LRP program criteria
- Household income for a family of four at 80% of area median income in Baldwin County is \$71,300 (FY2024)

Example Mortgage Calculation	
Mortgage Amount (pre-approved)	\$300,000
<i>Monthly Income</i>	<i>\$6,000</i>
<i>Interest Rate</i>	<i>7.5%</i>
Monthly Mortgage (with escrow)	\$2,450

Homeownership Program

LRP PROGRAMS

How will CDBG-DR funds help?

- CDBG-DR funding supplements the total housing purchase by contributing to the down payment, lowering the monthly mortgage cost
- Enables low-income households to achieve homeownership goal at a mortgage amount they can afford

Example Mortgage Calculation	
Mortgage Amount (Pre-approved)	\$300,000
<i>House Sale Price</i>	<i>\$350,000</i>
<i>CDBG-DR Assistance</i>	<i>\$50,000</i>
Total Loan Amount	\$300,000

Infrastructure Programs

LRP PROGRAMS

How will CDBG-DR funds help with infrastructure?

- Address repairs to roads, drainage or sewer that need to be built back
- Make improvements to allow system functionality during future storms
- Support housing recovery needs by improving access, safety and quality of residential areas

Infrastructure Programs

LRP PROGRAMS

County Priority Infrastructure Program (CPIP) - \$10,762,373

- Allows the County to address and prioritize recovery needs that have a broader and/or county-wide impact
 - **Eligible project types:** sewer and drainage improvement or construction, roadway repairs
 - **Ineligible project types:** Dredging, removal of vegetation, debris removal, emergency management plans
- Allows for larger mitigation efforts in projects

Infrastructure Programs

LRP PROGRAMS

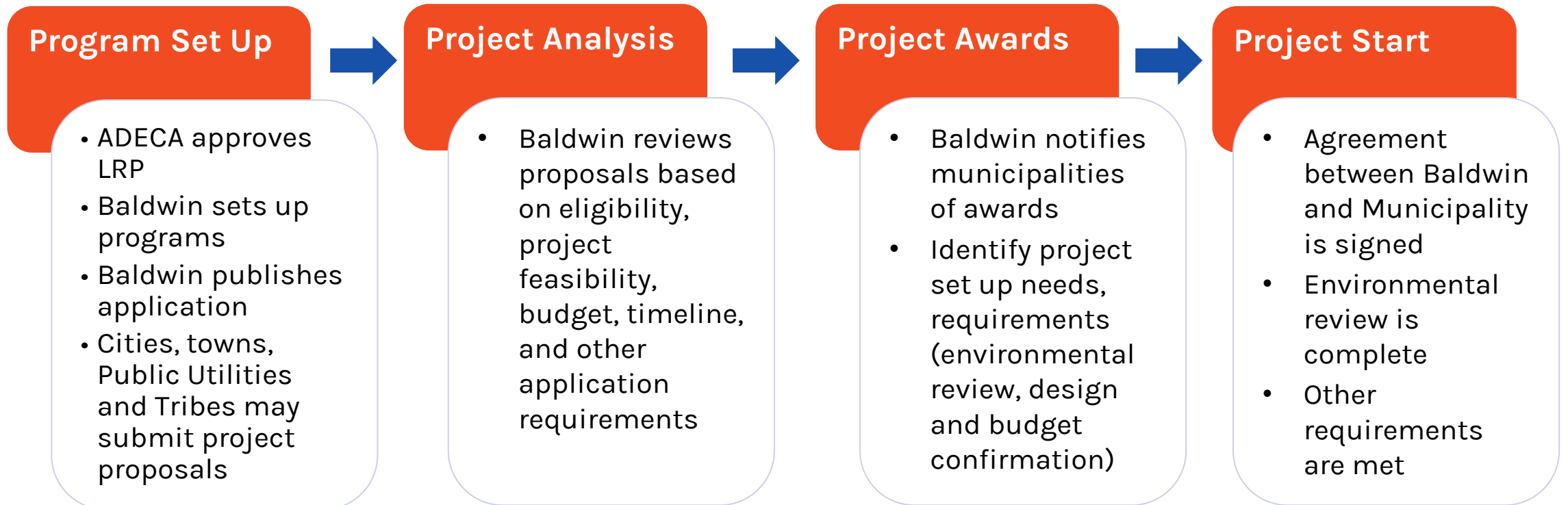
Local Government Recovery Infrastructure Program (LGRIP) - \$13,362,253

- Focus on assisting local governments and tribal communities in their infrastructure recovery needs
 - **Eligible project types:** sewer and drainage improvement or construction, roadway repairs
 - **Ineligible project types:** Dredging, removal of vegetation or debris, emergency management plans
- May include mitigation activities within project
- Awards will be made through an application process

Infrastructure Programs

LRP PROGRAMS

How will project proposals be submitted for LGRIP?



Questions & Comments

Baldwin County CDBG-DR Local Recovery Plan



Questions & Comments

LOCAL RECOVERY PLAN

- Questions, comments, and discussion during the meeting will be taken into consideration for the final LRP
- Written comments submitted via comment card or to bccgrants@baldwincountyal.gov will be documented as part of the Public Comment process in the LRP

Next Steps

LOCAL RECOVERY PLAN

- The Local Recovery Plan Draft is available on the Baldwin County website in English and Spanish at:

<https://baldwincountyal.gov/departments/grants/cdbg-dr/baldwin-county-local-recovery-plan>

- **Comments:** Provide in writing on comment card, to bccgrants@baldwincountyal.gov, or via mail to the Grants Department (322 Courthouse Square, Suite 11, Bay Minette, AL)