Community Development Block Grant Disaster Recovery 2023-2024 Unmet Needs Assessment

Oklahoma Department of Commerce Community Development Division

OKLAHOMA Commerce

CDBG-DR Unmet Needs Assessment - 2023

Unmet Needs Analysis

The unmet needs analysis evaluates the housing impacts of DR-4706 and DR-4776 using applicant-level FEMA Individual Assistance data provided to ODOC. April 23, 2026, dataset estimates overall housing need, distinguishes impacts inside and outside HUD-identified MID ZIP Codes, assesses owner damage, estimates remaining homeowner unmet need after FEMA assistance, and documents renter impacts. These findings inform the allocation strategies in this Action Plan. Additionally, ODOC used U.S. Small Business Administration data for this analysis. This analysis is an estimate of housing need, not a complete measure of all long-term recovery needs. FEMA Individual Assistance (FEMA-IA) data reflect households that applied for FEMA assistance, not all affected households, and FEMA-verified losses do not capture all recovery costs or all other sources of assistance. ODOC conducted this analysis using R to clean and standardize the FEMA dataset, identify HUD MID geographies, estimate homeowner unmet need, and produce the tables and charts in this section.

To satisfy HUD's unmet needs requirements, ODOC evaluated the three core recovery domains of housing, infrastructure, and the economy. For each domain, ODOC reviewed available data to identify disaster-related damage, known or reasonably available recovery assistance, and remaining unmet need. This analysis considers FEMA-IA, SBA disaster loan data, FEMA Public Assistance data, available state and local information, and pre-disaster conditions that may have been exacerbated by DR-4706 and DR-4776.

The unmet need calculation follows the basic structure of documented disaster-related need, less assistance available from FEMA, SBA, insurance, other federal assistance, state or local resources, private capital, or other sources, equals remaining unmet need. Because some sources do not fully capture all household, business, or community recovery costs, the figures in this section should be understood as conservative estimates based on the best available data.

Disaster Recovery Unmet Needs Assessment by Cost Category

Cost Categories	A Direct and Indirect Need	B Financial Assistance Budgeted and Obligated	A-B Unmet Need
Economic Development	$46,081,300.00	$6,000,000.00	$40,081,300.00
Emergency Shelters, Interim, and Permanent Housing	$0.00	$0.00	$0.00
Infrastructure	$17,873,126.00	$7,811,751.00	$10,061,375.00
Owner-Occupied Housing	$20,672,999.00	$20,672,999.00	$0.00
Public Housing and Other Affordable Housing	$0.00	$0.00	$0.00
Public Service	$0.00	$0.00	$0.00
Rental Housing	$8,930,786.00	$0.00	$8,930,786.00

Table #4

Owner-occupied

ODOC estimated owner-occupied housing unmet need using FEMA-IA data and SBA Disaster Home Loan data, consistent with HUD's Action Plan Review Checklist and the unmet needs assessment framework described in HUD's 2023/2024 Allocation Announcement Notice (AAN). The analysis first identified owner-occupied households with disaster-related damage in the DR-4706 and DR-4776 presidentially declared disaster areas. Housing damage was classified into HUD damage categories of Major-Low, Major-High, and Severe based on FEMA inspection and verified loss information.

To estimate remaining unmet need, ODOC matched FEMA applicant records to SBA Disaster Home Loan records and incorporated actual SBA housing loss information where sufficient matched records were available. For damage categories with limited SBA matches, ODOC applied HUD AAN-informed repair cost multipliers to estimate expected repair costs. FEMA housing assistance and SBA assistance were then considered in the calculation to estimate the portion of disaster-related housing damage that remained unmet. Consistent with HUD guidance, the analysis focused on households experiencing major or severe damage, as these households represent the greatest long-term recovery needs.

The resulting analysis identified an estimated $20,672,999 in owner-occupied housing unmet need across the DR-4706 and DR-4776 disaster declarations. The estimates were further analyzed by HUD MID ZIP Codes and State MID areas to support program design and ensure compliance with HUD's expenditure requirements.

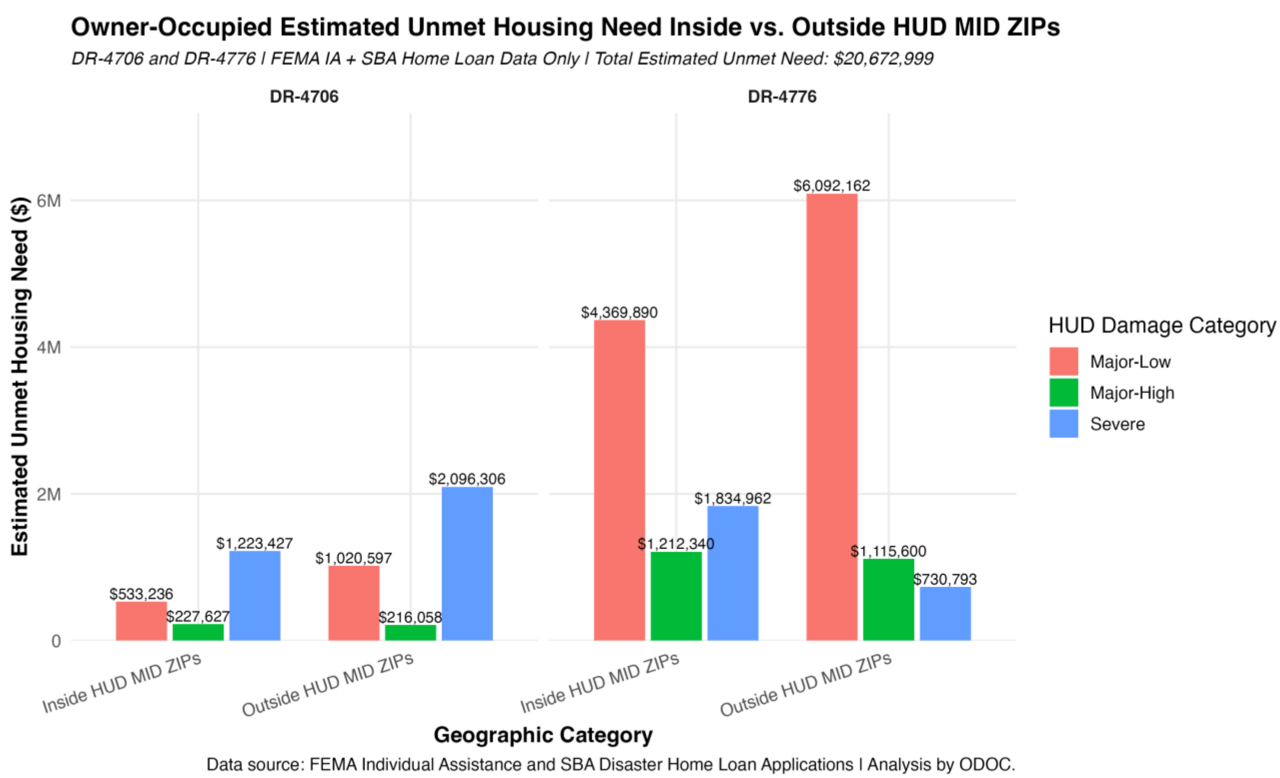

Figure 1

The chart demonstrates that owner-occupied housing recovery needs are concentrated in both HUD MID and State MID areas, with the largest unmet needs occurring within the DR-4776 disaster declaration. Of the estimated $20.7 million in statewide owner-occupied housing unmet need, approximately $9.4 million is located within HUD MID ZIP Codes and approximately $11.3 million is located outside of HUD MID ZIP Codes but within the broader disaster-affected areas. This distribution indicates that significant recovery needs exist throughout the impacted counties, even though HUD designated only four ZIP Codes as HUD MID areas.

Across both disaster declarations, Major-Low damage accounts for the largest share of unmet need, representing roughly $12.0 million of the total estimate. This finding suggests that many homeowners experienced substantial repair needs that were serious enough to create long-term recovery challenges, even if their homes were not classified as severely damaged. In DR-4776, Major-Low damage alone accounts for more than $10.4 million in unmet need, making it the single largest recovery category identified in the analysis.

The analysis also shows meaningful concentrations of severe damage in both declarations. Severe damage accounts for approximately $5.9 million in unmet need statewide, including more than $3.3 million associated with DR-4706. Although fewer households experienced severe damage than major damage, the per-unit recovery costs are substantially higher, resulting in significant unmet recovery needs. Collectively, these findings demonstrate a continued need for homeowner rehabilitation and reconstruction assistance throughout the disaster-impacted areas and support the allocation of CDBG-DR resources toward owner-occupied housing recovery activities.

The owner-occupied serious-damage population is geographically concentrated in 426 FEMA IA records that met the filter for owner-occupied, primary-residence, inspected, serious-damage households. Of these, 86 homeowners are in DR-4706, and 340 homeowners are in DR-4776. The largest county concentrations are in Murray County (83), Osage County (64), Carter County (51), McClain County under DR-4706 (37), and Pottawatomie County under DR-4706 (32).

Within the HUD MID ZIP Codes, the analysis identifies 209 seriously damaged owner-occupied households: 28 in ZIP 73010 for DR-4706, 48 in ZIP 73401, 77 in ZIP 73086, and 56 in ZIP 74002 for DR-4776. This shows that damaged homeowners are located both inside and outside the HUD MID ZIPs, but the HUD MID ZIPs contain nearly half of the serious owner-occupied damage records, with especially strong concentrations in Murray, Osage, Carter, and McClain.

Disaster Survivor Counts by County and Damage Severity Tier

Disaster Number Clean	Disaster Label	Eligible County	Damage Tier Label	Major High Survivors	Major Low Survivors	Severe Survivors	Total Serious Damage Survivors
4706	DR-4706	Cleveland	Major-High	1	0	0	1
4706	DR-4706	Cleveland	Major-Low	0	8	0	8
4706	DR-4706	Cleveland	Severe	0	0	8	8
4706	DR-4706	McClain	Major-High	4	0	0	4
4706	DR-4706	McClain	Major-Low	0	13	0	13
4706	DR-4706	McClain	Severe	0	0	20	20
4706	DR-4706	Pottawatomie	Major-High	3	0	0	3
4706	DR-4706	Pottawatomie	Major-Low	0	20	0	20
4706	DR-4706	Pottawatomie	Severe	0	0	9	9
4706	DR-4706	All Eligible Counties	N/A	8	41	37	86
4776	DR-4776	Carter	Major-High	9	0	0	9
4776	DR-4776	Carter	Major-Low	0	34	0	34
4776	DR-4776	Carter	Severe	0	0	8	8
4776	DR-4776	Craig	Major-High	0	0	0	0
4776	DR-4776	Craig	Major-Low	0	0	0	0
4776	DR-4776	Craig	Severe	0	0	0	0
4776	DR-4776	Hughes	Major-High	1	0	0	1
4776	DR-4776	Hughes	Major-Low	0	14	0	14
4776	DR-4776	Hughes	Severe	0	0	1	1
4776	DR-4776	Johnston	Major-High	1	0	0	1
4776	DR-4776	Johnston	Major-Low	0	3	0	3
4776	DR-4776	Johnston	Severe	0	0	0	0
4776	DR-4776	Kay	Major-High	0	0	0	0
4776	DR-4776	Kay	Major-Low	0	18	0	18
4776	DR-4776	Kay	Severe	0	0	0	0
4776	DR-4776	Lincoln	Major-High	0	0	0	0
4776	DR-4776	Lincoln	Major-Low	0	2	0	2
4776	DR-4776	Lincoln	Severe	0	0	0	0
4776	DR-4776	Love	Major-High	4	0	0	4
4776	DR-4776	Love	Major-Low	0	15	0	15
4776	DR-4776	Love	Severe	0	0	4	4
4776	DR-4776	McClain	Major-High	2	0	0	2
4776	DR-4776	McClain	Major-Low	0	0	0	0
4776	DR-4776	McClain	Severe	0	0	0	0
4776	DR-4776	Murray	Major-High	14	0	0	14
4776	DR-4776	Murray	Major-Low	0	58	0	58
4776	DR-4776	Murray	Severe	0	0	11	11
4776	DR-4776	Nowata	Major-High	0	0	0	0
4776	DR-4776	Nowata	Major-Low	0	1	0	1
4776	DR-4776	Nowata	Severe	0	0	0	0
4776	DR-4776	Okfuskee	Major-High	2	0	0	2

4776	DR-4776	Okfuskee	Major-Low	0	6	0	6
4776	DR-4776	Okfuskee	Severe	0	0	1	1
4776	DR-4776	Okmulgee	Major-High	1	0	0	1
4776	DR-4776	Okmulgee	Major-Low	0	5	0	5
4776	DR-4776	Okmulgee	Severe	0	0	0	0
4776	DR-4776	Osage	Major-High	18	0	0	18
4776	DR-4776	Osage	Major-Low	0	20	0	20
4776	DR-4776	Osage	Severe	0	0	26	26
4776	DR-4776	Ottawa	Major-High	0	0	0	0
4776	DR-4776	Ottawa	Major-Low	0	1	0	1
4776	DR-4776	Ottawa	Severe	0	0	0	0
4776	DR-4776	Pontotoc	Major-High	1	0	0	1
4776	DR-4776	Pontotoc	Major-Low	0	24	0	24
4776	DR-4776	Pontotoc	Severe	0	0	3	3
4776	DR-4776	Pottawatomie	Major-High	0	0	0	0
4776	DR-4776	Pottawatomie	Major-Low	0	6	0	6
4776	DR-4776	Pottawatomie	Severe	0	0	0	0
4776	DR-4776	Washington	Major-High	3	0	0	3
4776	DR-4776	Washington	Major-Low	0	15	0	15
4776	DR-4776	Washington	Severe	0	0	1	1
4776	DR-4776	Washita	Major-High	1	0	0	1
4776	DR-4776	Washita	Major-Low	0	6	0	6
4776	DR-4776	Washita	Severe	0	0	0	0
4776	DR-4776	All Eligible Counties	N/A	57	228	55	340

Table #5

Rental Housing

The renter unmet needs analysis identified 94 seriously damaged renter units across DR-4706 and DR-4776, using FEMA Individual Assistance renter damage indicators and SBA Disaster Home Loan Application data only. The estimated unmet rental housing need totals $8,930,786, with the majority of need concentrated inside HUD MID ZIP codes. Of the total, $6,864,426 is associated with renter units inside HUD MID ZIPs, compared with $2,066,360 outside HUD MID ZIPs. DR-4776 accounts for the largest share of renter need, totaling $7,434,848, while DR-4706 accounts for $1,495,938. By damage category, Severe damage represents the largest estimated need at $4,979,259, followed by Major-High at $2,112,193 and Major-Low at $1,839,334. The highest concentration of seriously damaged rental units is in DR-4776 within HUD MID ZIPs, where the analysis identified 68 across the Major-Low, Major-High, and Severe categories.

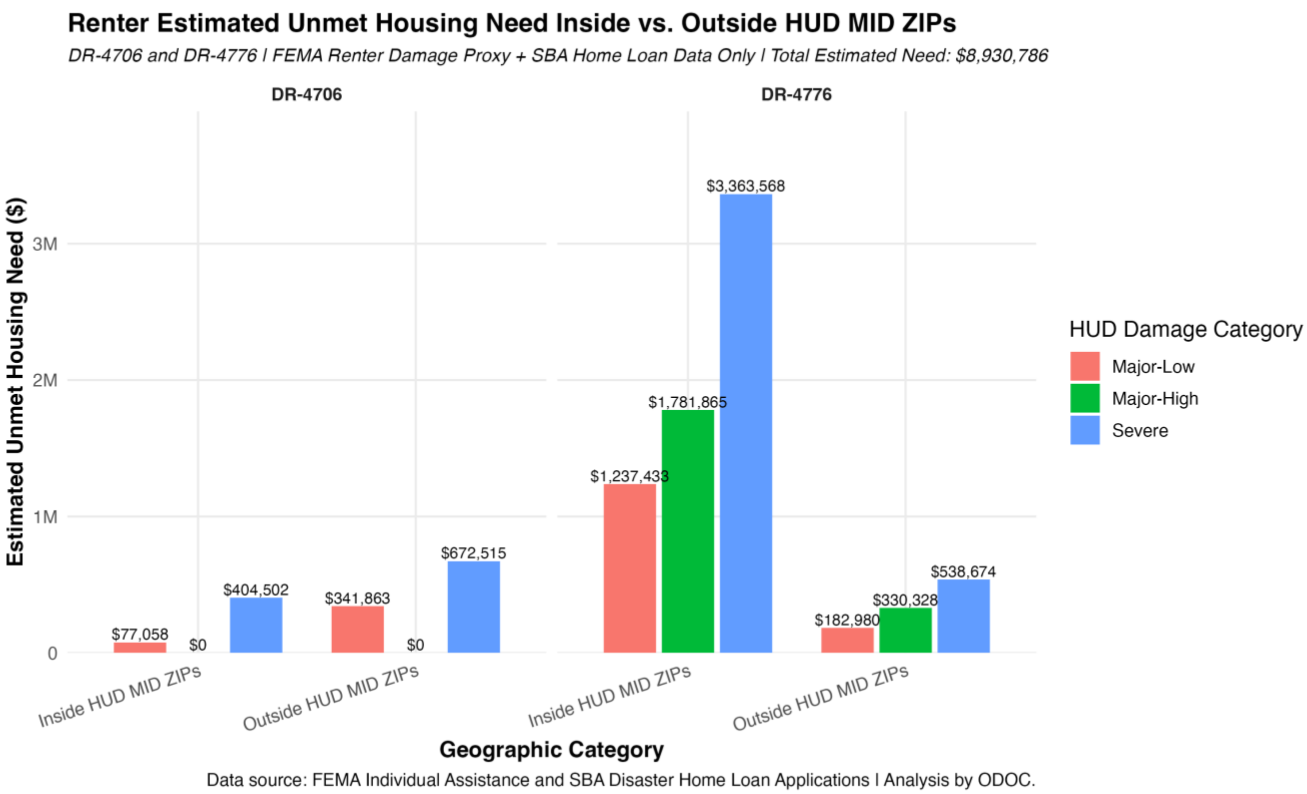

Figure 2

Emergency Shelters

ODOC administers HUD's Emergency Solutions Grant (ESG) program and regularly consults with CoCs, shelter providers, community action agencies, and other service organizations on homelessness and shelter needs. The State's Consolidated Plan reflects this broader consultation and notes that homelessness-related needs are addressed through coordinated federal, state, and local resources. ODOC reviewed HUD Housing Inventory Count (HIC) data for Oklahoma from 2022 to 2024 to assess emergency shelter capacity before and during disasters. The HIC reported 2,625 year-round Emergency Shelter beds statewide in 2022, 2,819 in 2023, and 2,844 in 2024, indicating a generally stable statewide emergency shelter inventory. ODOC surveyed CoC agencies to determine whether any emergency shelters were adversely affected by the two disasters, and none reported any damage.

Interim and Permanent Housing

Based on FEMA-IA data, local damage information, and the types of assistance typically available after a disaster, ODOC determined that interim housing needs were primarily addressed through non-CDBG-DR resources such as FEMA rental assistance. ODOC did not identify a separate, quantified group of households still in interim housing.

Public Housing

HUD also requires the State to assess public housing needs. On 9/16/2025, Oklahoma Housing Finance Authority (OHFA) reported that a tornado destroyed one public housing complex in Pontotoc County, affecting 24 units, and that all tenants were safely relocated. OHFA did not identify remaining unmet need for purposes of this Action Plan, and Pontotoc County is not a HUD MID area.

While public housing systems may have ongoing needs, the record reviewed for this Action Plan does not show a disaster-specific unmet need in the MID areas that would support a DR activity for public housing. Public housing needs will continue to be addressed primarily through existing HUD public housing and voucher programs and other available housing resources.

Affordable Housing

Oklahoma's affordable housing challenges predate these storms. The 2024 Oklahoma Housing Needs Assessment found significant affordability pressures, especially for extremely low- and very low-income households, and reported 202,469 cost-burdened renter households in 2021. It also found that Oklahoma's structural vacancy rate was 3.8%, below the commonly used benchmark of 5% for a smoothly functioning market, indicating continuing shortage conditions.

ODOC created a username on OFHA's Oklahoma Housing Needs Assessment portal, downloaded raw county level data, and analyzed it in R to understand housing conditions in HUD and State identified MID areas. The results show consistent increases in housing costs and affordability costs across these counties. Median gross rent rose in nearly every MID county between 2013 and 2023, often by several hundred dollars per month. At the same time, median home values also increased substantially. Despite these increases, the number of cost burdened owner households is also increasing, which indicates that many households spend a significant portion of their income on housing. OFHA's data demonstrates housing affordability challenges are intensifying in MID counties.

The HOME-ARP Allocation Plan reached similar conclusions, identifying substantial housing and service gaps and describing affordable housing access as a top priority raised through consultation and public input. The plan found a current non-homeless housing gap of 98,200 households, including 67,970 renter households at or below 30% AMI with one or more severe housing problems and 30,230 renter households between 30% and 50% AMI with one or more severe housing problems.

HUD's Housing Choice Voucher dashboard shows that Oklahoma is using its voucher funding, but the program is still having trouble helping families find housing. The "Housing Choice Voucher Budget & Reserves" dashboard shows that funds are being spent and reserves are low. However, the "Housing Choice Voucher Leasing" and "Housing Choice Voucher Leasing Changes" dashboards show that the share of vouchers actually leased has gone down over time. This means some families could have vouchers but still cannot find a unit they can use with the voucher. The "Housing Choice Voucher – Per Unit Cost (PUC)" dashboard also shows that housing costs have increased, which can reduce the number of households that can be helped. The "HCV – Special Purpose Vouchers" and "HCV – Project Based Vouchers Leasing" dashboards show that some targeted voucher programs are helping, but they are not large enough to solve the broader affordable housing problem. HUD's various dashboards show that Oklahoma has ongoing affordable housing needs especially because rents are rising and available units are limited.

Pre-Disaster Homeless

HUD requires an annual count of individuals and families experiencing homelessness. This count, known as the Point-in-Time Count, is completed during the last ten days in January. Since 2020, homelessness across Oklahoma has increased, including during the 2023-2024 disasters. HUD requires an annual count of individuals and families experiencing homelessness. This count, known as the Point-in-Time Count, is completed during the last ten days in January. Since 2020, homelessness across Oklahoma has increased, including during the 2023-2024 disasters. ODOC has no data on whether homelessness has increased in the eligible DR 2023-2024 counties due to the severe storms.

Community Profiles

ODOC developed profiles of MID ZIP codes using U.S. Census Bureau ACS 5-year estimates to compare population, income, housing tenure, and housing stock conditions across the affected areas. Because Census data are published for ZIP Code Tabulation Areas, the MID ZIP codes are approximated using Census ZCTAs. These profiles provide baseline context for understanding differences in local conditions and potential recovery needs among the MID areas.

The MID ZIP codes vary considerably in scale. ZIP code 73401 has the largest population by a substantial margin, followed by 73010, while 73086 and 74002 are considerably smaller. The average household size is highest in 73010 and 74002, suggesting that, although these areas have smaller populations, affected households may include larger household units.

Economic conditions also differ across the MID ZIP codes. ZIP code 73010 has the highest median household income and the lowest poverty rate among the profiled areas. By contrast, 73401 has the highest poverty rate, followed by 74002 and 73086. These differences suggest that the MID areas do not have uniform economic conditions, and that some communities may face greater barriers to recovery due to lower household incomes and higher poverty rates.

Housing tenure patterns show that all four MID ZIP codes are predominantly owner-occupied. However, 73401 has the highest renter-occupied share, while 73010 has the lowest. This distinction is relevant to housing recovery because owner-occupied areas may face greater demand for rehabilitation or reconstruction assistance. In contrast, renter-heavy areas may raise additional concerns about tenant displacement, landlord participation, and rental housing availability.

Housing stock age also varies meaningfully. ZIP codes 73086 and 73401 have the highest shares of housing units built before 1980, indicating older housing stock and potentially greater rehabilitation vulnerability. ZIP code 73010 has the lowest share of pre-1980 housing, suggesting comparatively newer housing stock. Taken together, these indicators show that the MID ZIP codes differ not only in population size but also in economic vulnerability, tenure composition, and housing stock conditions.

Infrastructure

HUD's AAN calculates infrastructure unmet need using FEMA Public Assistance data, specifically the expected local cost share needed to repair permanent public infrastructure in PA Categories C–G to pre-storm condition. This means the infrastructure methodology is anchored to FEMA PA permanent-work estimates, not FEMA IA/SBA housing damage multipliers. The AAN also states that HUD's allocation formula aggregates serious unmet housing need, serious unmet business need, and unmet infrastructure need, with mitigation calculated as an additional 15 percent of the unmet need calculation.

Using FEMA-PA data and excluding Categories A and B, the core infrastructure unmet need is $17,182,000, consisting of $10,870,000 for FEMA-DR 4706 and $6,312,000 for FEMA-DR 4776. Including the 15 percent mitigation amount shown in the workbooks, the combined total CDBG-DR infrastructure need is $27,493,750, consisting of $17,402,500 for DR-4706 and $10,091,250 for DR-4776.

Economic Revitalization

ODOC estimated economic revitalization unmet need using the methodology described in HUD's Allocations for Community Development Block Grant Disaster Recovery and Implementation of the CDBG-DR Consolidated Waivers and Alternative Requirements Notice (AAN). Consistent with the AAN, ODOC analyzed SBA business disaster loan data to evaluate disaster-related business real estate and business content losses associated with DR-4706 and DR-4776. SBA disaster lending represents one of the primary forms of federal recovery assistance available to impacted businesses and therefore serves as a useful indicator of documented disaster-related economic loss. ODOC reviewed the reported business losses, considered the recovery assistance available through SBA disaster lending and other sources, and estimated the remaining economic revitalization unmet need using the AAN methodology. Based on this analysis, ODOC estimates $46,081,300 in economic revitalization unmet need statewide.

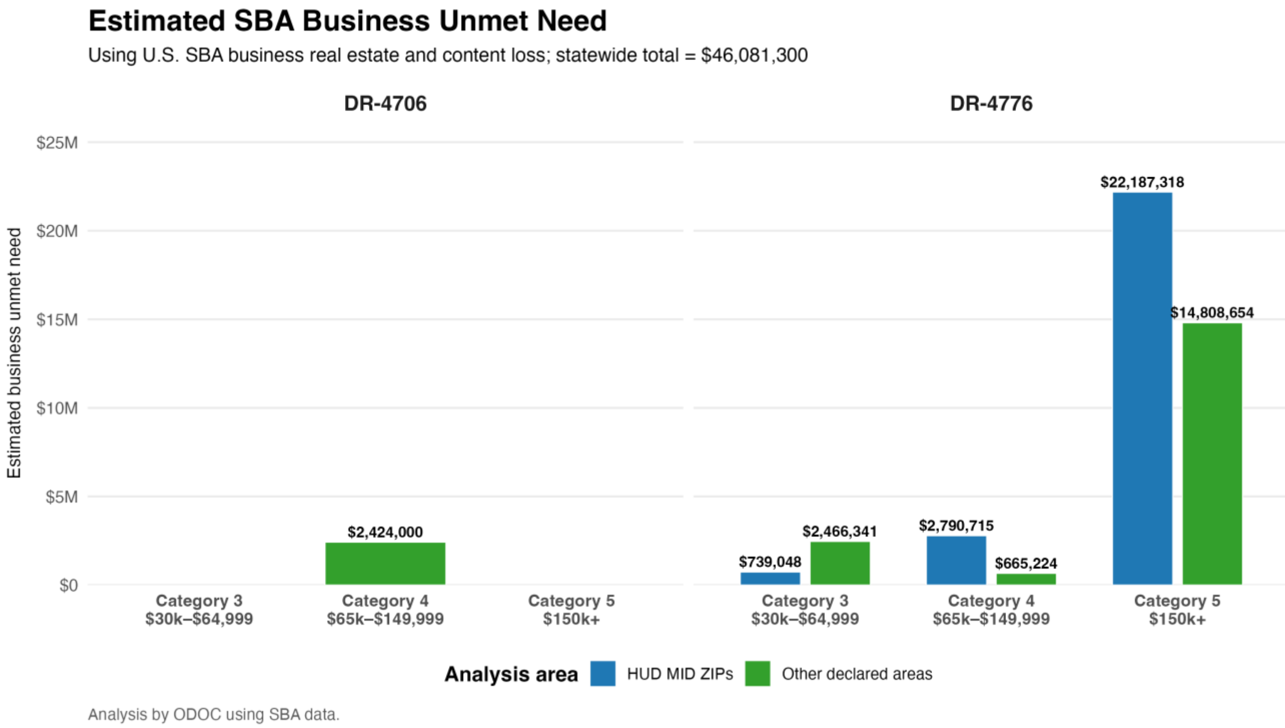

Figure 3

ODOC's analysis of U.S. SBA business disaster loan data estimates $46,081,300 in statewide economic revitalization unmet need, using SBA-reported business real estate and content losses. The need is concentrated overwhelmingly in DR-4776, which accounts for approximately $43.7 million of the statewide total. Within DR-4776, businesses in HUD MID ZIPs account for about $25.7 million, while businesses in other declared areas account for approximately $17.9 million. DR-4706 contributes a smaller but still material unmet need of $2.4 million, all shown in other declared areas. The largest single driver is Category 5 business damage ($150,000+), especially in DR-4776 HUD MID ZIPs, where estimated unmet need totals $22.2 million.

The 2023-2024 disasters disrupted local economies in affected communities by damaging business structures, equipment, inventory, and commercial districts that provide employment, goods, services, and local tax base. These impacts were especially significant in DR-4776 and in the HUD MID ZIP Codes, where SBA business disaster loan data show the largest concentration of business real estate and content losses.

ODOC considered available recovery assistance, including SBA disaster loans, insurance proceeds where available, private capital, and other business recovery resources. However, these sources do not eliminate all remaining need. SBA loans must be repaid, insurance may not cover the full cost of repair or replacement, and many businesses face additional costs related to code compliance, mitigation, lost inventory, working capital, and prolonged business interruption. Based on SBA-reported business real estate and content losses, ODOC estimates $46,081,300 in remaining economic revitalization unmet need.

Planning

The Oklahoma Water Resources Board (OWRB) seeks $2.95 million in funding to support the implementation of the completed Oklahoma Flood Plan, a strategic framework developed to enhance statewide flood resilience. The plan identifies three key recommendations: (1) expanding Education and Outreach initiatives to raise public awareness and preparedness, (2) improving State Flood Management Programs to increase efficiency and effectiveness, and (3) funding non-construction hazard mitigation projects and data collection efforts to support informed decision-making. Grant funding will enable OWRB to operationalize these recommendations, directly contributing to reduced flood risk, strengthened infrastructure, economic stability, and protecting lives and property. This investment is critical to advancing long-term resilience across Oklahoma's communities.

Mitigation Needs Assessment

The Oklahoma State Hazard Mitigation Plan, approved by FEMA Region 6 in January 2024, provides statewide policy guidance to reduce injuries and damages from natural hazards. It outlines goals, objectives, and initiatives for state agencies, with annexes detailing specific strategies to strengthen resilience. The plan meets FEMA's Standard State Plan requirements under 44 CFR § 201.4(c), ensuring that Oklahoma and eligible local jurisdictions remain qualified for disaster assistance and hazard mitigation grants under the Stafford Act. To maintain eligibility, the plan must be updated every five years.

The State of Oklahoma recognizes that hazard mitigation is a critical component of long-term disaster recovery. In accordance with Federal Register Notice requirements, this Mitigation Needs Assessment draws upon the Oklahoma State Hazard Mitigation Plan (SHMP), approved by FEMA Region 6 in January 2024. The SHMP provides a statewide framework for reducing long-term risk to people, property, and infrastructure from natural hazards, and is available here:
https://oklahoma.gov/content/dam/ok/en/oem/documents/SHMP%202024.pdf

The SHMP identifies the natural hazards with the greatest risk to Oklahoma's communities, ranking them through a combination of probability, historical impacts, and potential future consequences. Flooding, including riverine flooding, flash flooding, and dam or levee failure, consistently ranks as the state's costliest disaster. Severe storms and tornadoes also pose major risks, as Oklahoma's location in "Tornado Alley" exposes communities to extreme winds and hail each year. Wildfire, fueled by drought, high winds, and invasive vegetation, has expanded across both rural and peri-urban areas, while prolonged drought and extreme heat threaten agricultural productivity and disproportionately impact vulnerable populations in urban centers. In addition, earthquakes create risks for critical facilities and aging infrastructure, adding to the state's complex hazard profile. CDBG-DR funds will be coordinated with other federal and state resources to maximize impact. FEMA's Hazard Mitigation Assistance (HMA) programs, such as the Hazard Mitigation Grant Program and Building Resilient Infrastructure and Communities (BRIC), support projects like property acquisitions, safe room construction, and infrastructure retrofits, with CDBG-DR filling critical funding gaps or addressing unmet needs. Lessons from HUD's prior mitigation and resilience programs, including CDBG-MIT and Rebuild by Design, will also inform program design, ensuring an emphasis on risk reduction and long-term resilience.

Because the SHMP is updated every five years, ODOC will continue to review its findings to maintain eligibility for federal disaster assistance and to guide investments that reduce risk in the MID areas.

Hazard Mitigation Strategy Alignment

Hazard / Risk Area	SHMP 2024 – Key Goals & Strategies	DR23/24 Action Plan – Relevant Programs	CDBG-DR Integration / Leverage with other Funding
Flooding & Severe Storms	Reduce repetitive loss; prioritize voluntary buyouts; improve stormwater infrastructure; harden critical facilities.	Public Infrastructure & Stormwater Management; Homeowner Rehab/Reconstruction.	Aligns with FEMA HMA (HMGP, BRIC, FMA). CDBG-DR fills gaps (e.g., relocation assistance, LMI-focused housing).
Tornadoes / Extreme Wind	Promote safe rooms; strengthen building	Homeowner Reconstruction (resilient standards);	Higher building standards for against wind damage.
N/A	codes; retrofit housing and public facilities.	Infrastructure hardening; Planning grants for mitigation.	N/A
Wildfire	Expand defensible space; improve fire response infrastructure; reduce hazardous fuels.	Public Infrastructure & Community Facilities; Mitigation Planning.	CDBG-DR supports unmet local needs (e.g., resilient public facilities) while FEMA and USDA funds address fuel reduction.
Drought & Extreme Heat	Water conservation measures; protect vulnerable populations; resilient agriculture.	Infrastructure (water/sewer); Economic Revitalization.	CDBG-DR supports resilient infrastructure
Earthquakes (Induced Seismicity)	Retrofit critical facilities and older housing stock; improve public awareness.	Infrastructure retrofits; Housing rehabilitation.	Coordination with FEMA mitigation programs.
Cross-Cutting (Planning & Capacity)	Integrate resilience into state/local planning; expand hazard mitigation capacity across agencies.	Resilience & Mitigation Planning Grants; Technical assistance to subrecipients.	CDBG-DR expands local planning capacity; prevents duplication of benefits.

Table #6

The Mitigation Needs Assessment indicates that Oklahoma's recovery plan is fully aligned with the 2024 State Hazard Mitigation Plan, making sure CDBG-DR funds go toward the state's biggest risks, like flooding, severe storms, and tornadoes. By directly connecting SHMP goals and strategies to the DR23/24 Action Plan programs, ODOC ensures that recovery efforts not only meet immediate unmet needs but also promote long-term resilience in the HUD-designated Most Impacted and Distressed areas. Additionally, by coordinating CDBG-DR funding with other federal and state programs such as FEMA's Hazard Mitigation Assistance, USDA, EPA, and HUD resilience initiatives, the State will increase impact, avoid duplication, and help build stronger, safer communities that can better handle future disasters.

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