



# Understanding CDBG-DR

## COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RECOVERY

On December 21, 2024, U.S. Congress appropriated \$1.6 billion in federal funds to aid Maui's recovery efforts. The funding will be provided to the County of Maui through the U.S. Dept. of Housing and Urban Development (HUD) and are grant funds referred to as Community Development Block Grant Disaster Recovery (CDBG-DR). CDBG-DR funds are considered as funding of last resort to address unmet needs and help bridge funding gaps.



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Committee Chair

## What is CDBG-DR?

Community Development Block Grant Disaster Recovery (CDBG-DR) grant funds are appropriated by Congress and allocated by the U.S. Department of Housing and Urban Development (HUD) to rebuild disaster-impacted areas and provide crucial seed money to start the long-term recovery process.



Funding is primarily used for **Housing**, but can also be used for **Infrastructure, Economic Revitalization, Public Services, and Hazard Mitigation**.



It is important to note that CDBG-DR is considered last-resort funding and is used to address unmet needs and bridge funding gaps.

## Who benefits from this funding?

CDBG-DR funds primarily benefit LMI (Low-To-Moderate Income) persons and communities, and other vulnerable members of the community who have been **directly impacted** by the disaster.

### What is the household income limit to be considered LMI (Low-To-Moderate Income)?

LMI (Low-To-Moderate Income) is considered to be 80% of an area's median household income. For Maui County in 2024, the median income as determined by HUD was \$110,800.

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
80%	\$69,840	\$79,840	\$89,840	\$99,760	\$107,760	\$115,760	\$123,760	\$131,760



### Who is considered "vulnerable"?

HUD identifies and prioritizes assistance for vulnerable populations that are disproportionately affected by disasters.

Broad Categories of Vulnerable Populations for CDBG-DR include:

- Low- and moderate-income (LMI) persons or households
- Kupuna
- People experiencing homelessness
- People with disabilities (includes people with physical, mental, or developmental disabilities)

If your household income exceeds the LMI limit you may not be eligible for the direct benefits provided by CDBG-DR funding. However, there could still be indirect benefits, such as improved infrastructure, community-wide recovery efforts, and other resources that support the overall resilience of the County. Additionally, the County may offer other programs or resources through different funding sources that may be more applicable to households above the LMI limit.



## What is the Action Plan? Does the community have any say in it?

The CDBG-DR Action Plan outlines activities that the County will undertake under its recovery and mitigation program. Community input is being collected via public hearings and online submissions. Based on the community feedback, the County may revise the draft Action Plan. The revised Action Plan will be presented to the community in April 2025.

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## What can I do now in preparation for the CDBG-DR programs?

Programs will be finalized once the proposed Action Plan is approved by HUD. If you are considering applying for CDBG-DR-funded programs that you may be eligible for, you can do the following things to prepare:

- Collect financial documents (proof of income, bank statements, tax returns, etc.)
  - Keep records of all financial assistance received (FEMA, Rental Assistance Payments, CNHA, etc.)
  - Keep records of insurance claims filed and proceeds received
  - Stay informed via community meetings and [MauiRecovers.org](https://mauirecovers.org)
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## Can any of the funds be directly distributed to individual survivors?

CDBG-DR funds are required to be used for programs that directly benefit individual survivors, such as rebuild assistance for eligible homeowners, and cannot be directly distributed to survivors.

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## How is CDBG-DR funding a part of the County's Long-Term Recovery Plan?

CDBG-DR funds will be one of several funding sources utilized by projects in the County of Maui's Long-Term Recovery Plan for Lahaina. For these funds, the County will consider all disaster recovery projects in the Long-Term Recovery Plan that are CDBG-DR eligible.





# Process & Next Steps

The County has developed a **required draft Action Plan** that outlines how the CDBG-DR funds will be spent. That plan will be presented to the community for review and feedback in March 2025. The County will then make any necessary revisions to the draft and submit a final Action Plan to HUD for approval. Once HUD approves the Action Plan, funds will be released to the County and program implementation can begin.



- Present draft CDBG-DR Action Plan to community for comments, revise as needed.
- Submit to HUD for approval.

**Spring 2025**



- HUD approves Action Plan.
- Funds to be disbursed to County of Maui.
- Application intake begins.

*Anticipated date*  
**Summer 2025**



- County of Maui, along with various non-profits and other agencies, begin implementation of programs

*Anticipated date*  
**Fall 2025**



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