

DISASTER RECOVERY INITIATIVE  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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Allocations, Waivers and Alternative Requirements for Grantees Receiving Community Development Block Grant  
Disaster Recovery Funds in Response to Disasters Occurring in 2016  
*The Continuing Appropriations Act, 2017 (Public Law 114-223 and 114-254)*  
Federal Register Docket No.  
FR-5989-N-01 and FR-6012-N-01

LOUISIANA OFFICE OF COMMUNITY DEVELOPMENT, DISASTER RECOVERY UNIT



**STATE OF LOUISIANA PROPOSED  
ACTION PLAN AMENDMENT No. 1  
FOR THE UTILIZATION OF  
COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS  
IN RESPONSE TO THE GREAT FLOODS OF 2016**

Public Comment Period: February 1 – 15, 2017

[John Bel Edwards](#)

Governor

**Billy Nungesser**

Lieutenant Governor



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# 1. Summary of Changes

The sections below outline the State of Louisiana’s plan to utilize the full amount of funding appropriated to date.

## ***Unmet Needs***

The state amended the following areas of the unmet needs from the initial Action Plan:

- In 82 FR 5591, HUD identified four additional parishes (Acadia, St. Tammany, Vermilion, and Washington). The state refreshed all charts and maps referencing most impacted and distressed areas to include the additional parishes.
- The state updated the calculation methodology for rental housing unmet needs.
- The state shifted \$30,000,000 initially allocated to the Restore Louisiana Homeowner Program to the rental housing programs.
- The state included updated Small Business Administration data for both homeowners and business data in all unmet need calculations.
- The state included updated NFIP data for both homeowners and business for Disaster 4277 in all unmet need calculations.
- The state included an update on the impact of the storms on the homeless population including the Temporary Shelter Assistance population.

## ***Method of Distribution and Connection to Unmet Needs***

The state refreshed the Method of Distribution and Connection to Unmet Needs to include the updated unmet needs numbers based on the new data and the connection to the second allocation of funding.

## ***Proposed Use of Funds***

### ***Restore Louisiana Homeowner Rehabilitation, Reconstruction and Reimbursement Program***

The state provided an updated summary of the program and with the increase in funding expanded the prioritization Phases to include Phases II-VI. The state also added a methodology for ensuring the benefit cost analysis was completed to determine if a voluntary acquisition or buyout should be considered.

### ***Restore Louisiana Rental Housing Programs***

The state updated the summary of the programs, eligible activities, and expanded the budget to include the second allocation of funds.

### ***Infill and Rehabilitation Rental Program***

This program name was changed along with a change to the eligibility criteria for the program.

### ***Multifamily Rental Gap Program***

The state updated the summary of the program, the eligible applicants and the prioritization to include affordability requirements. Additionally, the state changed the maximum award to a per unit maximum award rather than a project maximum award.

### ***Piggyback Program***

The state added in a Piggyback program which will leverage CDBG-DR with low income housing tax credits (LIHTCs) or other sources to address the longer-term affordable housing recovery needs of the impacted communities.

### **Rapid Rehousing Program**

The state added the Rapid Rehousing Program to address the needs of the homeless and persons at risk of becoming homeless by providing a combined solution of affordable housing and support services that assist displaced households in their endeavors to become self-sufficient.

### **Permanent Supportive Housing Services Program**

The state added a Permanent Supportive Housing Program to further address the unmet needs of the at-risk homeless population. The model described will assist individuals in transitioning into Permanent Supportive Housing and maintaining successful, long-term tenancies.

### **Restore Louisiana Economic Revitalization Programs**

The state updated the summary of the programs, eligible activities, and expanded the budget to include the second allocation of funds. Additionally, the state further described the tie of the impact of the Economic Revitalization Programs to meeting the unmet housing needs.

### **Small Business Loan and Grant Program**

The state updated the Small Business Loan and Grant Program to include updated eligible activities, additional information regarding the eligibility criteria and a change in the maximum award.

### **Small Business Technical Assistance Program**

The state updated the Small Business Loan and Grant Program to include updated eligible activities and additional information regarding the eligibility criteria.

### **Small Business Bridge Loan Program**

The program description was updated to note that the state will not administer the program at this time.

### **Louisiana Farm Recovery Grant Program**

To address the unmet needs of the Agricultural sector, the state has added the Louisiana Farm Recovery Grant Program. The program will assist individual farm enterprises impacted by the great floods of 2016.

### **FEMA Public Assistance Nonfederal Share Program**

To meet the unmet infrastructure needs outlined in the Action Plan and Action Plan Amendment, the state has created the FEMA Public Assistance Nonfederal Share Match Program. This program will work with eligible entities to pay the nonfederal share cost of the disaster cleanup and recovery efforts.

### ***Leverage of Funds***

The Action Plan Amendment provides updates regarding the leverage of funding sources identified.

### ***Citizen Participation***

The Citizen Participation section provides updates to the process for the Action Plan Amendment. Additionally, as part of the outreach and consultation with local governments, the state has continued the resilient long-term recovery planning. This section reflects the additional work and efforts the state has undertaken, and demonstrates the commitment to continue efforts throughout the state.

## 2. Executive Summary

In 2016, Louisiana had two separate events that qualified for appropriation under Public Laws 114-223 and 114-254. The state experienced severe storms and flooding in both March (Disaster Number 4263) and August (Disaster Number 4277) 2016 – collectively referred to as the 2016 Severe Storms and Flooding – resulting in 56 of the state’s 64 parishes receiving a federal disaster declaration. From the March event, more than 16,462 homes have Federal Emergency Management Agency (FEMA) Verified Loss and 5,222 renters have FEMA Verified Loss (FVL), for a total of 21,684 households. The National Weather Service designated the August flooding event that dropped an unprecedented 7 trillion gallons of rainwater in South Louisiana as a “1,000-year” rainfall event. It resulted in the flooding of more than 68,380 homes with FVL and 23,248 renters with FVL, for a total of 91,628 households. The August storm claimed 13 lives.

### A. March Storm (DR-4263)

In early March 2016, a storm system brought heavy thunderstorms from west to east across most of Louisiana. In addition to wind damage, record flooding occurred along the Bogue Falaya River in Covington and Bayou Dorcheat at Lake Bistineau. Governor John Bel Edwards declared a state of emergency for several parishes and sent the National Guard to help with search-and-rescue missions.

The State of Louisiana estimates that this storm caused damage to more than 21,684 residences, forced 13,000 evacuations and 2,780 rescues, damaged another 6,143 structures, and caused numerous road closures. Road and bridge damage estimates totaled \$20 million. Agricultural losses totaled approximately \$15 million, with long-term impacts to farmers estimated at \$80 million. In addition, more than 40,000 citizens registered for FEMA Individual Assistance (IA).

Thirty-six Louisiana parishes were declared eligible for FEMA IA: Allen, Ascension, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Catahoula, Claiborne, DeSoto, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, St. Helena, St. Tammany, Tangipahoa, Union, Vernon, Washington, Webster, West Carroll and Winn. Seven of these parishes also flooded in August: Ascension, Avoyelles, Livingston, St. Helena, St. Tammany, Tangipahoa and Washington.

### B. August Storm (DR-4277)

In mid-August 2016, a slow-moving storm impacted multiple South Louisiana parishes with sustained heavy rain. In what was a 1,000-year flood, within two days more than two feet of rain was measured in some areas, causing extensive surface and river flooding. Both the Amite and Comite rivers overtopped, as well as numerous bayous, lakes and canals located within these drainage basins. Governor John Bel Edwards declared a state of emergency for several parishes and sent the National Guard to help with search-and-rescue missions.

An estimated 8,000 people were evacuated to emergency shelter sites. The American Red Cross, the state and faith-based organizations operated these sites. A state-operated medical site was established to serve individuals with medical needs. Roughly 30,000 search and rescues were performed, with 11,000 citizens sheltered at the peak of the flood.

The damage to infrastructure, businesses and homes across the southern region of the state was extensive. Large sections of state roads remained under water for extended periods. An estimated 30 state roads washed out and 1,400 bridges require inspection. Along with more than 200 highways that

closed during the event, sections of Interstates 10 and 12 closed for multiple days due to floodwaters. Some stretches of I-10 remained closed for nearly a week, significantly interrupting interstate commerce.

More than 91,628 homes have documented damages to date, with the number expected to rise as FEMA registrations and inspections conclude. An estimated 31 percent of homes in the declared parishes were impacted by flooding, with only 11 percent of households in these areas carrying flood insurance. Based on current registration numbers and historic trends, it is estimated that nearly 200,000 households will apply for IA, with an estimated housing unmet need in excess of \$2.7 billion.

Immediately following the August 2016 flooding event, the Louisiana Department of Economic Development partnered with Louisiana State University to conduct an assessment of economic losses resulting from the floods. Key details are:

- At the peak of the August event, 19,900 Louisiana businesses or roughly 20 percent of all Louisiana businesses were disrupted by the flooding event. FEMA has since referred approximately 22,000 businesses to SBA for recovery assistance.
- A disruption of 278,500 workers or 14 percent of the Louisiana workforce occurred at the peak of the flooding event.
- An economic loss estimated at roughly \$300 million in labor productivity and \$836 million in terms of value added during the period immediately surrounding the flood.
- Approximately 6,000 businesses experienced flooding.
- The LSU Ag Center estimates Louisiana agricultural losses of over \$110 million.

Twenty-two Louisiana parishes were declared eligible for FEMA IA: Acadia, Ascension, Avoyelles, East and West Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Pointe Coupee, St. Helena, St. James, St. Landry, St. Martin, St. Tammany, Tangipahoa, Vermilion, Washington and West Feliciana. Seven of these parishes also flooded in March: Ascension, Avoyelles, Livingston, St. Helena, St. Tammany, Tangipahoa and Washington.

### C. Anticipated Unmet Needs Gap

During the October 10 Congressional Session, state government officials, including Gov. John Bel Edwards, traveled to Washington D.C. and worked collaboratively with Louisiana's Congressional Delegation to secure long-term disaster recovery resources in response to DR-4263 and DR-4277. Working with limited disaster loss unmet need information, Louisiana's delegation proposed a relief package of nearly \$3.8 billion. This package focused primarily on housing needs, as the state has prioritized housing as its most urgent and pressing recovery concern following the two flooding events. Through this Action Plan, the state now presents revised unmet need estimates based on current best available data. Over time, the state will likely continue to update these estimates as additional assessments are made and more complete data become available.

Accounting for the initial appropriation of \$437,800,000 and the second appropriation of \$1,219,172,000 for long-term recovery purposes, the state has calculated a remaining unmet need of \$5,070,928,237.

| <b>Summary of Total Unmet Needs</b>                   |                        |                          |                             |
|---|------------------------|--------------------------|-----------------------------|
| <b>Category</b>                                       | <b>Losses/Gaps</b>     | <b>Known Investments</b> | <b>Remaining Unmet Need</b> |
| Owner-Occupied Housing                                | \$2,448,293,435        |                          | \$2,448,293,435             |
| Homeowner Rehabilitation and Reconstruction (CDBG-DR) |                        | (\$1,293,693,120)        | (\$1,293,693,120)           |
| Renter Housing  | \$254,798,970          |                          | \$254,798,970               |
| Rental Housing Rehabilitation (CDBG-DR)               |                        | (\$130,000,000)          | (\$130,000,000)             |
| Public Housing  | \$8,539,159            | (\$4,492,053)            | \$4,047,106                 |
| Homeless Assistance                                   | \$5,250,232            |                          | \$5,250,232                 |
| Agriculture Losses (DR-4277)                          | \$110,244,069          |                          | \$110,244,069               |
| Agriculture Losses (DR-4263)                          | \$80,285,185           |                          | \$80,285,185                |
| Business Structures                                   | \$595,600,000          |                          | \$595,600,000               |
| Business Equipment                                    | \$262,800,000          |                          | \$262,800,000               |
| Business Inventories                                  | \$1,425,500,000        |                          | \$1,425,500,000             |
| Business Interruption Loss                            | \$836,400,000          |                          | \$836,400,000               |
| SBA Business/EIDL Loans                               |                        | (\$160,400,000)          | (\$160,400,000)             |
| Business and Agriculture Recovery (CDBG-DR)           |                        | (\$62,000,000)           | (\$62,000,000)              |
| PA State Share  | \$106,096,475          |                          | \$106,096,475               |
| FEMA PA Match Program (CDBG-DR)                       |                        | (\$105,000,000)          | (\$105,000,000)             |
| HMGP State Share                                      | \$92,705,885           |                          | \$92,705,885                |
| Resilience Gaps                                       | \$600,000,000          |                          | \$600,000,000               |
| <b>Totals</b>   | <b>\$6,826,513,410</b> | <b>(\$1,755,585,173)</b> | <b>\$5,070,928,237</b>      |

\*CDBG-DR investments are inclusive of administration and program delivery costs.

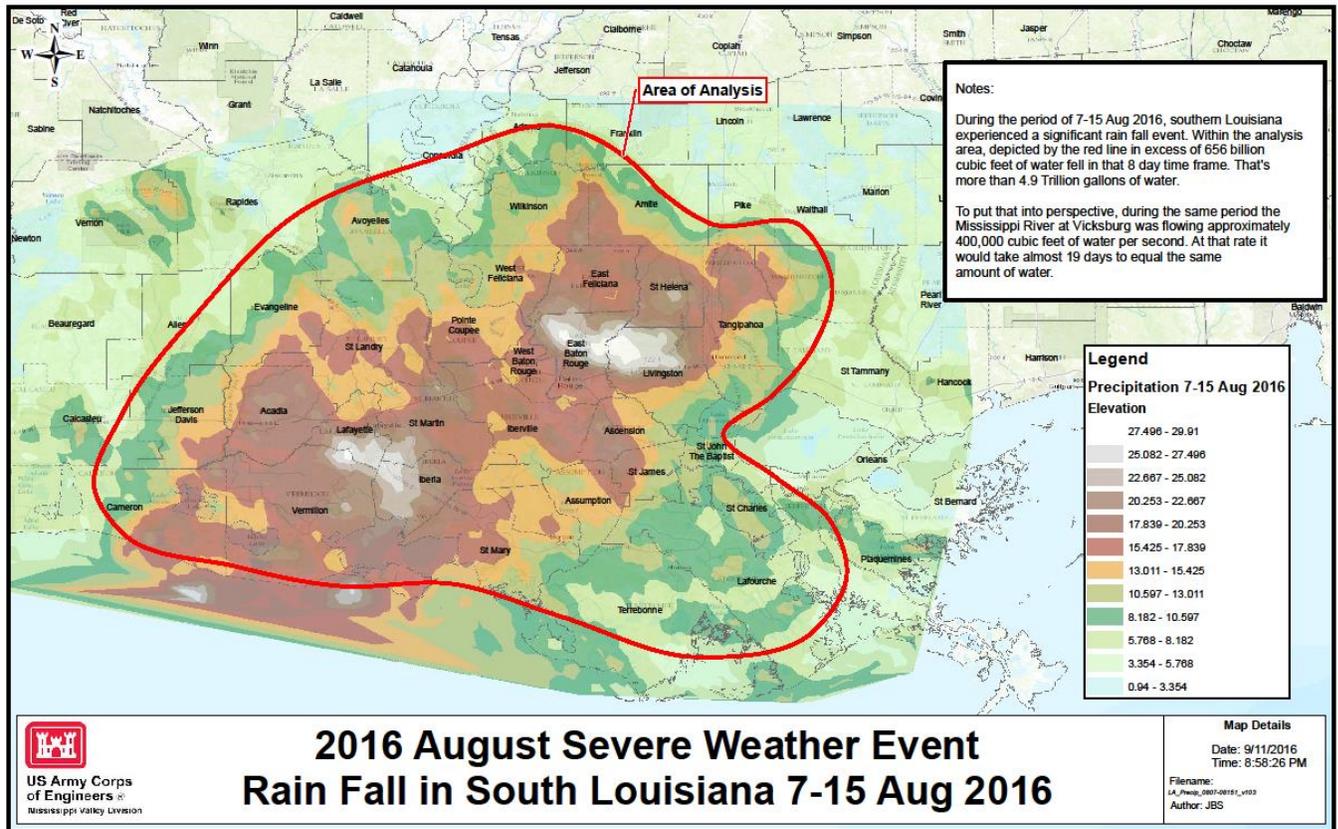
## D. Conclusion

As a result of the 2016 Severe Storms and Flooding, the State of Louisiana received two allocations (Public Law 114-223 and 114-254) of Community Development Block Grant Disaster Recovery (CDBG-DR) funding. To fulfill the requirements of this allocation, the state must submit an Action Plan for Disaster Recovery that identifies its unmet recovery and resilience needs to the Department of Housing and Urban Development (HUD). Governor Edwards has designated the state Office of Community Development - Disaster Recovery Unit (OCD-DRU) as the administering agency for these recovery funds. On behalf of the State of Louisiana, OCD-DRU developed the following Action Plan to outline the proposed use of the CDBG-DR funds and eligible activities available to assist declared parishes to meet unmet housing, economic revitalization, public service, infrastructure, planning and other needs that arose as a result of these two storm events.





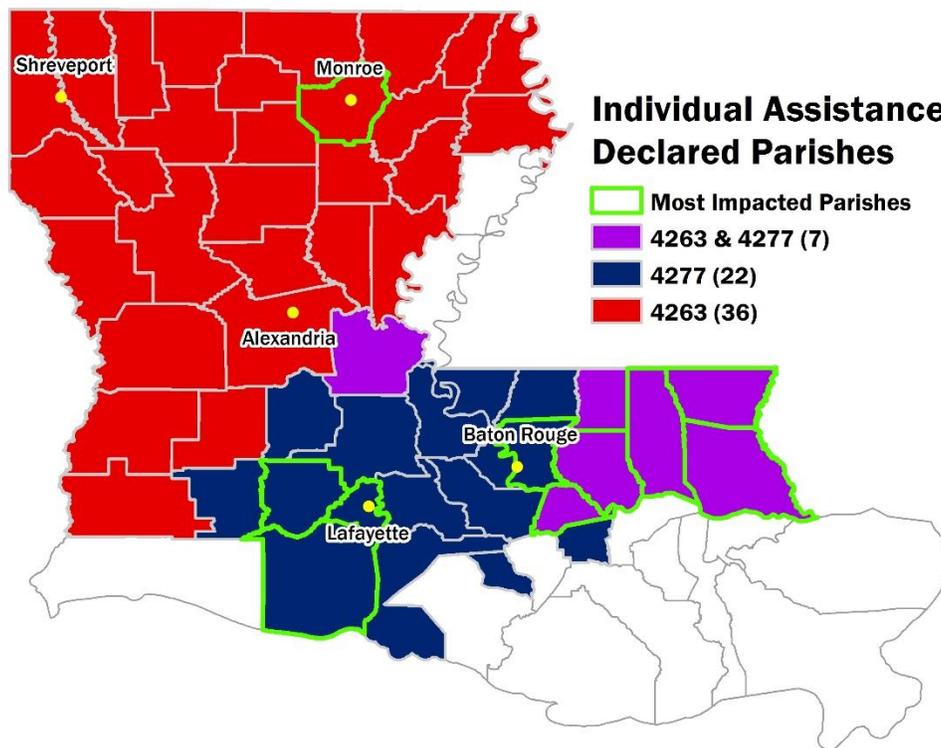
### 3. Army Corps of Engineers Map – August Deluge Amounts



### 3. Impact and Unmet Needs Assessment

#### A. Background

In accordance with HUD guidance, the State of Louisiana completed the following unmet needs assessment to identify priorities for CDBG-DR funding allocated as a result of two separate significant rain and flooding events, DR-4263 in March and DR-4277 in August. Combined, these disasters affected 56 of the state’s 64 parishes, with 51 parishes declared eligible for FEMA IA. The assessment below utilizes federal and state resources, including data provided by FEMA, HUD and the Small Business Administration (SBA), among other sources, to estimate unmet needs in three main categories of damage: housing, economy and infrastructure. HUD has identified the 10 most impacted parishes from these two events as Acadia, Ascension, East Baton Rouge, Lafayette, Livingston, Ouachita, St. Tammany, Tangipahoa, Vermilion and Washington. This unmet needs assessment focuses on statewide impacts, with specific sections detailing particular needs within the most impacted areas, and where relevant, smaller geographic units.



#### B. Housing Impact & Needs

##### 1. Demographic Profile of the Affected Areas

More than 72 percent of the state’s population is located within the 51 IA parishes affected by DR-4263 or DR-4277 floods. Of this total, 48 percent of the population residing in the 51 IA parishes is located within one of the 10 parishes identified by HUD as most impacted, including three of the state’s largest metropolitan areas, Baton Rouge, Lafayette and Monroe, as well as two parishes currently experiencing significant population growth, Ascension and Livingston. It is important to note that the population residing within the 10 most impacted parishes comprises 34.84 percent of the state’s total population.

Although the affected region tends to share similar demographic trends with the state as a whole, there are several key areas (African-American population, education level, and poverty indicators) in which the data differ. Unless otherwise noted, all data cited in this section are from the Census Bureau’s 2014 five-year estimates from the American Community Survey (ACS).

With respect to the parishes HUD has designated as most impacted, six were included in the initial allocation of CDBG-DR funding and an additional four were included in the second allocation. A breakdown of the parishes designated in each allocation is in the table below:

| <b>HUD-Designated Most Impacted Parishes</b> |                          |
|--|--------------------------|
| <b>Initial Allocation</b>                    | <b>Second Allocation</b> |
| Ascension                                    | Acadia                   |
| East Baton Rouge                             | St. Tammany              |
| Lafayette                                    | Vermilion                |
| Livingston                                   | Washington               |
| Ouachita                                     |                          |
| Tangipahoa                                   |                          |

Of the 10 most impacted parishes, six parishes, including Ascension, East Baton Rouge, Lafayette, Livingston, Ouachita and Tangipahoa were more severely impacted than Acadia, St. Tammany, Vermilion and Washington. The initial six most impacted parishes have a slightly larger African-American population compared to the balance of state and the other IA parishes. By percentage, 32.31 percent of the population in the six most impacted parishes is African-American, which is roughly 1 percentage point more than that of the state as a whole (31.91 percent) and almost 2 percentage points more than that of the 51 IA parishes (30.67 percent). By comparison, the African American population of the additional four most impacted parishes is 15.1 percent. At the parish level, East Baton Rouge (45.20 percent) and Ouachita (37 percent) parishes have the largest proportion of African-American residents, while another most impacted parish, Livingston is only 6 percent African-American.

Within the initial six most impacted parishes, 27.74 percent of the population age 25 years or older had attained a bachelor’s degree or higher. This number is roughly 5 percentage points more than both the statewide total (22.55 percent) and the 51 IA parishes (22.13 percent). Educational attainment for the additional four most impacted parishes was also higher than both the state and the 51 IA parishes (25.10 percent). This may be attributable to the presence of five major universities within the most impacted parishes. Louisiana State University (East Baton Rouge), Southern University (East Baton Rouge), the University of Louisiana at Lafayette (Lafayette), the University of Louisiana Monroe (Ouachita) and Southeastern Louisiana University (Tangipahoa) are five strategically important educational institutions as well as significant economic drivers for their regions and the state as a whole.

Of the initial six most impacted parishes, there are significant outliers worth noting in reference to educational attainment. For example, in Tangipahoa Parish 19.45 percent of the population aged 25 or older has a bachelor’s degree or higher, proportionally 14.86 percentage points less than that of East Baton Rouge Parish and 8.29 percentage points less than the six most impacted parishes combined. Of the 10 most impacted parishes, East Baton Rouge had the highest proportion of population age 25 or older with a bachelor’s degree or more at 34.31 percent, followed by St. Tammany Parish at 30.37 percent.

Housing and income demographics also highlight differences between the 51 IA parishes and the state as a whole. For instance, the 51 IA parishes have a median owner-occupied housing unit value and median household income that are significantly lower than that of the state. The median value of owner-occupied housing units in the 51 IA parishes is \$91,225, \$49,175 less than the statewide total (\$140,400). Meanwhile, the most impacted parishes collectively have a higher median owner-occupied housing unit value than the statewide total. The median owner-occupied housing unit value for the initial six most impacted parishes is \$157,450, \$17,050 higher than statewide. Those same parishes also have a larger proportion of renters than both the state and the other IA parishes. At 30.87 percent, the initial six most impacted parishes collectively are home to a renter population that is almost 3 percentage point higher than the other IA parishes (27.73 percent) and more than 1 percentage point higher than the statewide total (29.12 percent). Renter population for the additional four parishes is 21.7 percent.

The 51 IA parishes have a median household income of \$39,347, \$5,644 less than the statewide median household income of \$44,991. In addition to a lower median household income, the 51 IA parishes have a per capita income that is significantly less than that of the state as a whole. The 51 IA parishes have a per capita income of \$21,456, \$3,319 less than the statewide per capita income of \$24,775.

Poverty indicators across the affected area also deviate from statewide totals. In the initial six most impacted parishes, the proportion of people with income below the poverty line is higher than the other IA parishes or statewide totals. 27.22 percent of households in the most impacted area have incomes below the poverty line, 8.21 percentage points more than statewide totals and 7.89 more than the other IA parishes, respectively. Comparatively, 14.8 percent of households in the additional four most impacted parishes had incomes below the poverty line.

| Demographic Profile                                  |           |            |                 |             |                           |            |
|--|-----------|------------|-----------------|-------------|---------------------------|------------|
| 2010-2014 American Community Survey 5-Year Estimates |           |            |                 |             |                           |            |
|  | Louisiana |            | 51 PDD Parishes |             | 10 Most Impacted Parishes |            |
| Demographics   | Estimates | % of State | Estimates       | % of 51 PDD | Estimates                 | % of 10 MI |
| <b>TOTAL POPULATION:</b>                             | 4,601,049 | 100.00%    | 3,317,519       | 100.00%     | 1,602,912                 | 100.00%    |
| Under 5 years  | 311,324   | 6.77%      | 227,206         | 6.85%       | 109,202                   | 6.81%      |
| 65 years and over                                    | 593,807   | 12.91%     | 430,421         | 12.97%      | 191,914                   | 11.97%     |
| White alone  | 2,748,538 | 59.74%     | 2,084,305       | 62.83%      | 1,086,731                 | 67.80%     |
| Black or African American alone                      | 1,468,208 | 31.91%     | 2,084,305       | 30.67%      | 449,596                   | 28.05%     |
| American Indian and Alaska Native alone              | 25,498    | 0.55%      | 13,542          | 0.41%       | 4,420                     | 0.28%      |
| Asian alone  | 74,878    | 1.63%      | 41,325          | 1.25%       | 26,133                    | 1.63%      |
| Native Hawaiian and Other Pacific Islander alone     | 1,604     | 0.03%      | 1,147           | 0.03%       | 391                       | 0.02%      |
| Two or more races                                    | 64,641    | 1.40%      | 45,508          | 0.99%       | 24,929                    | 1.56%      |
| Hispanic or Latino                                   | 210,524   | 4.58%      | 109,878         | 3.31%       | 59,724                    | 3.73%      |

|   |                  |                   |                        |                    |                                  |                   |
|---|------------------|-------------------|------------------------|--------------------|----------------------------------|-------------------|
| Population 16 years and over in civilian labor force              | 2,192,054        | 47.64%            | 1,555,399              | 46.88%             | 769,514                          | 48.01%            |
|   | <b>Louisiana</b> |                   | <b>51 PDD Parishes</b> |                    | <b>10 Most Impacted Parishes</b> |                   |
| <b>Housing Demographics</b>                                       | <b>Estimates</b> | <b>% of State</b> | <b>Estimates</b>       | <b>% of 51 PDD</b> | <b>Estimates</b>                 | <b>% of 10 MI</b> |
| <b>TOTAL HOUSING UNITS:</b>                                       | 1,988,460        | 100.00%           | 1,410,498              | 100.00%            | 665,392                          | 100.00%           |
| Average Household Size  | 2.61             | (X)               | 2.60                   | (X)                | 2.66                             | (X)               |
| Owner-occupied  | 1,139,756        | 57.32%            | 836,710                | 59.32%             | 405,347                          | 60.92%            |
| Renter-occupied   | 579,120          | 29.12%            | 391,076                | 27.73%             | 189,930                          | 28.54%            |
| Median Value of owner-occupied housing units (in 2014 dollars)    | \$140,400.00     | (X)               | \$ 91,225.00           | (X)                | \$143,250                        | (X)               |
| Median gross rent (in 2014 dollars)                               | \$ 786.00        | (X)               | \$ 614.25              | (X)                | \$ 759.00                        | (X)               |
| <b>TOTAL HOUSEHOLDS:</b>  | 1,718,876        | 100%              | 1,227,786              | 71%                | 595,277                          | 89.5%             |
| Civilian noninstitutionalized population without health insurance | 747,454          | 16.25%            | 527,873                | 15.91%             | 245,780                          | 15.53%            |
| Estimate of noninstitutionalized population with a disability*    | 674,156          | 15%               | 495,017                | 15%                | 221,242                          | 9.79%             |
| Language other than English Spoken at Home, Over Age of 5*        | 369,719          | 9%                | 221,293                | 7%                 | 120,374                          | 8%                |
| 2015 Building Permits**   | 12,222           | (X)               | 10,264                 | (X)                | 6,726                            | (X)               |
|   | <b>Louisiana</b> |                   | <b>51 PDD Parishes</b> |                    | <b>10 Most Impacted Parishes</b> |                   |
| <b>Income/Economic Demographics</b>                               | <b>Estimates</b> | <b>% of State</b> | <b>Estimates</b>       | <b>% of 51 PDD</b> | <b>Estimates</b>                 | <b>% of 10 MI</b> |
| Median household income (in 2014 dollars)                         | \$ 44,991.00     | (X)               | \$ 39,347.75           | (X)                | \$ 47,939.50                     | (X)               |
| Per capita income (in 2014 dollars)                               | \$ 24,775.00     | (X)               | \$ 21,456.25           | (X)                | \$ 24,405.50                     | (X)               |
| Income in the past 12 months below poverty level:                 | 874,638          | 19.01%            | 641,395                | 19.33%             | 273,554                          | 17.46%            |
|   | <b>Louisiana</b> |                   | <b>51 PDD Parishes</b> |                    | <b>10 Most Impacted Parishes</b> |                   |

| Education Demographics                      | Estimate  | % of State | Estimate  | % of 51 PDD | Estimates | % of 10 MI |
|---|-----------|------------|-----------|-------------|-----------|------------|
| Population 25 years and over:               | 2,932,993 | 100.00%    | 2,081,554 | 100.00%     | 1,026,485 | 100.00%    |
| Less than high school graduate              | 486,080   | 16.57%     | 333,637   | 16.03%      | 140,378   | 13.68%     |
| High school graduate (includes equivalency) | 991,471   | 33.80%     | 718,245   | 34.51%      | 322,095   | 31.38%     |
| Some college, associate's degree            | 793,996   | 27.07%     | 568,935   | 27.33%      | 284,411   | 27.71%     |
| Bachelor's degree or higher                 | 661,446   | 22.55%     | 460,737   | 22.13%      | 268,800   | 26.19%     |

**Source:** U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

\*\*U.S. Census Bureau, 2015 Building Permits, Reported Units, <http://censtats.census.gov/bldg/bldgprmt.shtml>

TABLES: B17001, S1701, DP03, DP04, DP05

### *Social Vulnerability Index (SoVI®)*

SoVI® is a tool for assessing pre-existing vulnerabilities to environmental hazards. The index is a comparative metric that facilitates the examination of differences in social vulnerability at a certain level of geography. The index, in this iteration, synthesizes 27 socioeconomic variables, which, with support from research literature, can contribute to a reduction in a community's ability to prepare for, respond to and recover from hazards. The SoVI® built in this assessment is primarily derived from U.S. Census Bureau data.

The SoVI® created for the 51 IA parishes affected by DR-4263 or DR-4277 incorporates six general components synthesizing these 27 socioeconomic variables:

- Class and race
- Non-extractive (less rural)
- Age
- Ethnicity
- Gender
- Housing characteristics (persons per unit, renters, unoccupied units, female-headed households)

SoVI® has high utility as a decision-support tool for emergency management. The tool shows where there is uneven capacity for preparedness and response and where resources might be used most effectively to reduce the pre-existing vulnerability. The SoVI® metric turns historical disaster impact measures into actionable information for emergency managers, recovery planners, and decision makers as a whole. It empirically measures and visually depicts a population's inability and/or ability to adequately prepare for, respond to, and rebound from disaster events.

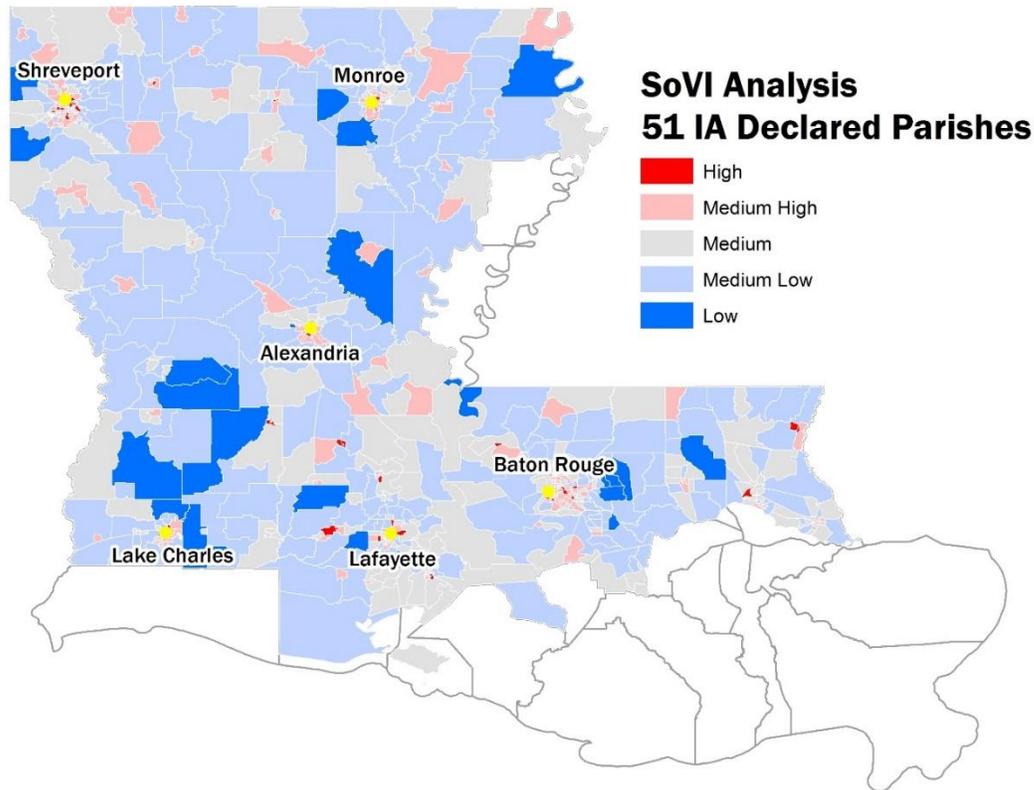
By coupling SoVI® with other data sources, such as the IA dataset, NFIP data and SBA data, the state is capable of identifying concentrations of greatest need for additional recovery resources. The state has collaborated with its counterparts in South Carolina, who used this methodology to plan long-term recovery efforts following its 2015 flooding events, to strategize how SoVI® can be an apolitical approach for distributing scarce disaster recovery dollars to provide optimal benefit to the places that were worst impacted and least able to recover on their own from this disaster.

A SoVI® analysis of the 51 IA parishes indicates the areas with the highest levels of pre-existing social vulnerability are in the metropolitan areas of Alexandria, Baton Rouge, Lafayette, Lake Charles, Monroe and Shreveport. For example, there are total of 38 “high” SoVI® census tracts in these six metropolitan areas, representing more than 80 percent of the 47 “high” SoVI® census tracts across the total 51 IA parishes. This is significant due to large concentrations of damage found in a few of these areas, notably Baton Rouge, Lafayette and Monroe. Specifically, there are 18 “high” SoVI® tracts in these three impacted metropolitan areas. The six impacted metropolitan areas also have a high proportion of “medium high” SoVI® tracts. Of the 140 total “medium high” SoVI® tracts in the 51 IA parishes, 119 of those census tracts, or more than 66 percent, are within these six metropolitan areas. 66 of these “medium high” SoVI® tracts are located within Baton Rouge, Lafayette and Monroe.

The state will use the information from the SoVI® analysis as a planning and implementation tool to ensure the most vulnerable populations are engaged in the programs. Understanding the locations of the “medium high” to “high” SoVI® census tracts will equip the state’s outreach team with the information needed to further engage local governments, non-profits and other stakeholders representing these areas in order to coordinate efforts and understanding as how to best serve “medium high” to “high” SoVI® census tracts residents. Additionally, the state will be able to use the SoVI® analysis as a tool to ensure robust engagement and participation of “medium high” to “high” SoVI® census tracts through the targeted efforts of the homeowner program manager who will ensure vulnerable populations are provided the support needed to access the program. Another way in which the SoVI® analysis will be deployed as a useful tool for program planning is in the state’s assessment and strategy for the development of affordable housing. Using the SoVI® bivariate analysis will allow the state to consider racial, ethnic and low-income concentrations in order to work to provide affordable housing in low-poverty, non-minority and low-risk areas.

#### **SoVI® Summary:**

- **Alexandria** – 3 “high” SoVI® tracts (6 percent of the IA parish total) and 13 “medium high” SoVI® tracts (7 percent of the IA parish total).
- **Baton Rouge** – 8 “high” SoVI® tracts (17 percent of the IA parish total) and 38 “medium high” SoVI® tracts (21 percent of the IA parish total).
- **Lafayette** – 5 “high” SoVI® tracts (11 percent of the IA parish total) and 16 “medium high” SoVI® tracts (9 percent of the IA parish total).
- **Lake Charles** – 2 “high” SoVI® tracts (1 percent of the IA parish total) and 14 “medium high” SoVI® tracts (8 percent of the IA parish total).
- **Monroe** – 5 “high” SoVI® tracts (11 percent of the IA parish total) and 12 “medium high” SoVI® tracts (7 percent of the IA parish total).
- **Shreveport** – 15 “high” SoVI® tracts (32 percent of the IA parish total) and 26 “medium high” SoVI® tracts (14 percent of the IA parish total).
- There are a total of 710 census tracts in the 51 IA parishes.
- There are 47 “high” SoVI® tracts in the 51 IA parishes.
- There are 180 “medium high” SoVI® tracts in the 51 IA parishes.



### *Housing Affordability*

The state is specifically concerned about housing affordability and the high proportion of households statewide and in the affected area considered to be “cost burdened.” The standard measurement of rental unaffordability considers any household that spends more than 30 percent of its pre-tax income on housing as having an affordability problem. Housing is considered “affordable” if the rent (including utilities) is no more than 30 percent of its pre-tax income. Households spending more than 30 percent are “cost burdened” or “rent-stressed,” and those spending more than 50 percent are labeled “severely cost burdened” or “severely rent-stressed.”

In a recent report released by the National Low Income Housing Coalition (NLIHC), in no state can a minimum wage worker afford a two-bedroom rental unit at the average fair market rent, working a standard 40-hour work week, without paying more than 30 percent of their income for housing. The minimum wage in Louisiana is \$7.25 per hour; however a household must earn \$15.81 per hour to avoid paying more than 30 percent of income on housing (and utilities) to afford a 2-bedroom unit at the fair market rent of \$822 per month.

According to ACS data, 46 percent of Louisiana renters and 21 percent of homeowners are cost burdened, while 25 percent of renters and 9 percent of homeowners are severely cost burdened. In total, 501,610 households statewide are cost burdened and 241,725 are severely cost burdened.

Within the 51 IA parishes, a similar percentage of renters experience cost burden (45 percent) or severe cost burden (23 percent) as compared to the state overall. Similarly, a comparable percentage of homeowners are cost burdened (19 percent) or severely cost burdened (8 percent) compared to the state

overall. In total, 337,380 households in IA parishes are cost burdened, and 157,187 are severely cost burdened.

By comparison, renters in the 10 ten most impacted parishes experience cost burden (47 percent) and severe cost burden (25 percent) at slightly higher rates than the state or IA areas overall. Homeowners within the most impacted parishes experience similar levels of cost burden (21 percent) and severe cost burden (8 percent) compared to the IA parishes and state overall. In total, 173,139 households in the most impacted parishes are cost burdened, and 81,522 are severely cost burdened.

| <b>Cost Burdened Renters and Owners</b>              |                           |   |                                  |
|--|---------------------------|---|----------------------------------|
|  | <b>State of Louisiana</b> | <b>Presidentially Declared Disaster Areas</b> | <b>10 Most Impacted Parishes</b> |
| <b>Cost Burdened Renters</b>                         | 267,146                   | 174,938                                       | 88,921                           |
| <b>Percent of Renters with Cost Burden</b>           | 46%                       | 45%   | 47%                              |
| <b>Severe Cost Burden Renters</b>                    | 144,224                   | 91,611  | 48,308                           |
| <b>Percent of Renters with Severe Cost Burden</b>    | 25%                       | 23%   | 25%                              |
| <b>Cost Burdened Owners</b>                          | 234,464                   | 162,442                                       | 84,218                           |
| <b>Percent of Homeowners with Cost Burden</b>        | 21%                       | 19%   | 21%                              |
| <b>Severely Cost Burdened Owners</b>                 | 97,501                    | 65,576  | 33,214                           |
| <b>Percent of Homeowners with Severe Cost Burden</b> | 9%                        | 8%  | 8%                               |

*Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates  
Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months for Owner Occupied Housing  
Gross Rent as a Percentage of Household Income in the Past 12 months*

*Note: Cost Burden is defined as renter or owner households spending over 30 percent of household income on rent or mortgage.*

## 2. Statewide Housing Damage and Loss Assessment

To articulate the extent of damage, the state compiled information to document damages across several different population stratifications, including owner-occupied and renter households, households without flood insurance, households located outside of the Special Flood Hazard Area (SFHA), households within the six most impacted parishes, Low and Moderate Income (LMI) households, households with Access and Functional Needs (AFN) and households with applicants aged 62 and older.

For the purposes of this analysis, the state used full applicant-level data collected through FEMA’s IA program. DR-4263 IA data were pulled on Nov. 10, 2016 and DR-4277 IA data were pulled on Nov. 3, 2016. Unless otherwise noted, all housing summary data were compiled from these two datasets.

Furthermore, unless otherwise specifically noted, the state has defaulted to HUD’s definitions of unmet need for owner-occupied and renter households. For rental properties, to meet the statutory requirement of “most impacted,” homes are determined to have a high level of damage if they have damage of "major-low" or higher. That is, they have a FEMA personal property damage assessment of \$2,000 or greater or flooding over 1 foot. Furthermore, landlords were presumed to have adequate insurance coverage unless

the unit is occupied by a renter with income of \$20,000 or less. Units occupied by a tenant with income less than \$20,000 were used to calculate likely unmet needs for affordable rental housing.

To calculate the level of damage for rental households, the state used the following criteria:

- **Minor-Low:** Less than \$1,000 of FEMA inspected personal property damage
- **Minor-High:** \$1,000 to \$1,999 of FEMA inspected personal property damage
- **Major-Low:** \$2,000 to \$3,499 of FEMA inspected personal property damage or more than 1 foot of flooding on the first floor.
- **Major-High:** \$3,500 to \$7,499 of FEMA inspected personal property damage or 4 to 6 feet of flooding on the first floor.
- **Severe:** 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.

To calculate the level of damage for owner-occupied households, the state used the following criteria:

- **Minor-Low:** Less than \$3,000 of FEMA inspected real property damage
- **Minor-High:** \$3,000 to \$7,999 of FEMA inspected real property damage
- **Major-Low:** \$8,000 to \$14,999 of FEMA inspected real property damage and/or more than 1 foot of flooding on the first floor.
- **Major-High:** \$15,000 to \$28,800 of FEMA inspected real property damage and/or 4 to 6 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.

The average cost for full home repair to code for a specific disaster within each of the damage categories noted above is calculated using the average real property damage repair costs determined by the SBA for its disaster loan program for the subset of homes inspected by both SBA and FEMA for 2011 to 2013 disasters. Because SBA inspects for full repair costs, it presumes to reflect the full cost to repair the home, which is generally more than FEMA estimates on the cost to make the home habitable.

For each household determined to have unmet housing needs, their estimated average unmet housing need less assumed assistance from FEMA, SBA, and Insurance was calculated at \$27,455 for major damage (low); \$45,688 for major damage (high); and \$59,493 for severe damage. Unless otherwise noted, when quoting an estimated total for unmet housing need, the state has relied on these estimates to calculate a specific dollar amount. Data is not currently available from HUD respective to estimated needs at the minor-high and minor-low categories.

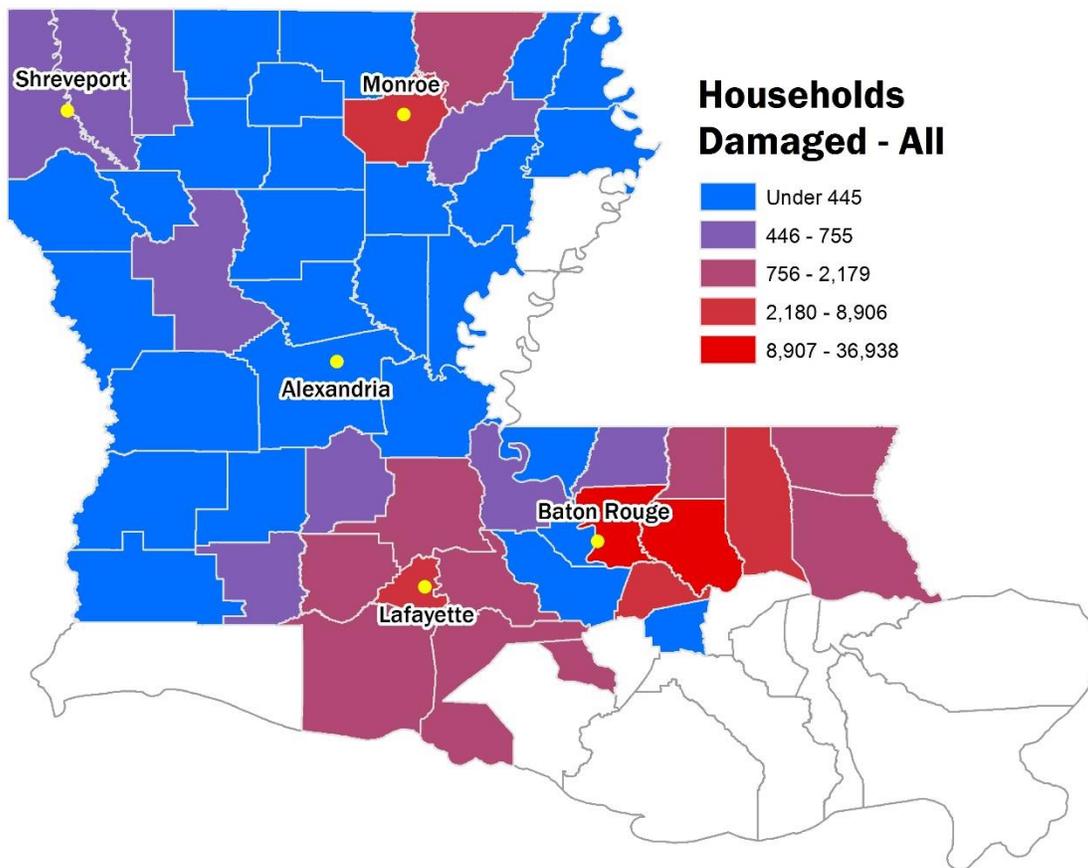
| <b>Owner-Occupied Households Estimated Unmet Need Baseline</b> |                        |
|--|------------------------|
| <b>Damage Category</b>   | <b>Estimated Needs</b> |
| <b>Severe</b>  | \$ 59,493              |
| <b>Major-High</b>  | \$ 45,688              |
| <b>Major-Low</b>   | \$ 27,455              |
| <b>Minor-High</b>  | \$ -                   |
| <b>Minor-Low</b>   | \$ -                   |

The state reserves the right to revisit this methodology, once it has conducted its own analysis specific to DR-4263 and DR-4277 comparing damages documented through FEMA’s real property inspections, inspections conducted in response to claims made to the National Flood Insurance Program (NFIP) and inspections conducted for the purposes of the SBA disaster loan program. Additionally, the state intends to use real-time unmet needs assessments gathered through its own program intake and inspection process to further inform this analysis over time.

*Total Impact (Owner-Occupied and Renter Households)*

The information below outlines the total household population with documented damages. For the purposes of this analysis, the state has concluded a household has documented damage if FEMA reported a FEMA FVL of greater than \$0. Across both disasters, 113,312 households were found to have some level of documented damage, including 84,842 owner-occupied and 28,470 renter households. While the majority of instances of housing damage can be attributed to DR-4277 (91,628 of 113,312, or 81 percent), the state is aware this is at least partially attributable to the fact DR-4277 generally affected larger population centers like Lafayette and metropolitan Baton Rouge, while DR-4263 generally affected more rural parishes and communities.

While these data validate HUD’s identification of the ten most impacted parishes, the state is also concerned about levels of damage in several parishes just below this most impacted threshold, specifically Iberia, Morehouse, St. Landry and St. Martin, parishes. The map below includes all documented instances of housing damage, irrespective of the level of damage.



| Households with Damage |              |        |         |       |
|------------------------|--------------|--------|---------|-------|
| Disaster               | Parish       | Owners | Renters | Total |
| <b>4263</b>            | Ouachita     | 3,449  | 2,684   | 6,133 |
|                        | Tangipahoa   | 2,378  | 769     | 3,147 |
|                        | Washington   | 1,133  | 303     | 1,436 |
|                        | Morehouse    | 1,021  | 290     | 1,311 |
|                        | St. Tammany  | 933    | 178     | 1,111 |
|                        | Caddo        | 594    | 120     | 714   |
|                        | Bossier      | 612    | 78      | 690   |
|                        | Natchitoches | 613    | 76      | 689   |
|                        | Richland     | 451    | 147     | 598   |
|                        | Webster      | 533    | 50      | 583   |
|                        | Livingston   | 453    | 72      | 525   |
|                        | Union        | 412    | 33      | 445   |
|                        | West Carroll | 351    | 31      | 382   |
|                        | St. Helena   | 342    | 25      | 367   |
|                        | Vernon       | 320    | 34      | 354   |
| Calcasieu              | 286          | 38     | 324     |       |

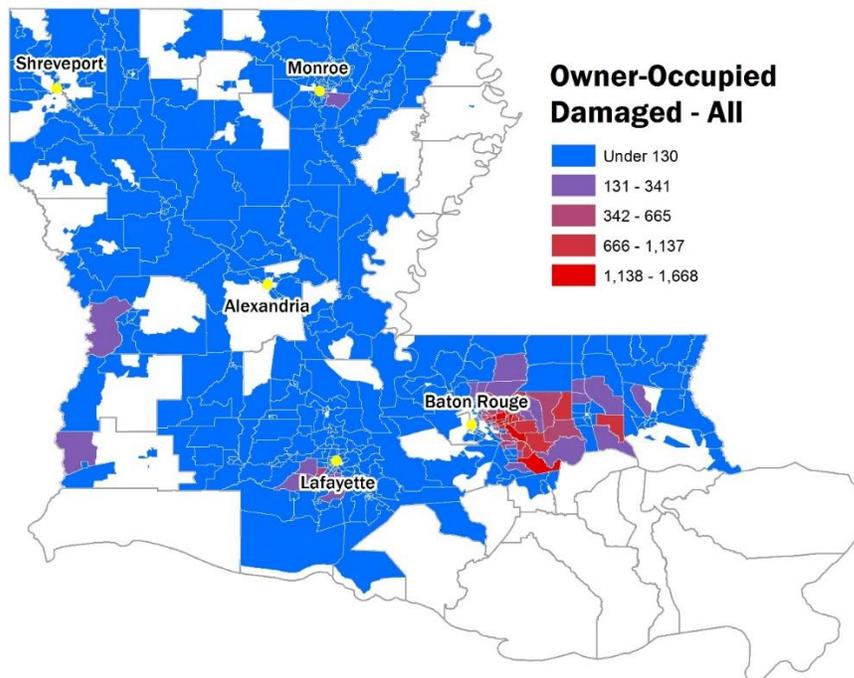
| Households with Damage |                  |               |              |               |
|------------------------|------------------|---------------|--------------|---------------|
| Disaster               | Parish           | Owners        | Renters      | Total         |
|                        | Grant            | 296           | 27           | 323           |
|                        | East Carroll     | 241           | 53           | 294           |
|                        | Bienville        | 214           | 17           | 231           |
|                        | Claiborne        | 203           | 23           | 226           |
|                        | Winn             | 183           | 33           | 216           |
|                        | Lincoln          | 156           | 17           | 173           |
|                        | Rapides          | 151           | 21           | 172           |
|                        | De Soto          | 145           | 14           | 159           |
|                        | Caldwell         | 148           | 9            | 157           |
|                        | Beauregard       | 127           | 17           | 144           |
|                        | Ascension        | 109           | 21           | 130           |
|                        | Sabine           | 102           | 2            | 104           |
|                        | Madison          | 86            | 16           | 102           |
|                        | Allen            | 77            | 6            | 83            |
|                        | LaSalle          | 76            | 7            | 83            |
|                        | Jackson          | 73            | 4            | 77            |
|                        | Catahoula        | 74            | 1            | 75            |
|                        | Franklin         | 62            | 3            | 65            |
|                        | Red River        | 46            | 3            | 49            |
|                        | Avoyelles        | 12            | -            | 12            |
|                        | <b>Total</b>     | <b>16,462</b> | <b>5,222</b> | <b>21,684</b> |
| <b>4277</b>            | East Baton Rouge | 24,255        | 12,683       | 36,938        |
|                        | Livingston       | 15,972        | 4,746        | 20,718        |
|                        | Ascension        | 6,395         | 1,438        | 7,833         |
|                        | Tangipahoa       | 4,655         | 1,104        | 5,759         |
|                        | Lafayette        | 4,798         | 852          | 5,650         |
|                        | Vermilion        | 1,819         | 360          | 2,179         |
|                        | Acadia           | 1,555         | 445          | 2,000         |
|                        | St. Landry       | 1,600         | 398          | 1,998         |
|                        | Iberia           | 1,466         | 400          | 1,866         |
|                        | St. Martin       | 1,339         | 120          | 1,459         |
|                        | St. Helena       | 922           | 105          | 1,027         |
|                        | East Feliciana   | 653           | 102          | 755           |
|                        | Evangeline       | 531           | 142          | 673           |
|                        | Jefferson Davis  | 507           | 62           | 569           |
|                        | Pointe Coupee    | 451           | 100          | 551           |
|                        | Iberville        | 356           | 39           | 395           |
|                        | Avoyelles        | 262           | 75           | 337           |
|                        | St. Tammany      | 216           | 18           | 234           |
|                        | Washington       | 199           | 28           | 227           |

| Households with Damage |                    |               |               |                |
|------------------------|--------------------|---------------|---------------|----------------|
| Disaster               | Parish             | Owners        | Renters       | Total          |
|                        | West Feliciana     | 160           | 11            | 171            |
|                        | St. James          | 159           | 10            | 169            |
|                        | West Baton Rouge   | 107           | 10            | 117            |
|                        | Calcasieu          | 2             | -             | 2              |
|                        | Rapides            | 1             | -             | 1              |
|                        | <b>Total</b>       | <b>68,380</b> | <b>23,248</b> | <b>91,628</b>  |
|                        | <b>Grand Total</b> | <b>84,842</b> | <b>28,470</b> | <b>113,312</b> |

*Impact on Owner-Occupied Households*

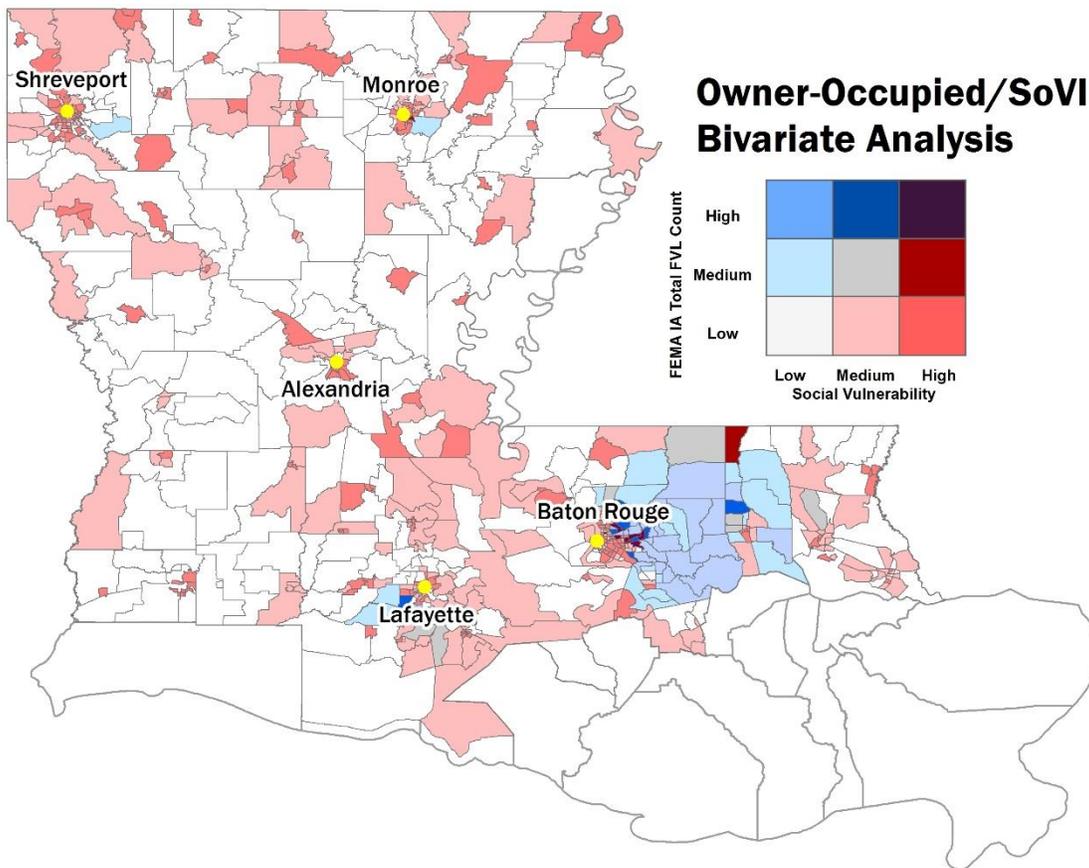
By far, the greatest number of instances of significant owner-occupied housing damage occurred in the Baton Rouge Capital Region, specifically in East Baton Rouge, Livingston, Ascension and Tangipahoa parishes. Other population centers around Monroe (Ouachita Parish) and Lafayette (Lafayette Parish) also experienced significant owner-occupied housing damages. Finally, the state is mindful of two additional pockets of significant damage along the Sabine River, in Calcasieu and Vernon parishes, respectively.

For the purposes of this section, the state includes all documented damages to the owner-occupied household population at all levels of damage in tabular format. For mapping purposes, this analysis only includes those households with “major-low,” “major-high” and “severe” levels of damage at the census tract. This map illustrates those housing units with significant and likely unmet needs.



| <b>Owner-Occupied Households with Damage</b> |                        |                   |
|--|------------------------|-------------------|
| <b>Disaster</b>                              | <b>Damage Category</b> | <b>Households</b> |
| <b>4263</b>                                  | Severe                 | 675               |
|  | Major-High             | 2,276             |
|  | Major-Low              | 3,979             |
|  | Minor-High             | 1,503             |
|  | Minor-Low              | 8,029             |
|  | <b>Total</b>           | <b>16,462</b>     |
| <b>4277</b>                                  | Severe                 | 11,249            |
|  | Major-High             | 24,270            |
|  | Major-Low              | 15,182            |
|  | Minor-High             | 3,849             |
|  | Minor-Low              | 13,830            |
|  | <b>Total</b>           | <b>68,380</b>     |
|  | <b>Grand Total</b>     | <b>84,842</b>     |

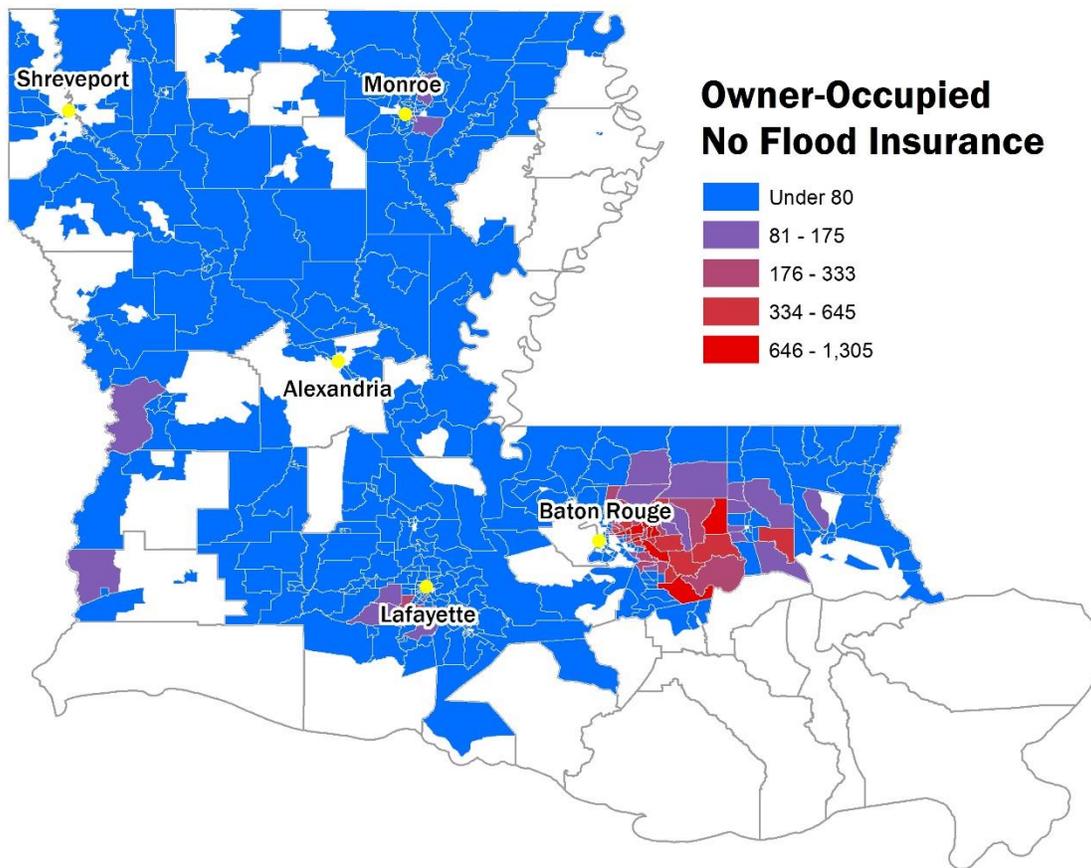
This analysis generally assumes areas with greatest need are going to be those that have both high concentrations of damage as well as a high level of pre-existing social vulnerability. Utilizing this bivariate approach identifies specific corridors of concern. For owner-occupied household populations, a concentration of need is found in corridors throughout the Baton Rouge Capital Region. There are a total of six census tracts in the 51 IA declared parishes classified as having high levels of damage as well as high levels of social vulnerability. All six of these census tracts are located within the Capital Region. Five of the census tracts are located within East Baton Rouge Parish, specifically, and one is located in Livingston Parish. These census tracts are all within a five-mile area and five of the six census tracts are located in a line along the I-12/Florida Boulevard corridor that runs between Baton Rouge and Denham Springs. The state will note these particular areas of interest as it conducts programmatic outreach and intake.



| <b>Owner-Occupied Households with Damage (SoVI Designation)</b> |                       |                   |
|---|-----------------------|-------------------|
| <b>Disaster</b>   | <b>SoVI (5-Class)</b> | <b>Households</b> |
| <b>4263</b>   | High                  | 659               |
|   | Medium-High           | 4,122             |
|   | Medium                | 3,743             |
|   | Medium-Low            | 7,515             |
|   | Low                   | 423               |
|   | <b>Total</b>          | <b>16,462</b>     |
| <b>4277</b>   | High                  | 895               |
|   | Medium-High           | 10,335            |
|   | Medium                | 18,994            |
|   | Medium-Low            | 32,424            |
|   | Low                   | 5,732             |
|   | <b>Total</b>          | <b>68,380</b>     |
|   | <b>Grand Total</b>    | <b>84,842</b>     |

Of particular concern is the high proportion of owner-occupied households with damage who did not report carrying insurance through the National Flood Insurance Program (NFIP). In total, 72 percent of all impacted owner-occupied households, or 61,069, did not report having insurance. This represents a unique situation for the state, as in previous significant disaster events – hurricanes Katrina, Rita, Gustav, Ike and Isaac - there was a reasonable anticipation some damages may have been attributable to wind or other events that may have been covered by a homeowner’s hazard insurance policy. As these events were flood-exclusive, the state has no such reasonable anticipation any of the losses incurred by this population were met by other insurance policies.

Additionally, it is important to note the high instances of owner-occupied households with significant levels of damage who were uninsured. 36,510 households of the 61,069 uninsured total had damage levels of “major-low,” “major-high” or “severe,” accounting for more than 59 percent of the affected and uninsured owner-occupied population.

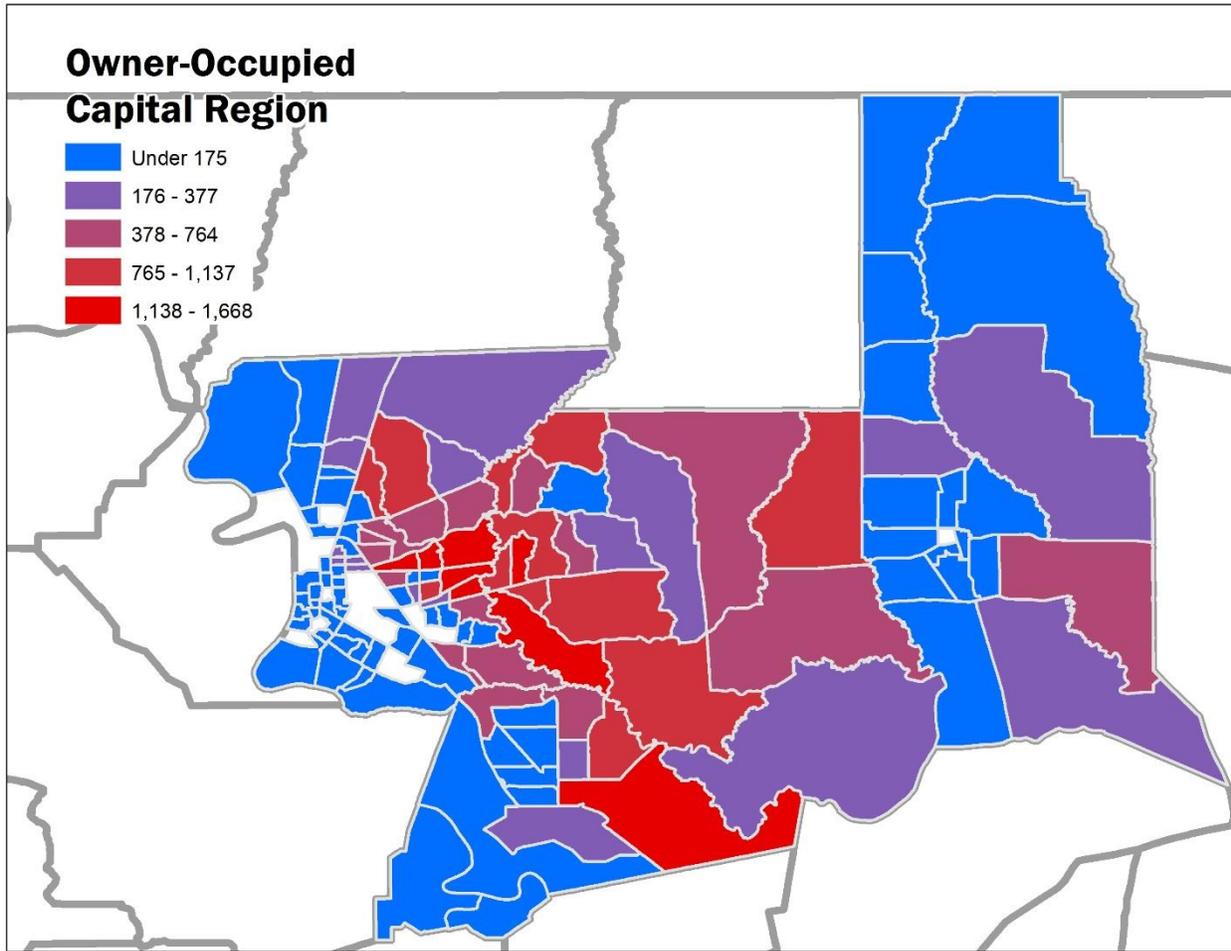


| <b>Owner-Occupied Households with No Flood Insurance</b> |                        |                   |                                 |
|--|------------------------|-------------------|---------------------------------|
| <b>Disaster</b>  | <b>Damage Category</b> | <b>Households</b> | <b>Percent of Total Damaged</b> |
| <b>4263</b>  | Severe                 | 481               | 71%                             |
|  | Major-High             | 1,448             | 64%                             |
|  | Major-Low              | 3,079             | 77%                             |
|  | Minor-High             | 1,258             | 84%                             |
|  | Minor-Low              | 7,563             | 94%                             |

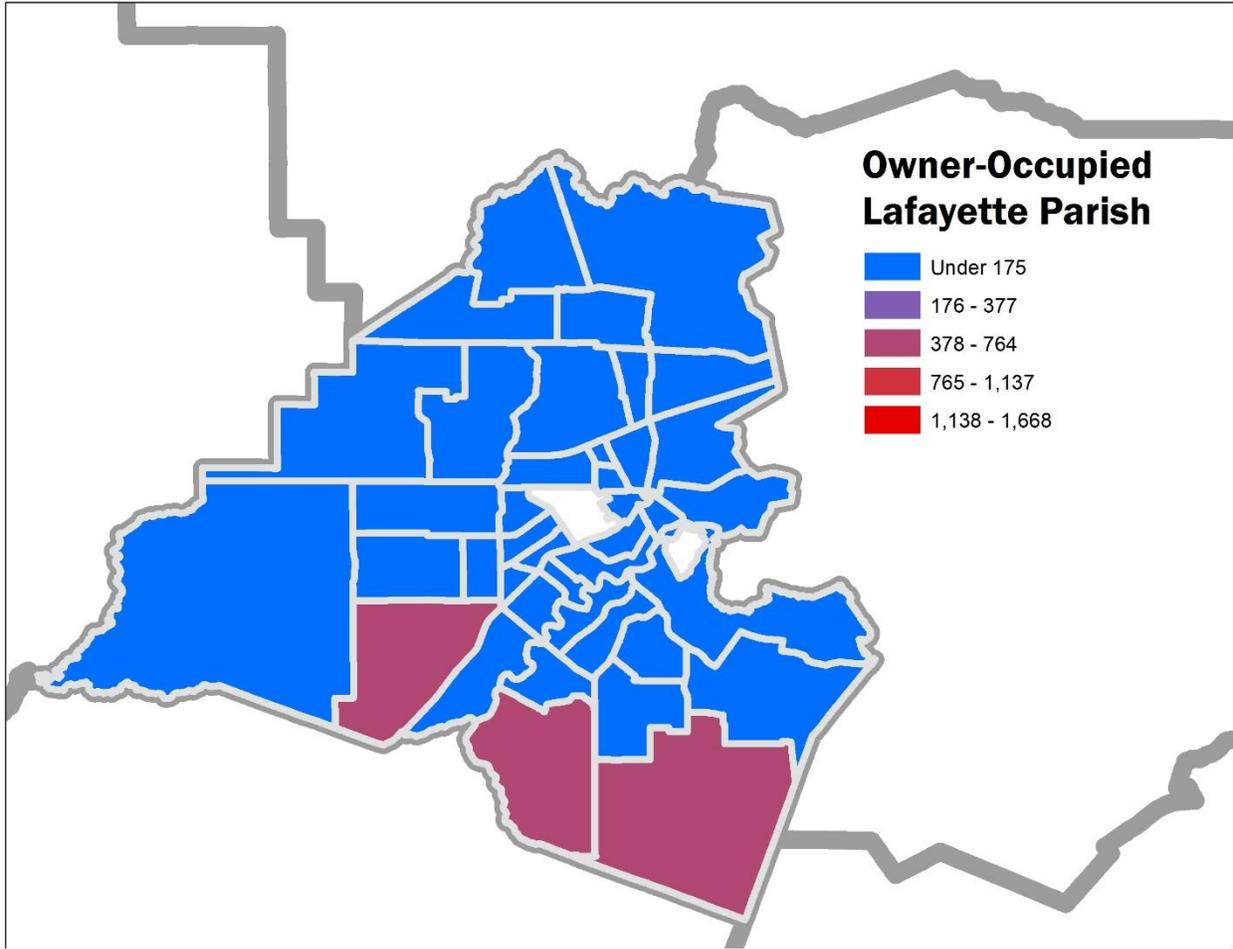
| <b>Owner-Occupied Households with No Flood Insurance</b> |                        |                   |                                 |
|--|------------------------|-------------------|---------------------------------|
| <b>Disaster</b>  | <b>Damage Category</b> | <b>Households</b> | <b>Percent of Total Damaged</b> |
|  | <b>Total</b>           | <b>13,829</b>     | <b>84%</b>                      |
| <b>4277</b>  | Severe                 | 6,071             | 54%                             |
|  | Major-High             | 14,470            | 60%                             |
|  | Major-Low              | 10,961            | 72%                             |
|  | Minor-High             | 3,130             | 81%                             |
|  | Minor-Low              | 12,608            | 91%                             |
|  | <b>Total</b>           | <b>47,240</b>     | <b>69%</b>                      |
|  | <b>Grand Total</b>     | <b>61,069</b>     | <b>72%</b>                      |

To drilldown on affected owner-occupied populations in the ten-parish most impacted area, the state prepared the following detailed maps illustrating instances of owner-occupied household damages at the census tract. As the state conducts housing program intake, it will attempt to coordinate outreach efforts in accordance with locales with high-levels of documented damages.

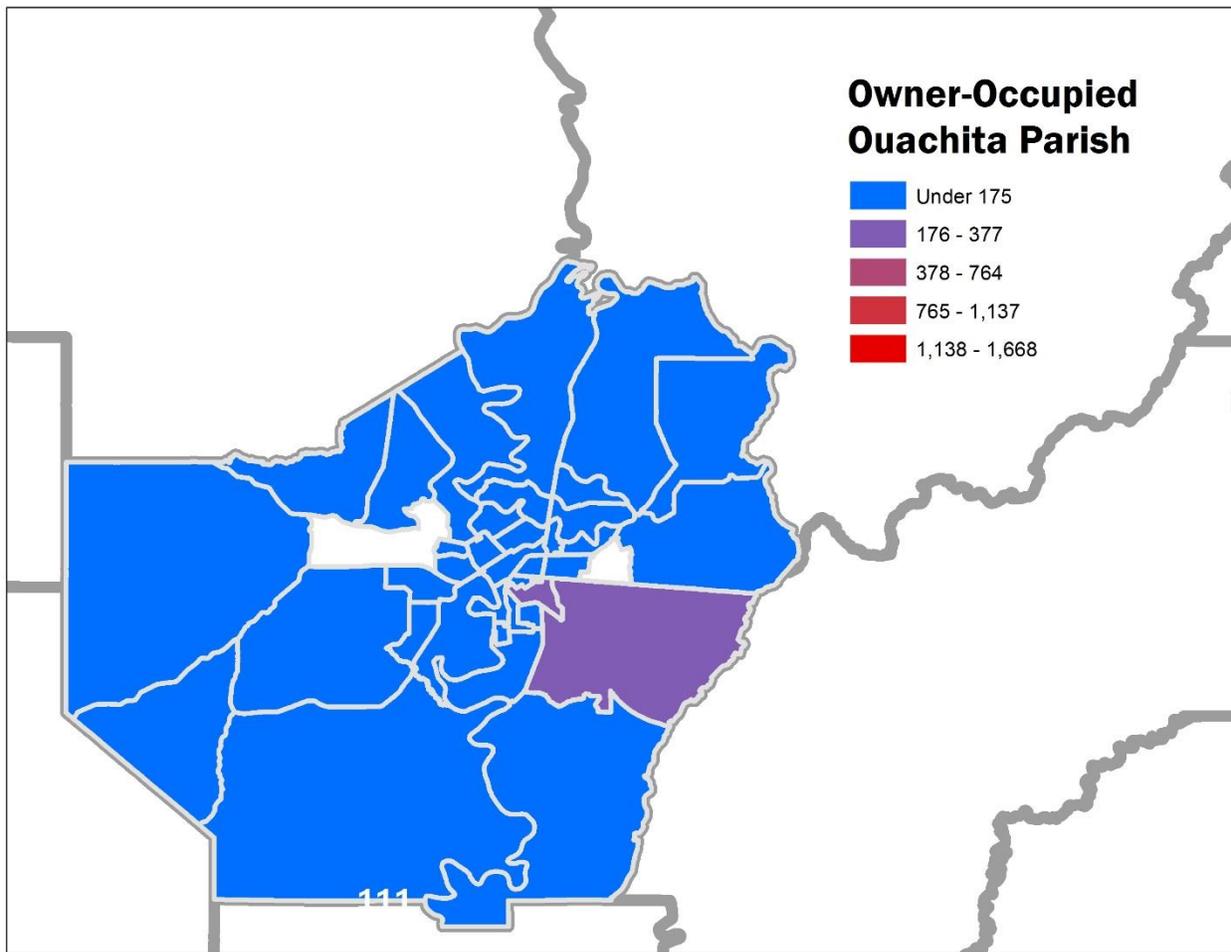
It is important to note 68,319 of the total 84,842 owner-occupied households with damage are located within the ten-parish most impacted area, representing more than 81 percent of the total. Additionally, 51,742 households within that population are likely to have unmet needs, with damage levels at “major-low,” “major-high” or “severe.” This population represents more than 90 percent of the 57,631 affected owner-occupied households likely to have unmet needs.



*Represents households with “major-low,” “major-high” and “severe” levels of damage.*



*Represents households with "major-low," "major-high" and "severe" levels of damage.*

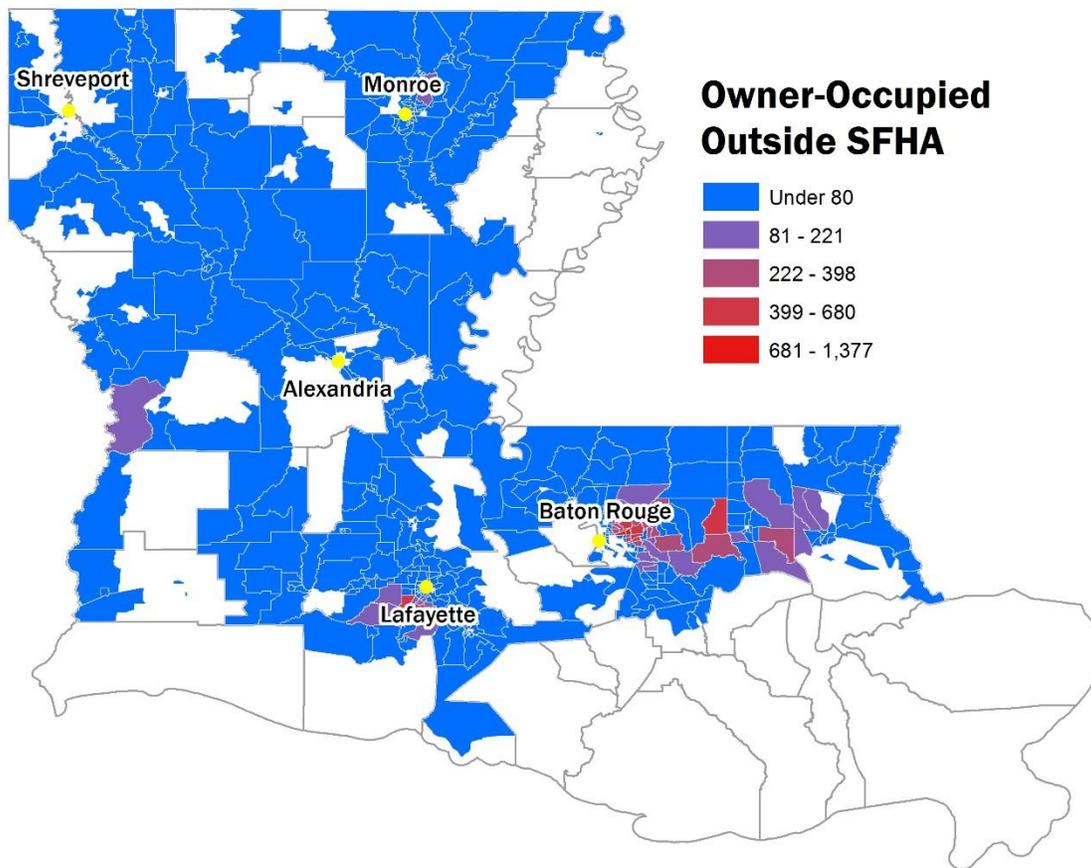


*Represents households with “major-low,” “major-high” and “severe” levels of damage.*

| <b>Owner-Occupied Households in 10 Most Impacted Parishes</b> |                        |                   |
|---|------------------------|-------------------|
| <b>Disaster</b>   | <b>Damage Category</b> | <b>Households</b> |
| <b>4263</b>   | Severe                 | 226               |
|   | Major-High             | 1,339             |
|   | Major-Low              | 2,297             |
|   | Minor-High             | 906               |
|   | Minor-Low              | 3,687             |
|   | <b>Total</b>           | <b>8,455</b>      |
| <b>4277</b>   | Severe                 | 11,107            |
|   | Major-High             | 23,657            |
|   | Major-Low              | 13,116            |
|   | Minor-High             | 3,075             |
|   | Minor-Low              | 8,909             |
|   | <b>Total</b>           | <b>59,864</b>     |
|   | <b>Grand Total</b>     | <b>68,319</b>     |

The rainfall events associated with DR-4263 and DR-4277 were each considered to be, in some areas, “one in 1,000 year” events, or events with an annual expected occurrence rate of 0.001 percent. As a result, an unusually high proportion of affected owner-occupied households were located outside of the 100-year floodplain, or the Special Flood Hazard Area (SFHA). Accordingly, these households were not required to carry flood insurance if they had a mortgage. Combined with the high proportion of affected households without flood insurance, the state believes these factors have exacerbated housing unmet needs relative to past disasters.

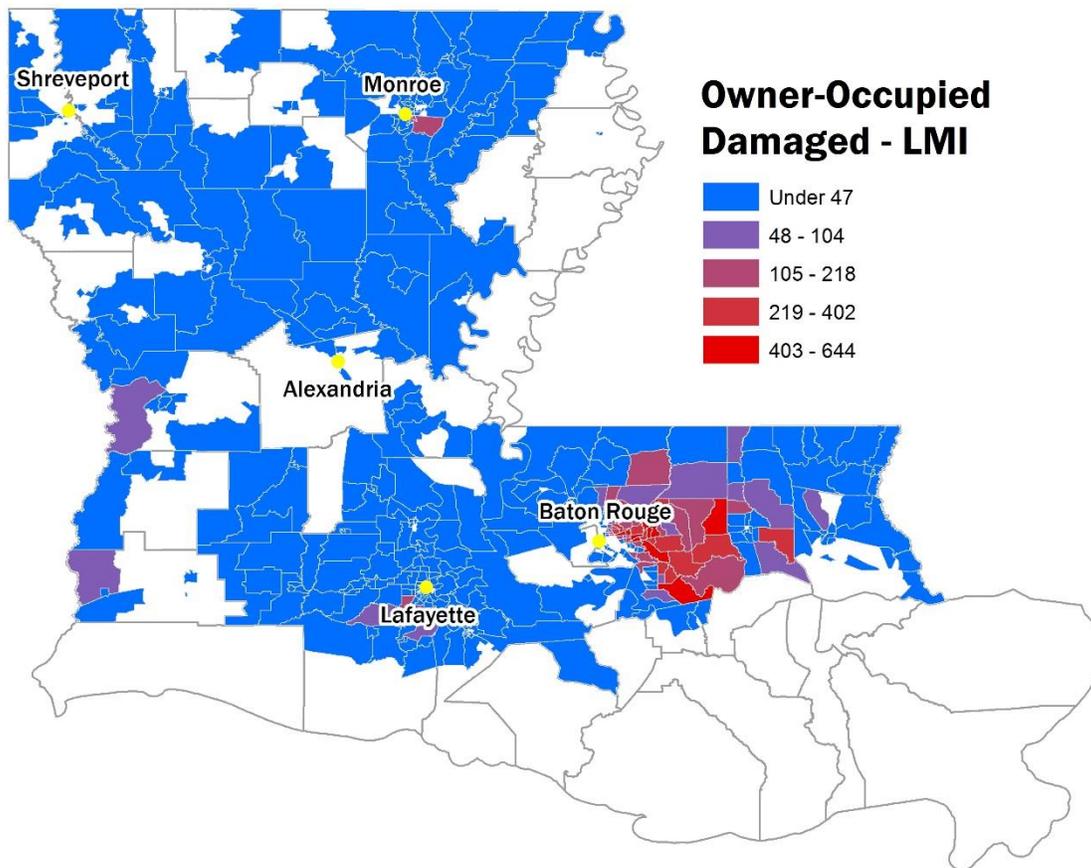
Specifically, 46,016 impacted owner-occupied households were located outside of the SFHA, representing more than 54 percent of the total affected owner-occupied household population. Additionally, 24,615 of these households are likely to have unmet housing needs, with damage levels of “major-low,” “major-high” or “severe.” This represents more than 42 percent of the owner-occupied population likely to have unmet needs.



| Owner-Occupied Households Outside SFHA |                 |            |
|--|-----------------|------------|
| Disaster                               | Damage Category | Households |
| <b>4263</b>                            | Severe          | 292        |
|  | Major-High      | 1,043      |
|  | Major-Low       | 2,116      |
|  | Minor-High      | 1,031      |

|             |                    |               |
|-------------|--------------------|---------------|
|             | Minor-Low          | 6,800         |
|             | <b>Total</b>       | <b>11,282</b> |
| <b>4277</b> | Severe             | 2,896         |
|             | Major-High         | 10,395        |
|             | Major-Low          | 7,873         |
|             | Minor-High         | 2,513         |
|             | Minor-Low          | 11,057        |
|             | <b>Total</b>       | <b>34,734</b> |
|             | <b>Grand Total</b> | <b>46,016</b> |

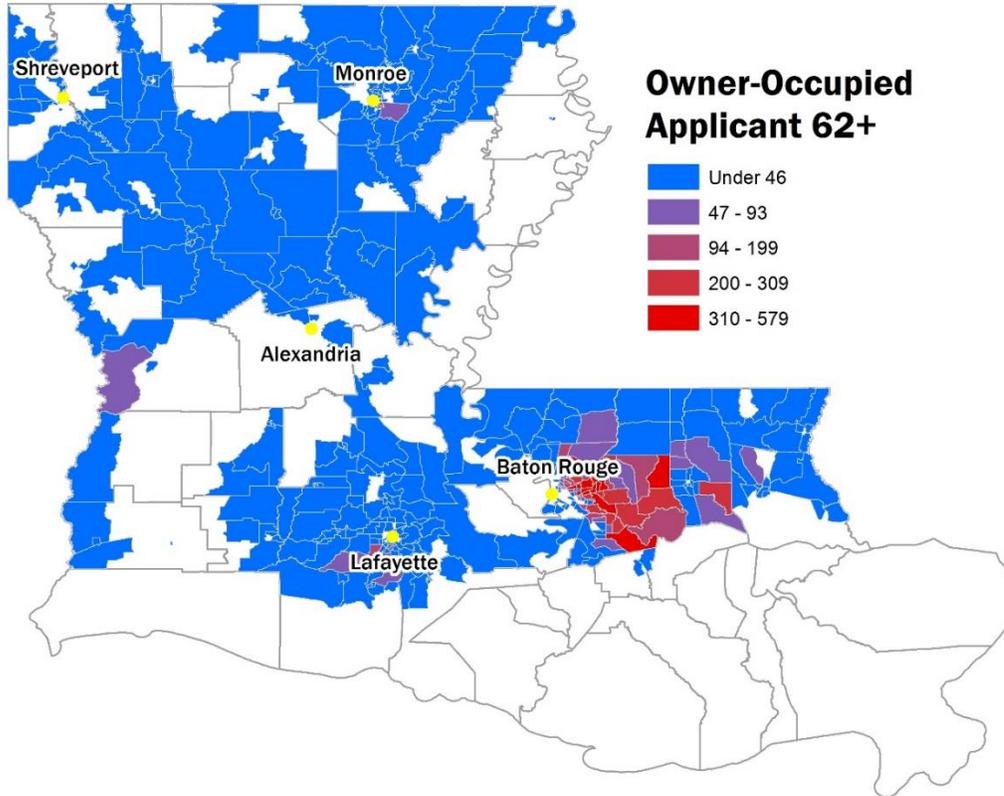
Given HUD requirements associated with this CDBG-DR allocation, the state must expend at least 70 percent of its allocation toward the benefit of LMI populations. 43,643 affected owner-occupied households are LMI, or more than 51 percent of the total affected owner-occupied population. Additionally, only 25,157 of this total are households expected to have remaining unmet needs (based on HUD’s methodology), with damage levels of “major-low,” “major-high” or “severe.” This represents approximately 43 percent of the affected population likely to have remaining unmet needs. As such, if the state receives substantially greater resources, in addition to the \$1.6 billion already allocated by Congress, to address unmet needs in a more comprehensive fashion, it anticipates it may face a challenge in meeting its requirement to expend at least 70 percent of its CDBG-DR allocation toward the benefit of LMI populations.



| LMI Owner-Occupied Households |                    |               |
|-------------------------------|--------------------|---------------|
| Disaster                      | Damage Category    | Households    |
| <b>4263</b>                   | Severe             | 282           |
|                               | Major-High         | 999           |
|                               | Major-Low          | 2,293         |
|                               | Minor-High         | 909           |
|                               | Minor-Low          | 5,934         |
|                               | <b>Total</b>       | <b>10,417</b> |
| <b>4277</b>                   | Severe             | 4,088         |
|                               | Major-High         | 9,495         |
|                               | Major-Low          | 8,000         |
|                               | Minor-High         | 2,116         |
|                               | Minor-Low          | 9,527         |
|                               | <b>Total</b>       | <b>33,226</b> |
|                               | <b>Grand Total</b> | <b>43,643</b> |

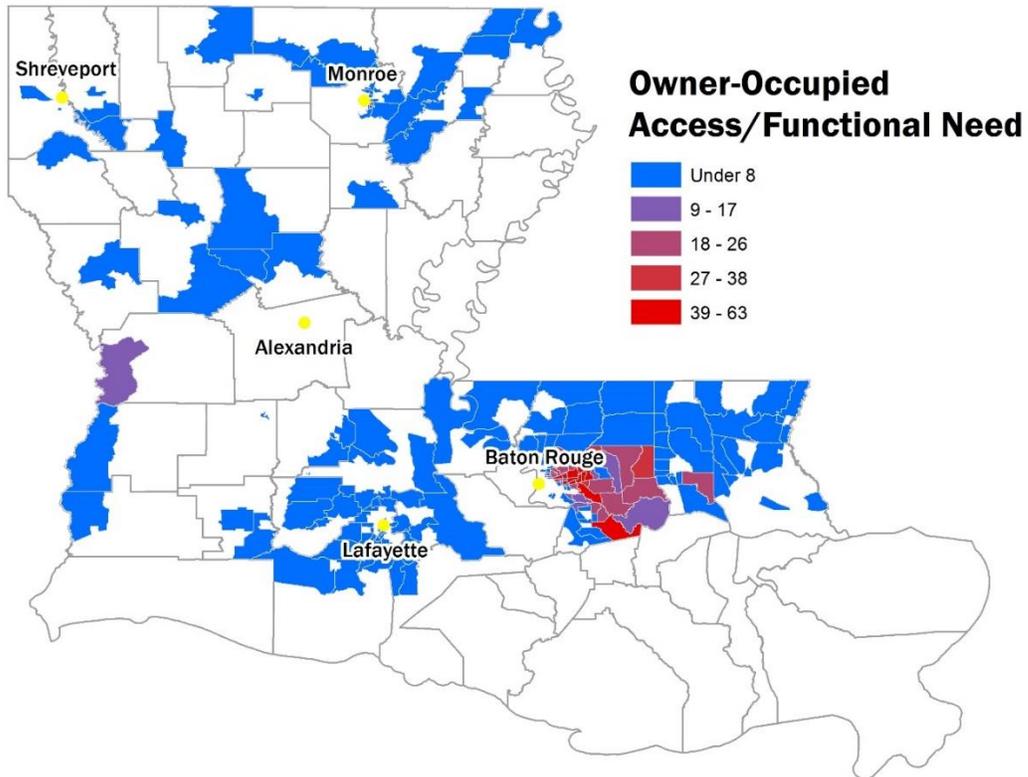
As the state attempts to prioritize the expenditure of CDBG-DR resources that are dwarfed by the total anticipated unmet needs from DR-4263 and DR-4277, one area of prioritization will be elderly households as it conducts program intake. There are at least 26,783 households with members aged 62 or older in

the impacted owner-occupied population, accounting for the limitation that IA data only includes date of birth for the applicant representing the entire household. Using this figure as a baseline, however, at least 31 percent of the affected owner-occupied household population has a member that is 62 or older. Isolating just those households likely to have unmet needs, at least 18,997 have a household member aged 62 or older. This is at least 32 percent of the owner-occupied household population likely to have unmet needs.



| <b>Owner-Occupied Households with Applicant Aged 62+</b> |                        |                   |
|--|------------------------|-------------------|
| <b>Disaster</b>  | <b>Damage Category</b> | <b>Households</b> |
| <b>4263</b>  | Severe                 | 262               |
|  | Major-High             | 927               |
|  | Major-Low              | 1,363             |
|  | Minor-High             | 478               |
|  | Minor-Low              | 2,491             |
|  | <b>Total</b>           | <b>5,521</b>      |
| <b>4277</b>  | Severe                 | 4,069             |
|  | Major-High             | 8,132             |
|  | Major-Low              | 4,244             |
|  | Minor-High             | 1,139             |
|  | Minor-Low              | 3,678             |
|  | <b>Total</b>           | <b>21,262</b>     |
|  | <b>Grand Total</b>     | <b>26,783</b>     |

In addition to those households with a member aged 62 or older, the state will also prioritize those households with persons with disabilities, as identified initially by those households that indicated they had access and/or functional needs through their IA applications. According to the FEMA data, there are 2,590 owner-occupied households with documented access and/or functional needs, representing more than 3 percent of the total impacted owner-occupied household population. 1,900 of these households have levels of damage indicating they likely have remaining unmet needs, accounting for more than 3 percent of the total owner-occupied household population likely to have unmet needs.



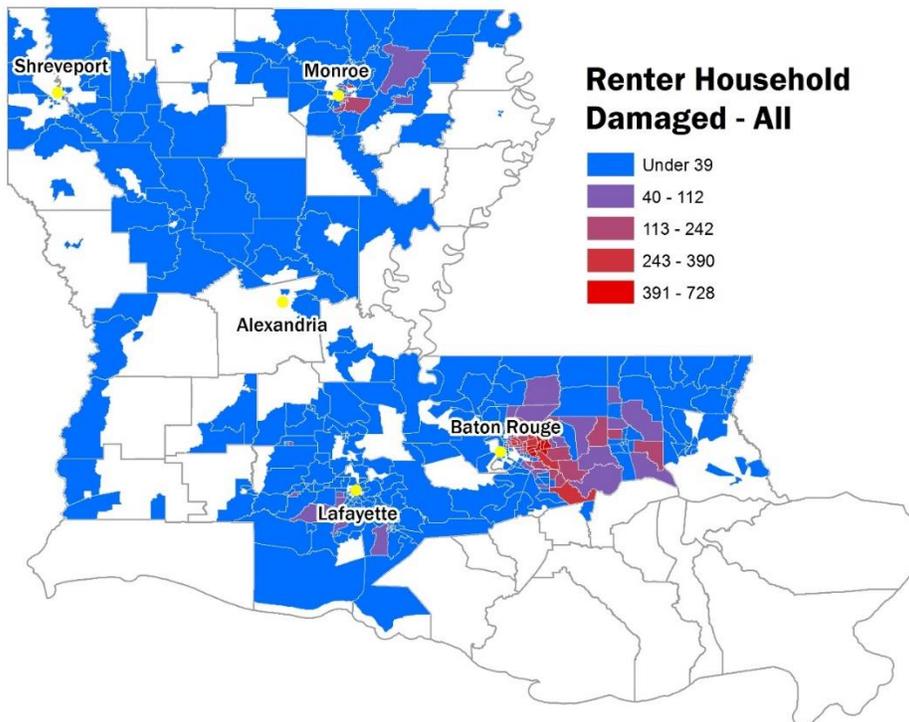
| Owner-Occupied Households with Access/Functional Needs |                 |            |
|--|-----------------|------------|
| Disaster   | Damage Category | Households |
| <b>4263</b>  | Severe          | 28         |
|  | Major-High      | 77         |
|  | Major-Low       | 108        |
|  | Minor-High      | 33         |
|  | Minor-Low       | 176        |
|  | <b>Total</b>    | <b>422</b> |
| <b>4277</b>  | Severe          | 474        |
|  | Major-High      | 835        |
|  | Major-Low       | 378        |
|  | Minor-High      | 95         |
|  | Minor-Low       | 386        |

|  |                    |              |
|--|--------------------|--------------|
|  | <b>Total</b>       | <b>2,168</b> |
|  | <b>Grand Total</b> | <b>2,590</b> |

*Impact on Renter Households*

The greatest number of instances of renter household damages occurred in Ouachita (DR-4263), East Baton Rouge and Livingston (both DR-4277) parishes. Other parishes with significant impacts to renter populations include Ascension and Tangipahoa parishes.

For the purposes of this section, the state has included all documented damages to the renter household population at all levels of damage in tabular format. For mapping purposes, this analysis only includes those households with “major-low,” “major-high” and “severe” levels of damage.

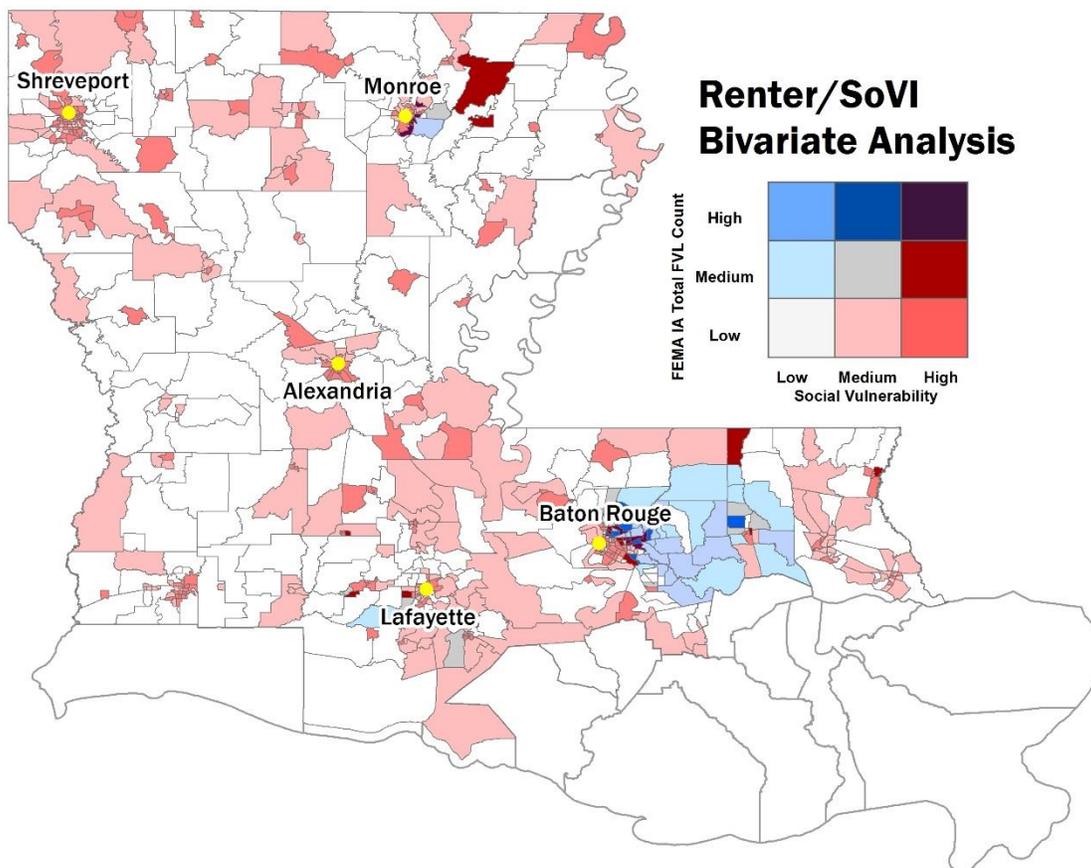


| <b>Renter Households with Damage</b> |                        |                   |
|--------------------------------------|------------------------|-------------------|
| <b>Disaster</b>                      | <b>Damage Category</b> | <b>Households</b> |
| <b>4263</b>                          | Severe                 | 279               |
|                                      | Major-High             | 1,204             |
|                                      | Major-Low              | 1,309             |
|                                      | Minor-High             | 876               |
|                                      | Minor-Low              | 1,554             |
|                                      | <b>Total</b>           | <b>5,222</b>      |
| <b>4277</b>                          | Severe                 | 3,838             |
|                                      | Major-High             | 8,097             |
|                                      | Major-Low              | 6,182             |
|                                      | Minor-High             | 1,818             |

|  |                    |               |
|--|--------------------|---------------|
|  | Minor-Low          | 3,313         |
|  | <b>Total</b>       | <b>23,248</b> |
|  | <b>Grand Total</b> | <b>28,470</b> |

This analysis generally assumes areas with greatest need are going to be those that have both high concentrations of damage as well as a high level of pre-existing social vulnerability. Utilizing a bivariate approach for rental household populations and SoVI census tracts, the Baton Rouge Capital Region and the Monroe metropolitan area have large concentrations of damage as well as areas with notably high levels of social vulnerability. In the Capital Region, there are a total of nine census tracts (8 in East Baton Rouge and 1 in Livingston) classified as having high levels of both damage and social vulnerability. Most of these census tracts are located within a five-mile area in a line along the I-12/Florida Boulevard corridor that runs between Baton Rouge and Denham Springs; however, there are two census tracts meeting these characteristics in northern Baton Rouge. Both are located south of the Baton Rouge Metropolitan Airport, one of which is in a neighborhood west of Howell Park and the other is located west of Airline Highway between the Airline Highway and I-110 and the Airline Highway and Prescott Road intersections.

In the Monroe metropolitan area, there are five total census tracts classified as having both high concentrations of rental household damage as well as high levels of social vulnerability. Three of these census tracts are within a three-mile area. These tracts run north and south along Highway 165 from south of the University of Louisiana Monroe at the intersection of Martin Luther King Jr. Drive (Highway 165) and DeSiard Street down to Richwood. The other two census tracts are outliers, but still within six miles of each other. One of the outliers is located between Glenwood Regional Medical Center and the Ouachita River. For reference, West Monroe High School is roughly the center point of this census tract. The second outlier is located north of the University of Louisiana Monroe. It is bounded by Sterlington Road (Highway 165) to the west, Chauvin Bayou to the south, and the winding Bayou DeSiard to the north, northeast, and east. The state will note these particular areas of interest as it conducts programmatic outreach and intake.

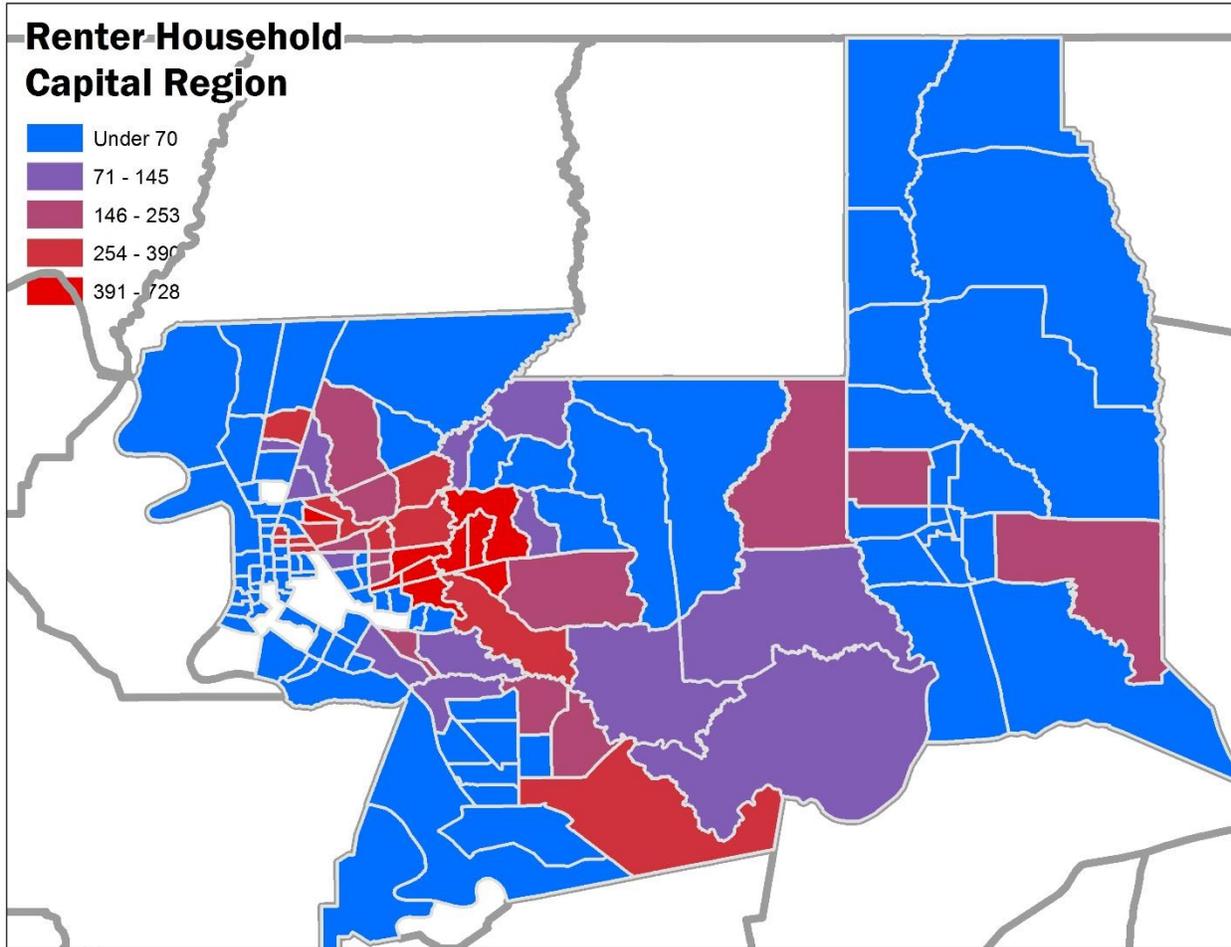


| Renter Households with Damage (SoVI Designation) |                    |               |
|--|--------------------|---------------|
| Disaster   | SoVI (5-Class)     | Households    |
| <b>4263</b>                                      | High               | 555           |
|  | Medium-High        | 2,343         |
|  | Medium             | 1,076         |
|  | Medium-Low         | 1,193         |
|  | Low                | 55            |
|  | <b>Total</b>       | <b>5,222</b>  |
| <b>4277</b>                                      | High               | 659           |
|  | Medium-High        | 6,543         |
|  | Medium             | 6,973         |
|  | Medium-Low         | 8,066         |
|  | Low                | 1,009         |
|  | <b>Total</b>       | <b>23,250</b> |
|  | <b>Grand Total</b> | <b>28,472</b> |

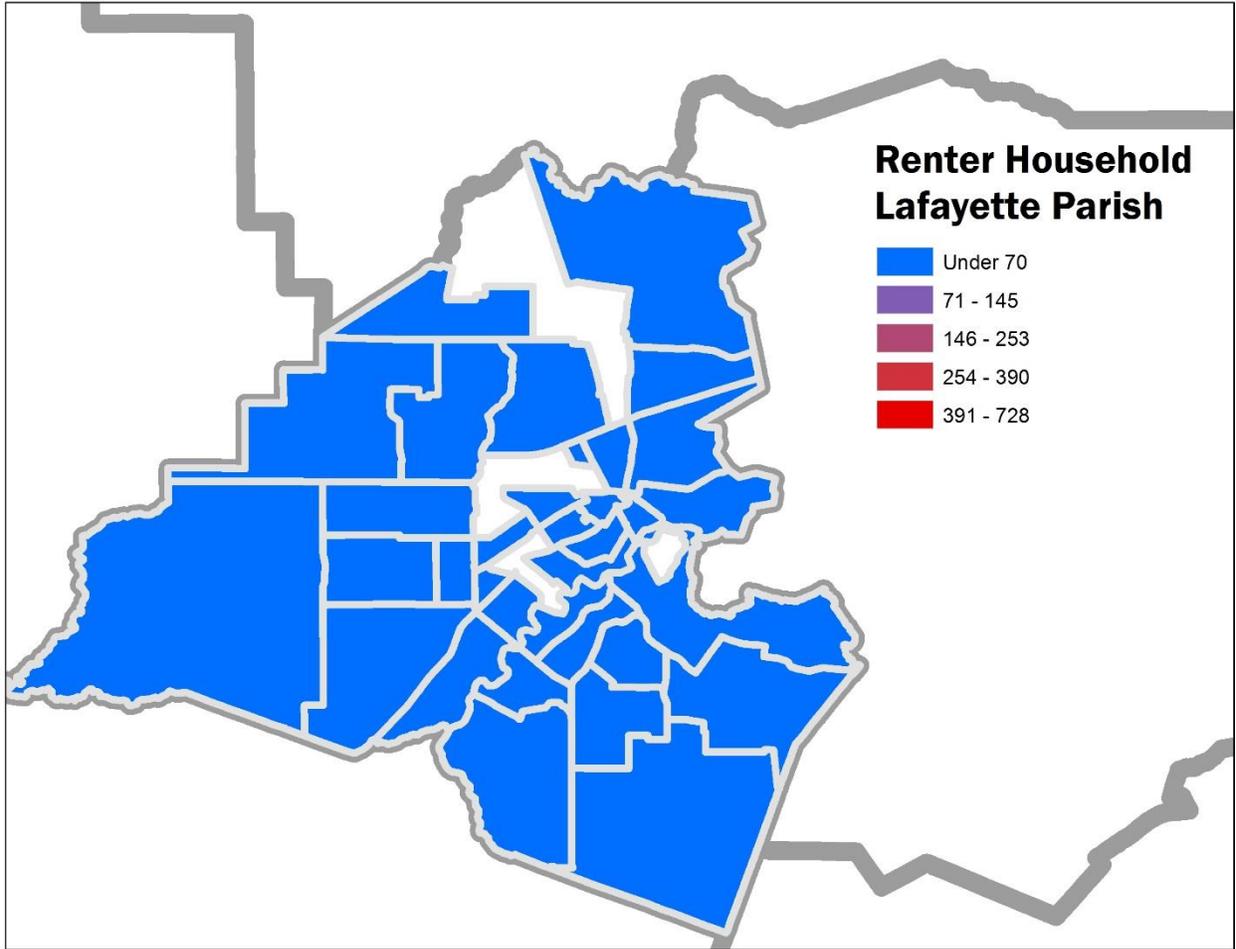
To drilldown on affected renter populations in the 10-parish most impacted area, the state has prepared the following detailed maps illustrating instances of renter household damages at the census tract level.

As the state conducts housing program intake, it will attempt to coordinate outreach efforts in accordance with locales with high-levels of documented damages.

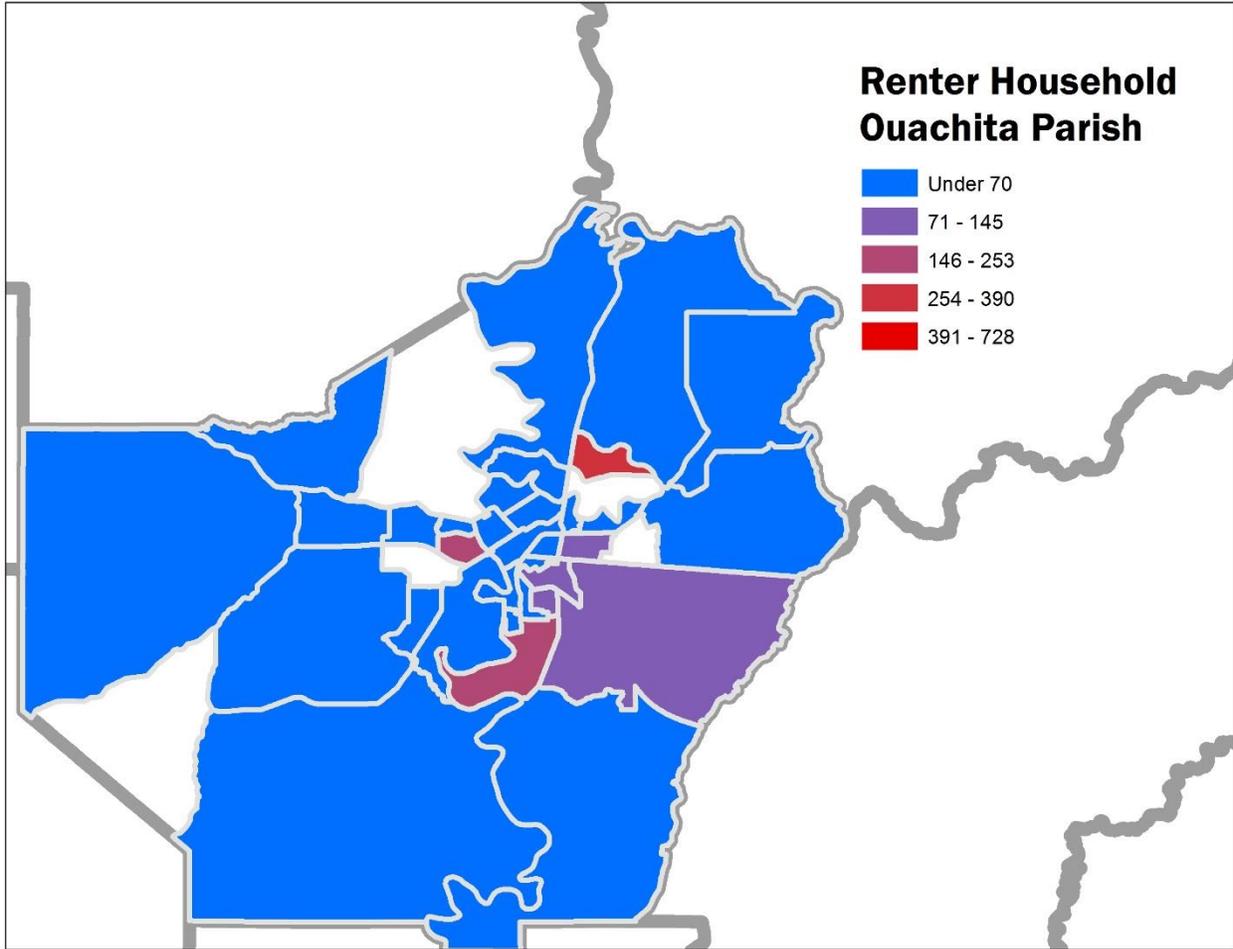
It is important to note 25,701 of the total 28,470 renter households with damage are located within the 10-parish most impacted area, representing more than 90 percent of the total.



*Represents households with "major-low," "major-high" and "severe" levels of damage.*



*Represents households with "major-low," "major-high" and "severe" levels of damage.*

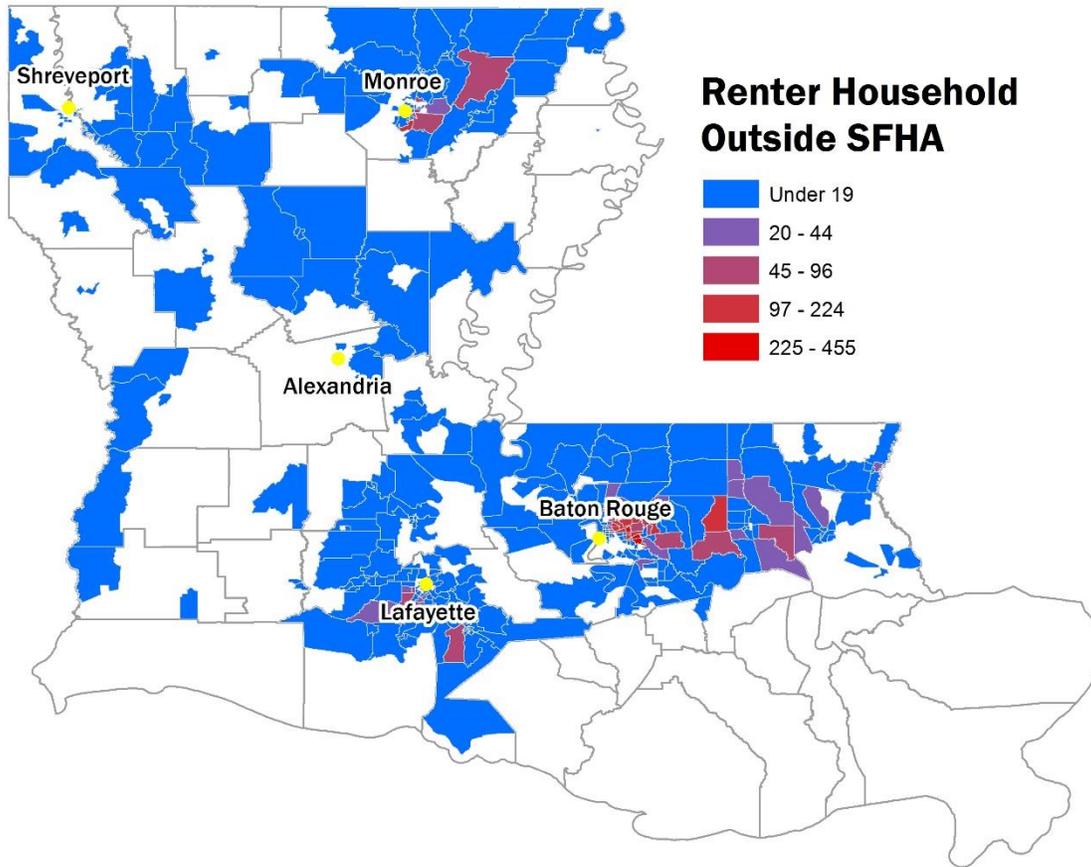


*Represents households with "major-low," "major-high" and "severe" levels of damage.*

| <b>Renter Households in 10 Most Impacted Parishes</b> |                        |                   |
|---|------------------------|-------------------|
| <b>Disaster</b>                                       | <b>Damage Category</b> | <b>Households</b> |
| <b>4263</b>   | Severe                 | 214               |
|   | Major-High             | 968               |
|   | Major-Low              | 1,061             |
|   | Minor-High             | 697               |
|   | Minor-Low              | 1,087             |
|   | <b>Total</b>           | <b>4,027</b>      |
| <b>4277</b>   | Severe                 | 3,778             |
|   | Major-High             | 7,895             |
|   | Major-Low              | 5,801             |
|   | Minor-High             | 1,508             |
|   | Minor-Low              | 2,692             |
|   | <b>Total</b>           | <b>21,674</b>     |
|   | <b>Grand Total</b>     | <b>25,701</b>     |

Like the owner-occupied household population, an unusually high proportion of affected renter households were located outside of a Special Flood Hazard Area (SFHA). As such, while this may not inherently indicate exacerbated need for the renter population itself, it may indicate an enhanced need for landlords who may not have carried flood insurance. Furthermore, as has been discussed previously, there was a lack of affordable housing stock prior to the 2016 flooding events. The impacts described below have further exacerbated the need for an increase in affordable housing options across the state.

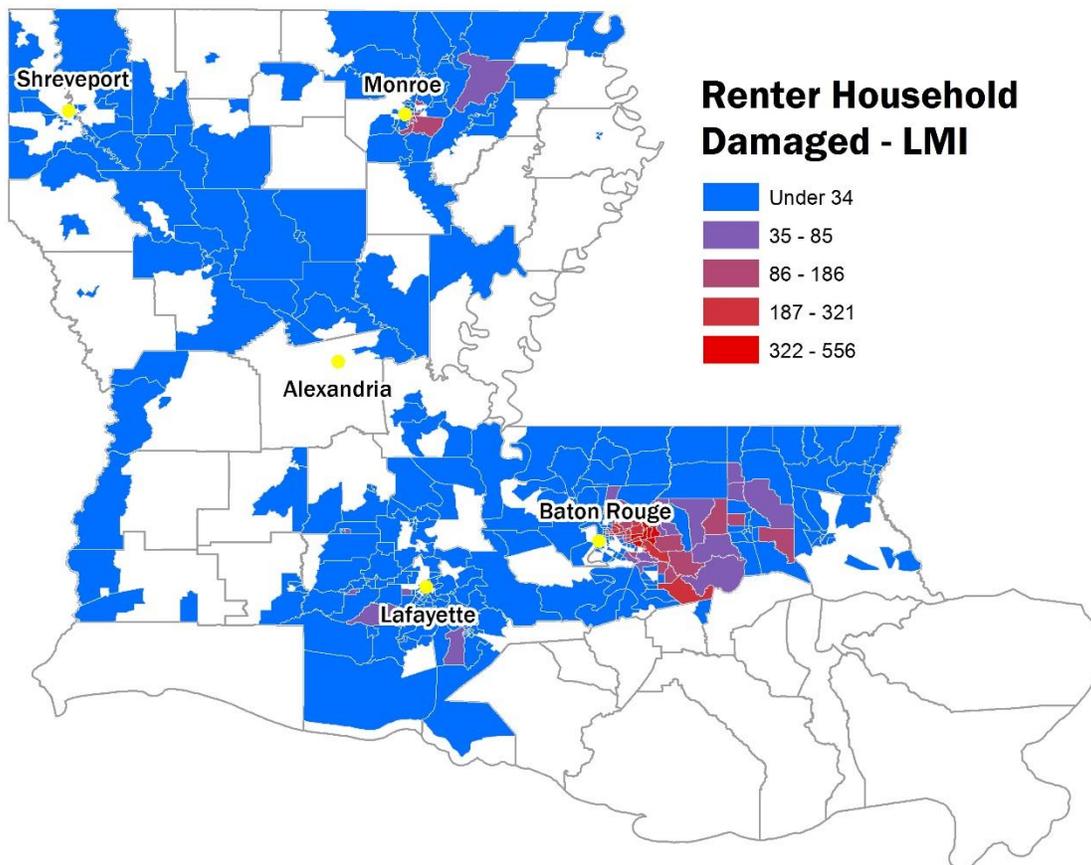
Specifically, 12,921 impacted renter households were located outside of the SFHA, representing more than 45 percent of the total affected renter household population.



| Renter Households Outside SFHA |                 |              |
|--------------------------------|-----------------|--------------|
| Disaster                       | Damage Category | Households   |
| <b>4263</b>                    | Severe          | 119          |
|                                | Major-High      | 532          |
|                                | Major-Low       | 619          |
|                                | Minor-High      | 541          |
|                                | Minor-Low       | 1,160        |
|                                | <b>Total</b>    | <b>2,971</b> |
| <b>4277</b>                    | Severe          | 940          |
|                                | Major-High      | 2,802        |

| Renter Households Outside SFHA |                    |               |
|--------------------------------|--------------------|---------------|
| Disaster                       | Damage Category    | Households    |
|                                | Major-Low          | 2,728         |
|                                | Minor-High         | 1,148         |
|                                | Minor-Low          | 2,332         |
|                                | <b>Total</b>       | <b>9,950</b>  |
|                                | <b>Grand Total</b> | <b>12,921</b> |

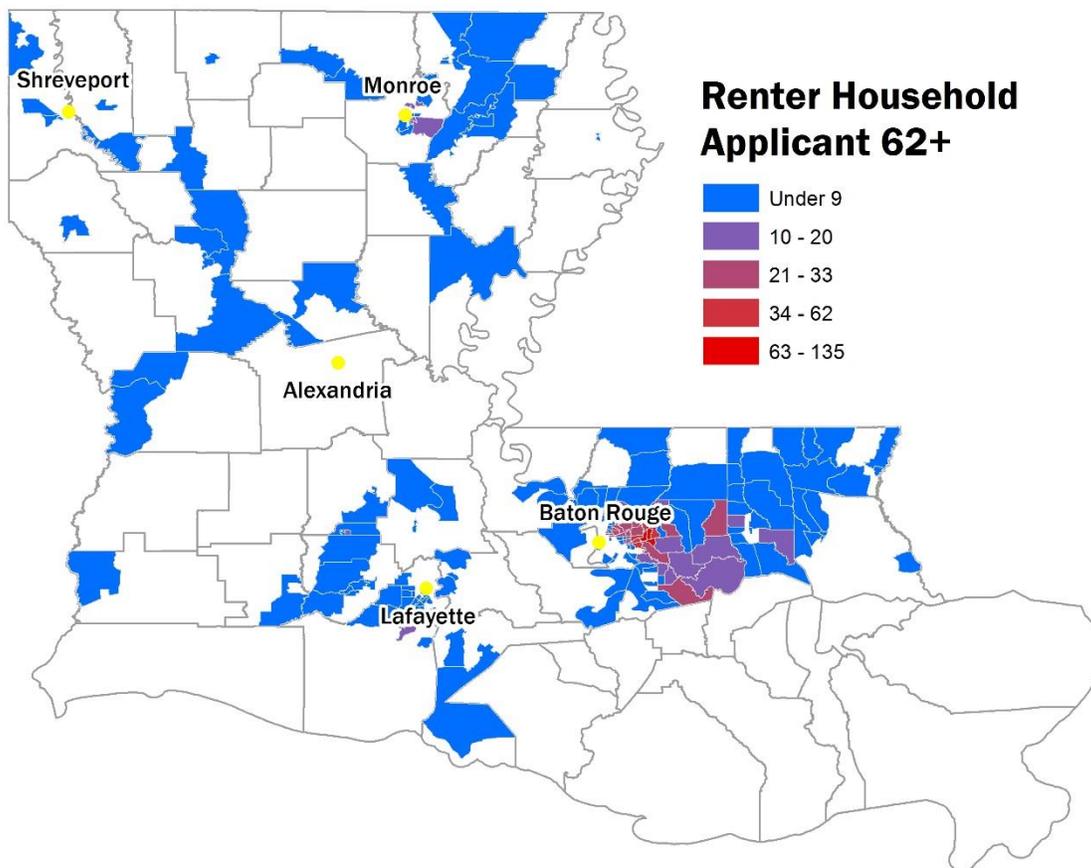
Per HUD requirements associated with this CDBG-DR allocation, the state must expend at least 70 percent of its allocation toward the benefit of LMI populations. 21,806 affected renter households are LMI, or more than 76 percent of the total affected renter population.



| LMI Renter Households |                 |            |
|-----------------------|-----------------|------------|
| Disaster              | Damage Category | Households |
| <b>4263</b>           | Severe          | 205        |
|                       | Major-High      | 916        |
|                       | Major-Low       | 1,037      |
|                       | Minor-High      | 737        |
|                       | Minor-Low       | 1,350      |

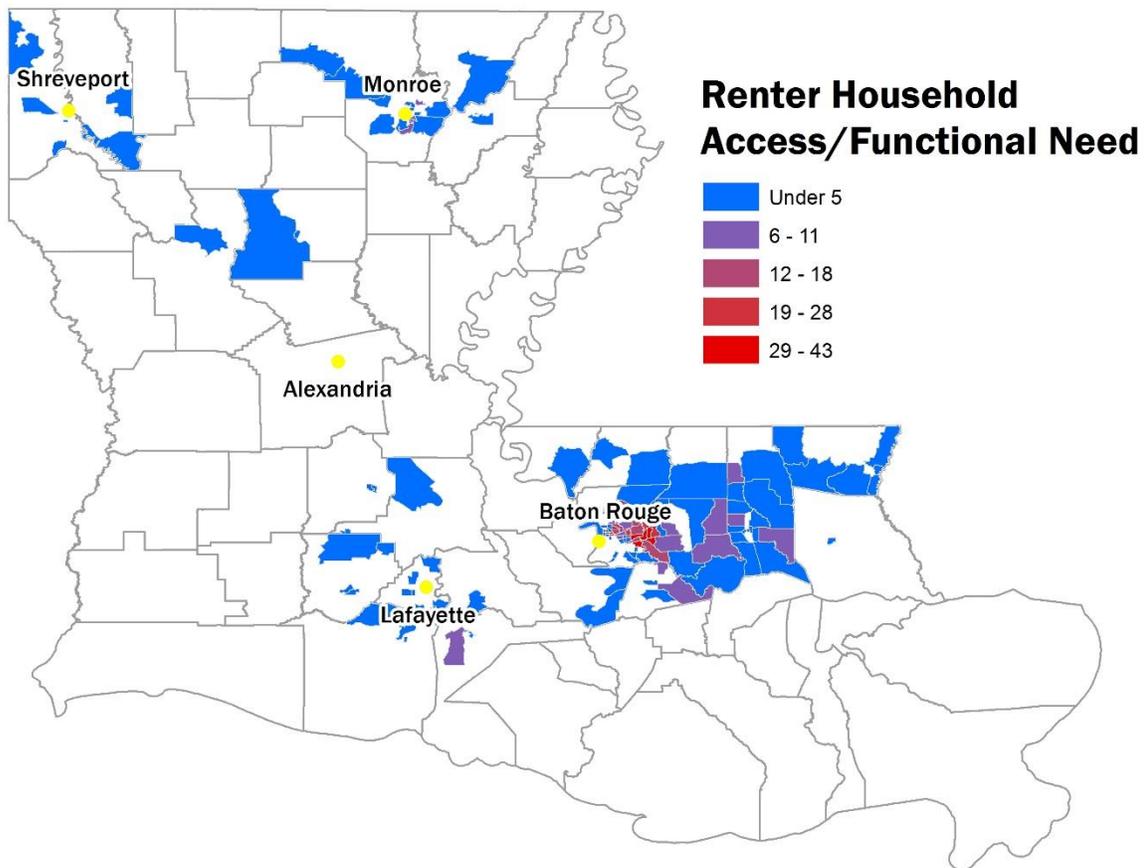
| LMI Renter Households |                    |               |
|-----------------------|--------------------|---------------|
| Disaster              | Damage Category    | Households    |
|                       | <b>Total</b>       | <b>4,245</b>  |
| <b>4277</b>           | Severe             | 2,850         |
|                       | Major-High         | 5,822         |
|                       | Major-Low          | 4,717         |
|                       | Minor-High         | 1,441         |
|                       | Minor-Low          | 2,731         |
|                       | <b>Total</b>       | <b>17,561</b> |
|                       | <b>Grand Total</b> | <b>21,806</b> |

As the state prioritizes the expenditure of CDBG-DR resources that are dwarfed by the total anticipated unmet needs from DR-4263 and DR-4277, it may prioritize elderly households as it conducts program intake. There are at least 2,642 households with applicants aged 62 or older in the impacted renter population, accounting for the limitation that IA data only includes data of birth for the applicant representing the entire household. Using this figure as a baseline, however, at least 9 percent of the affected renter household population has a member that is 62 or older.



| <b>Renter Households with Applicant Aged 62+</b> |                        |                   |
|--|------------------------|-------------------|
| <b>Disaster</b>                                  | <b>Damage Category</b> | <b>Households</b> |
| <b>4263</b>                                      | Severe                 | 15                |
|  | Major-High             | 121               |
|  | Major-Low              | 130               |
|  | Minor-High             | 76                |
|  | Minor-Low              | 117               |
|  | <b>Total</b>           | <b>459</b>        |
| <b>4277</b>                                      | Severe                 | 265               |
|  | Major-High             | 951               |
|  | Major-Low              | 575               |
|  | Minor-High             | 146               |
|  | Minor-Low              | 246               |
|  | <b>Total</b>           | <b>2,183</b>      |
|  | <b>Grand Total</b>     | <b>2,642</b>      |

In addition to those elderly households, the state may also prioritize those populations with access and/or functional needs to prioritize how it will assist the affected population. There are 1,268 renter households with documented access and/or functional needs, representing more than 4 percent of the total impacted renter household population.



| <b>Renter Households with Access/Functional Needs</b> |                        |                   |
|---|------------------------|-------------------|
| <b>Disaster</b>                                       | <b>Damage Category</b> | <b>Households</b> |
| <b>4263</b>   | Severe                 | 12                |
|   | Major-High             | 54                |
|   | Major-Low              | 57                |
|   | Minor-High             | 38                |
|   | Minor-Low              | 55                |
|   | <b>Total</b>           | <b>216</b>        |
| <b>4277</b>   | Severe                 | 197               |
|   | Major-High             | 407               |
|   | Major-Low              | 233               |
|   | Minor-High             | 70                |
|   | Minor-Low              | 145               |
|   | <b>Total</b>           | <b>1,052</b>      |
| <b>Grand Total</b>                                    | <b>1,268</b>           |                   |

### Impact on Public Housing Authorities

The Louisiana Housing Corporation (LHC), in conjunction with HUD's New Orleans Field office, has remained in constant contact with Public Housing Authorities (PHAs) throughout the impacted area. In total, 13 of the state's 102 PHAs reported some disaster impact, impacting 132 households and displacing 95 households. Additionally, 16 Housing Choice Voucher (HCV) properties were affected, impacting 864 households and displacing 850 households.

| Public Housing Assessment (Statewide) |                |                         |        |
|---------------------------------------|----------------|-------------------------|--------|
|                                       | Public Housing | Housing Choice Vouchers | Total  |
| <b>Total Properties/PHAs</b>          | 102            | 91                      | 193    |
| <b>Units</b>                          | 19,988         | 54,357                  | 74,345 |
| <b>Properties/PHAs Impacted</b>       | 13             | 16                      | 29     |
| <b>Households Impacted</b>            | 132            | 864                     | 996    |
| <b>Households Displaced</b>           | 95             | 850                     | 945    |

HUD's New Orleans Field office provided an update relative to PHA damages and unmet needs on Jan. 17, 2017 (see table below). The state is committed to continued coordination with PHAs, particularly with respect to assessing the unmet repair and rebuilding needs not otherwise covered by insurance or FEMA. In addition, the state is committed to working with PHAs to develop and implement measures that will make their units more resilient in the wake of future storms. With an understanding that many of the individuals who reside in subsidized housing represent the most vulnerable residents of our state, it is of the utmost importance to ensure that impacted PHAs are provided the tools and resources they need to rebuild effectively and sustainably.

| HA Name        | Insurance Award    | FEMA Award      | CFP Reallocated Funds | Operating Funds Available | COCC Damages     | Public Housing Damages | PH Relocation Costs | Additional Funds Needed | Months to Complete Mod |
|----------------|--------------------|-----------------|-----------------------|---------------------------|------------------|------------------------|---------------------|-------------------------|------------------------|
| Eunice         | \$0                | \$0             | \$162,263             | \$750,000                 | \$0              | \$2,297,500            | \$34,000            | \$1,419,237             | 24                     |
| New Iberia     | \$0                | \$0             | \$0                   | \$0                       | \$0              | \$213,380              | \$0                 | \$213,380               |                        |
| Rayne          | \$0                | \$0             | \$0                   | \$75,000                  | \$0              | \$75,000               | \$2,000             | \$2,000                 | 5                      |
| Crowley        | \$73,864           | \$0             | \$0                   | \$0                       | \$0              | \$71,800               | \$0                 | \$0                     | 4                      |
| Ville Platte   | \$0                | \$77,000        | \$0                   | \$0                       | \$0              | \$56,000               | \$1,619             | \$0                     | 3                      |
| Welsh          | \$0                | \$0             | \$0                   | \$0                       | \$0              | \$20                   | \$0                 | \$20                    | 0                      |
| Lake Arthur    | \$33,610           | \$0             | \$0                   | \$0                       | \$0              | \$44,937               | \$0                 | \$11,327                |                        |
| Donaldsonville | \$0                | \$0             | \$26,858              | \$0                       | \$0              | \$203,000              | \$0                 | \$176,142               | 60                     |
| Erath          | \$455,027          | \$0             | \$0                   | \$0                       | \$0              | \$406,903              | \$0                 | \$0                     | 5                      |
| Opelousas      | \$0                | \$0             | \$0                   | \$0                       | \$0              | \$0                    | \$0                 | \$0                     |                        |
| Denham Springs | \$2,900,000        | \$0             | \$0                   | \$0                       | \$265,000        | \$4,770,000            | \$0                 | \$2,135,000             | 15                     |
| Jennings       | \$0                | \$0             | \$8,000               | \$0                       | \$0              | \$98,000               | \$0                 | \$90,000                |                        |
| Duson          | \$0                | \$0             | \$0                   | \$0                       | \$0              | \$0                    | \$0                 | \$0                     |                        |
| <b>Totals</b>  | <b>\$3,462,501</b> | <b>\$77,000</b> | <b>\$197,121</b>      | <b>\$825,000</b>          | <b>\$265,000</b> | <b>\$8,236,540</b>     | <b>\$37,619</b>     | <b>\$4,047,106</b>      |                        |

Seven multifamily public housing developments reported damage attributable to DR-4263 or DR-4277. These facilities hold 619 total units, of which 300 were damaged. Two facilities, Livingston Manor and Charleston Oaks, suffered damage to all of their units, while a third development, Tangi Village, suffered damage to all but four units. Tangi Village, in particular, is notable as it was impacted by both disaster

events (DR-4263 and DR-4277). Also notable, Cypress Gardens tested positive for mold, and will need to be remediated. With the exception of Cypress Gardens, all units are expected to be back online by Q2 2017.

| <b>Multifamily Assessment (Statewide)</b> |                    |                      |                        |
|---|--------------------|----------------------|------------------------|
|   | <b>Total Units</b> | <b>Total Damaged</b> | <b>Percent Damaged</b> |
| <b>Bacmonila Gardens</b>                  | 150                | 35                   | 23%                    |
| <b>Tangi Village</b>                      | 96                 | 92                   | 96%                    |
| <b>Livingston Manor</b>                   | 45                 | 45                   | 100%                   |
| <b>St. Edwards Subdivision</b>            | 98                 | 38                   | 39%                    |
| <b>Charleston Oaks</b>                    | 30                 | 30                   | 100%                   |
| <b>Cypress Gardens</b>                    | 100                | 4                    | 4%                     |
| <b>Shady Oaks</b>                         | 100                | 56                   | 56%                    |
| <b>Total</b>                              | <b>619</b>         | <b>300</b>           | <b>48%</b>             |

The multi-family developments noted above are utilizing a number of funding sources to repair damaged units, including flood insurance, USDA Rural Development loans, and HOME (via LHC). LHC is working directly with the property management firms to determine where funding gaps exist and how to fill those gaps.

#### *Impact on Homeless Populations*

The Point-in-time count is an annual count of sheltered and unsheltered homeless persons on a single night conducted by Continuums of Care (CoC) across the United States. Louisiana has nine Continuums of Care, which are regional planning bodies that coordinate housing and services for homeless families and individuals. The list below provides the name of each CoC in the state, along with parishes and major cities included within each CoC (<http://www.dhh.louisiana.gov/assets/docs/OAAS/publications/regional-continuum-of-care-list.pdf>).

- **Lafayette/Acadiana CoC** - City of Lafayette, Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, Vermillion
- **Shreveport/Bossier/Northwest Louisiana CoC** - City of Shreveport, Bossier City, Bienville, Bossier, Caddo, Claiborne, DeSoto, Natchitoches, Red River, Sabine, Webster
- **New Orleans/Jefferson Parish CoC** - City of New Orleans, Orleans, Jefferson, St. John, St. Charles, St. James, Metairie
- **Baton Rouge CoC** - East Baton Rouge, Ascension, West Baton Rouge, East and West Feliciana, Iberville, Pointe Coupee
- **Monroe/Northeast Louisiana CoC** - City of Monroe, Caldwell, East and West Carroll, Franklin, Jackson, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union
- **Alexandria/Central Louisiana CoC** - City of Alexandria, Avoyelles, Catahoula, Concordia, Grant, LaSalle, Rapides, Vernon, Winn
- **Houma-Terrebonne, Thibodaux CoC** - Lafourche, Terrebonne, Assumption
- **Louisiana Balance of State CoC** – Beaufort, Allen, Calcasieu, Jefferson Davis, Cameron, City of Lake Charles, Plaquemines, St. Bernard, Natchitoches, and Sabine

According to the Jan. 25, 2016, Point-in-time count, a total of 3,994 people were counted as homeless, with 1,444 counted in emergency shelters, 1,409 in transitional housing and 1,141 unsheltered.

To understand the homeless population prior to flooding within IA parishes and the 10 most impacted parishes, this analysis counts CoCs that contain at least one IA or most impacted parish. Eight CoC's contain IA parishes, with a total of 3,848 people counted as homeless (1,414 in emergency shelters, 1,296 in transitional housing, and 1,138 unsheltered). Four CoCs contain the 10 most impacted parishes, with a total of 1,398 people counted as homeless (422 counted in emergency shelter, 719 in transitional housing, and 257 unsheltered). 96 percent of people counted as experiencing homelessness on Jan. 25, 2016 were within IA parishes, and 35 percent of the state's total people experiencing homelessness were within most impacted parishes.

| 2016 Point in Time Count      |                    |   |   |
|-------------------------------|--------------------|---|---|
| Type of Shelter               | State of Louisiana | Continuums of Care Containing IA Parishes | Continuums of Care Containing 10 Most Impacted Parishes |
| Emergency Sheltered           | 1,444              | 1,414                                     | 422   |
| Transitional Housing          | 1,409              | 1,296                                     | 719   |
| Unsheltered                   | 1,141              | 1,138                                     | 257   |
| <b>Total Homeless Persons</b> | <b>3,994</b>       | <b>3,848</b>                              | <b>1,398</b>  |

Source: Department of Housing and Urban Development, CoC Housing Inventory Count Reports, 2016  
<https://www.hudexchange.info/programs/coc/coc-housing-inventory-count-reports/>

To respond to DR-4263 and DR-4277, the LHC deployed staff of the Louisiana Housing Authority (LHA) into disaster shelters to assist with closing those shelters without leaving affected populations homeless. In response to the need of those who were pre-disaster homeless and precariously housed before the flooding events, LHC/LHA set up two different programs that can be expanded to meet the needs of other households that may find themselves in similar situations.

- **HOME TBRA** – LHC allocated \$500,000 of HOME funds to provide Tenant-Based Rental Assistance (TBRA). To be eligible for assistance, households must be elderly or disabled, 30 percent Area Median Income (AMI) or below and lack the financial resources to obtain the necessary housing. There are currently 63 households issued a voucher. In order to provide these households with a year of rental assistance and case management services, an additional \$481,436 in unmet need remains. There are 56 households currently on the waiting list for HOME TBRA. \$2,209,116 is the total budget to assist all 119 households with a year of rental assistance and case management services, or \$1,709,116 in unmet need. However, HOME TBRA allows up to two years of rental assistance, requiring a total budget of \$4,418,232, an unmet need gap of \$3,918,232.
- **Rapid Re-Housing** – LHC allocated \$320,000 of Emergency Solution Grant (ESG) funds to provide a Rapid Re-Housing (RRH) program for pre-disaster homeless and precariously housed flood survivors. All households must have income at or below 30 percent AMI. There are currently 55 households issued a voucher for rental assistance and 19 households on a waiting list. LHC will assist the 48 households with RRH for five months with the \$320,000 allocation. Due to the lack of long-term affordable rental units in the affected region, five months is an insufficient amount of time to provide assistance. LHC anticipates adding an additional \$200,000 from its FY2016 allocation to the RRH program. Even with the addition of these funds, there is still an unmet gap of \$1,332,000 to assist all 74 households for a 12-month period.

Daily phone calls and emails from flood impacted households that are now experiencing homelessness continue to occur. The households that have reached out to LHC are actively added to the waiting list. Other organizations assisting in flood recovery are also getting emails and phone calls. Additionally, the number of households in need of RRH will continue to rise once FEMA's Transitional Sheltering Assistance (TSA) ends. As of Jan. 19, 2017, there 1,093 households, representing 3,633 individuals checked in to the TSA program. Households that are currently staying with family and friends are another population that are at risk of homelessness as are households that are living in flooded and moldy homes. As the living situations for these households become untenable, they will require alternate living arrangements and will be in need of rental assistance.

The state understands that the full impact of the storms on the pre-disaster homeless and precariously housed population will not be known for some time. Through the resources provided below, LHA is able to provide interim assistance as the long-term housing solutions are finalized. The state is committed to ensure that the needs of this population are met and will identify programs in future Action Plan Amendments.

Additionally, there have been impacts to service providers. The Salvation Army in Baton Rouge, one of the Capital Region's largest emergency shelters, flooded during DR-4277, taking on up to 7.5 feet of water. All clients and staff were relocated. As a result, currently 24 emergency shelter beds and 50 transitional housing units are offline. As the weather turns colder, more flood impacted households that are living in untenable environments, like cars and tents, are expected to seek warmer places to stay, exacerbating the need for safe housing options. With the Salvation Army rendered inoperable and unable to expand for freeze night capacity, the state is concerned substantial populations at risk of homelessness will remain unserved.

Focusing further on Baton Rouge, the City has surveyed some of the major homeless support agencies to determine their client's needs post-flooding. The Volunteers of America (VOA) and the Bishop Ott St. Vincent de Paul both reported a 29 – 30 percent increases in persons seeking housing and homeless services. VOA reported that the number of calls per day seeking housing services have doubled from 100 to 200 and that they have no resources available to which to refer clients. In addition, VOA reported a 60 percent increase in persons classified with special needs requesting housing services. They have a waiting list which continues to grow. Prior to the flood, VOA served 86 clients with mental health and substance abuse issues. They have turned away 28 persons because of a lack of staff and operating funds to assist these individuals. Currently, there are 58 persons on the emergency shelter grant waiting list.

Bishop Ott St. Vincent de Paul, with the help of the Red Cross, increased shelter beds for men by 58 percent after the flood. Monies to support the extra beds will end Dec. 30, 2016. Bishop Ott St. Vincent de Paul serves between 1,300 – 1,400 homeless persons per year. Staff reported that, of the number of new unique persons entering the shelter post-flood, between 20 – 50 percent of the extra beds are filled with first-time homeless clients.

While the City has made great progress in reducing the number of homeless persons over the past 10 years, the flood has brought those numbers back to where they were in 2015. Additional shelter beds and extended shelter stays are required because of the impact of the flood on pre-flood, precariously housed residents, the shortage of housing, the increase in rental costs, and the reduction and termination of FEMA, HUD, and Red Cross emergency services. All agencies reported the need for funding to increase shelter beds, increase the number of case managers and support services needed to help the vulnerable homeless in accessing housing and navigating the complex post-flood housing programs and resources. During the East Baton Rouge Metro Council meeting in December 2016, the Council approved the

allocation of approximately \$1 million of its CDBG-DR funding to provide funding to homeless agencies to support the homeless. As of the date of this document, decisions regarding the specific uses of the allocated funding have not yet been made. The state is currently working closely with East Baton Rouge Parish to develop the final homelessness support program and will provide additional details as they become available.

The state is actively working to gather additional information relative to the impacts to and unmet needs of homeless populations across the state. LHA is in the process of reaching out to the CoCs identified above to determine the extent of the need across the state.

Furthermore, the state is working in close coordination with the Disaster Case Management (DCM) program, particularly as it relates to the households in the TSA program. Based on reports from the DCM service providers, there are 678 renters and 415 homeowners in the TSA population.

Due to a host of factors, most notably the lack of available affordable rental units, the most vulnerable, and potentially at-risk of homelessness, of the TSA population are those who are renters. They are unlikely to be eligible for a number of housing solutions typically made available to homeowners and many no longer have the FEMA Rental Assistance funds provided to them. In many cases, the rental assistance funds were not utilized for the appropriate purpose due to other needs, meaning those individuals are unlikely to be eligible for additional Rental Assistance funding.

The state recognizes the challenge of ascertaining the vulnerability index relative to predicting homelessness. It is difficult to determine if the renters currently in TSA were independently housed with any stability prior to the disaster or if they were precariously housed prior to the disaster. In addition, it is not clear as to which of these were living in some sort of pre-disaster subsidized or supported housing situation. These variables and situations, coupled with a reduction in available and affordable rental stock, are ultimately what will be the best predictors of homelessness from within the TSA population.

FEMA staff working directly with households in the TSA program conducted over 2,500 face-to-face visits with applicants in hotels since Oct. 10, 2016. From those meetings, 515(21 percent) stated their primary barrier was not being able to afford rentals. An additional 203 (8 percent) said they can't find rentals, which often means they can't find rentals they can afford.

The state reviewed the data collected on the TSA population in an effort to determine which households are most at-risk of homelessness once TSA benefits are no longer available. Due to the reasons stated above, the state contends that uninsured renters are the most likely to be at-risk of homelessness once the TSA program concludes. The chart below provides a breakdown of key aspects of the data collected on the current TSA population.



Source: FEMA, effective 11/28/16

The state is committed to providing temporary housing solutions and, wherever possible, permanent housing to households that are homeless or at-risk of homelessness. Recognizing that, while a temporary housing solution may meet an immediate need, the ultimate goal is to find permanent housing solutions for individuals and families that are currently homeless or at-risk of homelessness. To that end, the state will submit a formal request in the coming weeks for 1,000 permanent supportive housing vouchers. Moving forward, the information gathered through the CoC outreach, coordination with the DCM program, and other efforts will serve as the basis for additional requests and future allocation decisions. Furthermore, the state received an extension to TSA until February 2017. With the approval of the extension, the state has engaged with federal, state and local public and private agencies to work through possible interim and long-term solutions for this population. Further long-term solutions will be outlined in subsequent Action Plan Amendments.

### 3. Unmet Housing Needs

In discussing a full scope of unmet housing needs, it is imperative to understand other resources that have and will be expended, and where those resources have been and will be geographically deployed. To this effect, as of Jan. 12, 2017, SBA has approved \$664,634,100 in real estate structural loans.

| Real Estate Structural Loans Approved by SBA (as of 1/12/17) |           |                                 |                          |
|--|-----------|---------------------------------|--------------------------|
| Disaster   | Parish    | Approved Structural Loan Amount | Number of Approved Loans |
| 4263   | Allen     | \$135,600                       | 10                       |
|  | Ascension | \$496,300                       | 32                       |
|  | Avoyelles | \$96,700                        | 2                        |

|             |                  |                     |              |
|-------------|------------------|---------------------|--------------|
|             | Beauregard       | \$506,800           | 37           |
|             | Bienville        | \$269,000           | 29           |
|             | Bossier          | \$2,219,700         | 190          |
|             | Caddo            | \$1,629,900         | 148          |
|             | Calcasieu        | \$2,106,600         | 103          |
|             | Caldwell         | \$531,700           | 51           |
|             | Catahoula        | \$1,500             | 12           |
|             | Claiborne        | \$489,500           | 34           |
|             | De Soto          | \$223,100           | 21           |
|             | East Carroll     | \$30,600            | 29           |
|             | Franklin         | \$0                 | 7            |
|             | Grant            | \$587,400           | 62           |
|             | Jackson          | \$0                 | 0            |
|             | LaSalle          | \$235,400           | 18           |
|             | Lincoln          | \$73,700            | 19           |
|             | Livingston       | \$1,114,700         | 154          |
|             | Madison          | \$0                 | 4            |
|             | Morehouse        | \$1,944,400         | 208          |
|             | Natchitoches     | \$1,984,600         | 113          |
|             | Ouachita         | \$20,285,700        | 1,224        |
|             | Rapides          | \$509,000           | 29           |
|             | Red River        | \$0                 | 7            |
|             | Richland         | \$567,100           | 90           |
|             | Sabine           | \$112,300           | 16           |
|             | St. Helena       | \$48,600            | 77           |
|             | St. Tammany      | \$5,450,700         | 339          |
|             | Tangipahoa       | \$5,160,500         | 599          |
|             | Union            | \$1,819,800         | 119          |
|             | Vernon           | \$2,435,100         | 93           |
|             | Washington       | \$2,585,900         | 241          |
|             | Webster          | \$2,899,100         | 149          |
|             | West Carroll     | \$338,700           | 69           |
|             | Winn             | \$805,600           | 42           |
|             | <b>Total</b>     | <b>\$57,695,300</b> | <b>4,377</b> |
| <b>4277</b> | Acadia           | \$3,184,600         | 285          |
|             | Ascension        | \$72,686,100        | 2,915        |
|             | Avoyelles        | \$221,200           | 26           |
|             | Calcasieu        | \$0                 | 0            |
|             | Cameron          | \$0                 | 0            |
|             | East Baton Rouge | \$274,243,000       | 12,766       |
|             | East Feliciana   | \$1,603,800         | 152          |

|  |                    |                      |               |
|--|--------------------|----------------------|---------------|
|  | Evangeline         | \$897,400            | 67            |
|  | Iberia             | \$1,388,900          | 237           |
|  | Iberville          | \$849,100            | 82            |
|  | Jefferson Davis    | \$742,200            | 62            |
|  | Lafayette          | \$32,953,500         | 1,520         |
|  | Livingston         | \$187,068,300        | 7,260         |
|  | Pointe Coupee      | \$646,200            | 73            |
|  | Rapides            | \$0                  | 0             |
|  | St. Helena         | \$1,198,800          | 198           |
|  | St. James          | \$102,500            | 18            |
|  | St. Landry         | \$2,424,700          | 217           |
|  | St. Martin         | \$2,976,300          | 241           |
|  | St. Mary           | \$0                  | 1             |
|  | St. Tammany        | \$939,700            | 75            |
|  | Tangipahoa         | \$15,819,700         | 1,269         |
|  | Vermilion          | \$6,364,000          | 393           |
|  | Washington         | \$219,100            | 35            |
|  | West Baton Rouge   | \$36,600             | 10            |
|  | West Feliciana     | \$373,100            | 28            |
|  | <b>Total</b>       | <b>\$606,938,800</b> | <b>27,930</b> |
|  | <b>Grand Total</b> | <b>\$664,634,100</b> | <b>32,307</b> |

Additionally, FEMA has provided housing assistance to eligible households through the IA program. As of Nov. 22, 2016, FEMA had approved \$651,261,396 in housing assistance through the IA program.

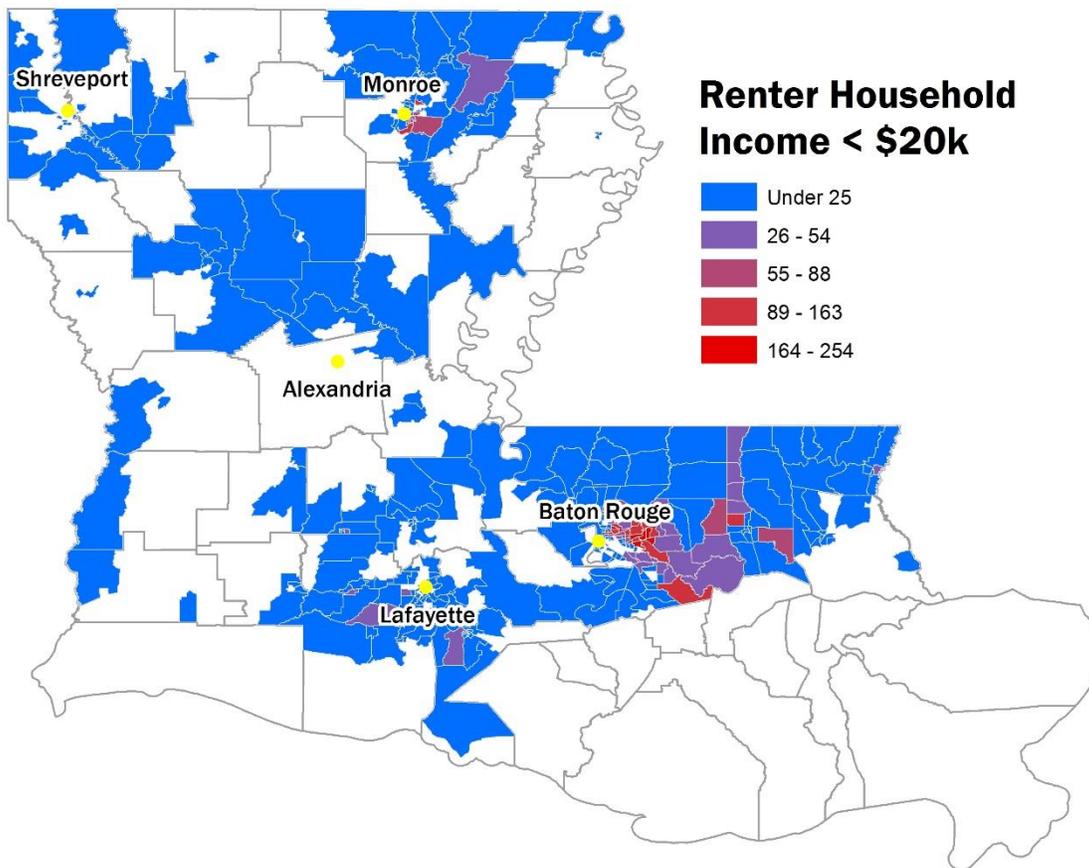
| <b>IA Housing Assistance Approved (as of 11/22/16)</b> |                       |
|--|-----------------------|
| <b>Disaster</b>  | <b>Total Approved</b> |
| DR-4263  | \$ 72,992,887         |
| DR-4277  | \$ 578,268,509        |
| <b>Total</b>   | <b>\$ 651,261,396</b> |

As previously presented, to calculate anticipated unmet needs for the owner-occupied household population, this analysis defers to HUD's methodology described in the Federal Register Notice (FRN) for these two disaster events. Under this methodology, for each household determined to have unmet housing needs, their estimated average unmet housing need less assumed assistance from FEMA, SBA, and Insurance was calculated at \$27,455 for major damage (low); \$45,688 for major damage (high); and \$59,493 for severe damage. Therefore, as this methodology already contemplates unmet needs accounting for other forms of assistance, this analysis does not incorporate resources deployed by FEMA, SBA or NFIP. Data is not currently available respective to estimated needs at the minor-high and minor-low categories.

| <b>Owner-Occupied Households Unmet Need Calculation</b> |                        |                   |                         |
|---|------------------------|-------------------|-------------------------|
| <b>Disaster</b>   | <b>Damage Category</b> | <b>Households</b> | <b>Estimated Needs</b>  |
| <b>4263</b>   | Severe                 | 675               | \$ 40,157,775           |
|   | Major-High             | 2,276             | \$ 103,985,888          |
|   | Major-Low              | 3,979             | \$ 109,243,445          |
|   | Minor-High             | 1,503             | \$ -                    |
|   | Minor-Low              | 8,029             | \$ -                    |
|   | <b>Total</b>           | <b>16,462</b>     | <b>\$ 253,387,108</b>   |
| <b>4277</b>   | Severe                 | 11,249            | \$ 669,236,757          |
|   | Major-High             | 24,270            | \$ 1,108,847,760        |
|   | Major-Low              | 15,182            | \$ 416,821,810          |
|   | Minor-High             | 3,849             | \$ -                    |
|   | Minor-Low              | 13,830            | \$ -                    |
|   | <b>Total</b>           | <b>68,380</b>     | <b>\$ 2,194,906,327</b> |
|   | <b>Grand Total</b>     | <b>84,842</b>     | <b>\$ 2,448,293,435</b> |

Additionally, the FRN methodology contemplates unmet needs for rental housing units occupied by households with incomes less than \$20,000. As outlined in the map and table below, there are 13,721 such households impacted by DR-4263 or DR-4277, with high concentrations of these populations located in the Monroe and Baton Rouge metropolitan areas. However, the FRN methodology does not contemplate a specific dollar amount for these unmet rental needs. Therefore, in the Initial Action Plan, the state used the best available data from the Disaster Housing Task Force, a task force that includes representatives from the Louisiana Housing Corporation, HUD, FEMA and other state, federal and local partners. According to this task force, the average unmet need to repair a rental unit is \$17,000.

The state has updated its analysis to include an average cost of unmet need per rental unit to include data received from the SBA on businesses listed under NAICS code 531110 (lessors of residential buildings and dwellers). Using aggregated and average information on SBA verified real estate loss for rental properties (\$20,431), multiplying that average loss by the number of rental housing units with a FEMA verified loss (28,470), the total loss and need for rental repair is estimated to be \$581,670,570. When the state subtracts the total actual amount of funding approved by SBA for real estate assistance to residential landlords (\$47,942,000), there is an estimated unmet need of \$533,717,970, or an average of \$18,570 per unit. This estimate does not include a deduction for assumed proceeds from NFIP or private flood insurance. Using this assessment, the state has updated the estimated unmet needs of rental repair units from \$17,000 per unit to \$18,570. Using this revised average unmet need to repair a rental unit (\$18,570) and multiplying it by the population identified and contemplated through the FRN (13,721), the total unmet rental repair need for the March and August 2016 flooding events is estimated to be \$254,798,970.



| Renter Households Income <\$20k |                    |               |
|---------------------------------|--------------------|---------------|
| Disaster                        | Damage Category    | Households    |
| <b>4263</b>                     | Severe             | 128           |
|                                 | Major-High         | 619           |
|                                 | Major-Low          | 737           |
|                                 | Minor-High         | 566           |
|                                 | Minor-Low          | 1,074         |
|                                 | <b>Total</b>       | <b>3,124</b>  |
| <b>4277</b>                     | Severe             | 1,397         |
|                                 | Major-High         | 3,238         |
|                                 | Major-Low          | 2,999         |
|                                 | Minor-High         | 975           |
|                                 | Minor-Low          | 1,988         |
|                                 | <b>Total</b>       | <b>10,597</b> |
|                                 | <b>Grand Total</b> | <b>13,721</b> |

This analysis estimates a rental and owner housing unmet need of \$2,705,912,419. Given the unique attributes of these two disasters (low rates of affected populations with flood insurance, high rates of affected populations located outside the SFHA), it is reasonable to view this unmet need estimation as a

floor, rather than a ceiling. Additionally, over time, and as more detailed information becomes available, the state will continue to work with various stakeholder groups, affected populations and HUD itself to further refine this estimate.

| <b>Housing Unmet Need Summary</b> |                         |  |
|-----------------------------------|-------------------------|--|
| <b>Category</b>                   | <b>Amount</b>           | <b>Relative Percentage of Unmet Housing Need</b> |
| Owner-Occupied                    | \$ 2,448,293,435        | 90.5%  |
| Renter                            | \$ 254,798,970          | 9.4%   |
| Homeless Assistance               | \$ 2,820,014            | 0.1%   |
| <b>Total</b>                      | <b>\$ 2,705,912,419</b> | <b>100%</b>                                      |

## C. Economic Impact & Needs

### 1. Statewide Economic Damage & Loss Assessment

Immediately following the August event, the Louisiana Department of Economic Development (LED) partnered with Louisiana State University (LSU) to conduct an assessment of economic damages resulting from the DR-4277 flooding event. Key details are:

- At the peak of the August event, 19,900 Louisiana businesses or roughly 20 percent of all Louisiana businesses were disrupted by the flooding event. FEMA has since referred approximately 22,000 businesses to SBA for recovery assistance.
- A disruption of 278,500 workers or 14 percent of the Louisiana workforce occurred at the peak of the flooding event.
- An economic loss estimated at roughly \$300 million in labor productivity and \$836 million in terms of value added during the period immediately surrounding the flood.
- Approximately 6,000 businesses experienced flooding.
- The LSU Ag Center estimates Louisiana agricultural losses of over \$110 million.

Throughout the event, severe weather, flooding and resources redirected to response efforts led to business interruption losses across the region. To characterize those losses, LED and LSU estimated the percent of businesses closed each day based on the extent of flooding drawn from the Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP) and FEMA flood maps as well as the duration of the flooding based on flood level exceedances from USGS streamgages along rivers and bayous across the impacted area. However, closures extended beyond those businesses directly impacted by flooding due to road closures and the severe weather that disrupted travel for both employees and customers. To assess these broader disruptions, LED and LSU reviewed situation reports from the GOHSEP, school closures and government closures.

These estimated industry closures were then adjusted by industry sector to account for the fact that some sectors were closed entirely while other sectors (e.g. large manufacturing facilities) generally continued to operate at normal, or close to normal capacity. To characterize these business interruption losses, LED and LSU estimated the number of businesses and employees impacted each day as well as the lost worker productivity, measured in terms of wages. While a number of these employees receive pay even if they were not working, the worker’s productivity is lost to the employer – thus creating losses to the region.

Of the most impacted parishes, East Baton Rouge and Livingston had the greatest impacts. Livingston, specifically, was acutely impacted with peak impacts in that parish occurring later in the event, as floodwaters continued to rise and also receded more slowly in some areas. Livingston was also most acutely impacted with a large majority of businesses disrupted to some degree, and more than half of businesses potentially flooded. The severity of flooding creates a greater risk of long-term closure, which can lead to business failure and long-term negative impacts to the region’s economy.

| <b>Peak Disruption by Parish (DR-4277)</b> |                   |                  |
|--|-------------------|------------------|
| <b>Parish</b>                              | <b>Businesses</b> | <b>Employees</b> |
| East Baton Rouge                           | 8,000             | 143,700          |
| Lafayette                                  | 3,100             | 40,000           |
| Livingston                                 | 1,800             | 18,700           |
| Tangipahoa                                 | 1,500             | 17,000           |
| Ascension                                  | 1,200             | 17,100           |
| St. Tammany                                | 900               | 8,000            |
| Iberia                                     | 600               | 8,200            |
| St. Landry                                 | 600               | 6,300            |
| Acadia                                     | 400               | 3,900            |
| Vermilion                                  | 400               | 3,700            |
| St. Martin                                 | 400               | 3,100            |
| Jefferson Davis                            | 300               | 2,200            |
| Evangeline                                 | 200               | 1,500            |
| Iberville                                  | 100               | 2,000            |
| Avoyelles                                  | 100               | 1,200            |
| East Feliciana                             | 100               | 800              |
| Pointe Coupee                              | 100               | 400              |
| Washington                                 | <100              | 300              |
| St. Helena                                 | <100              | 200              |
| West Feliciana                             | <100              | 200              |
| <b>Total</b>                               | <b>19,900</b>     | <b>278,500</b>   |

*Business & Wage Losses*

As flooding impacted different areas at different times, the peak number of businesses and employees impacted by DR-4277 is larger than was seen at any specific point in time. In total, approximately 19,900 businesses in Louisiana experienced temporary closures, or significant operational reductions. These businesses employ approximately 278,500 workers. While many employers may have continued paying employees during closures, some hourly workers may have experienced reduced pay. LED and LSU estimated that 45,000 to 75,000 of these employees work at businesses that experienced flooding and periods without pay, or with reduced pay. At this time, the State does not have access to comparable loss data for DR-4263.

| <b>Lost Productivity and Value Added (DR-4277)</b> |                                |                         |
|--|--------------------------------|-------------------------|
| <b>Parish</b>                                      | <b>Lost Labor Productivity</b> | <b>Lost Value-Added</b> |
| East Baton Rouge                                   | \$ 213,000,000                 | \$ 540,200,000          |
| Livingston   | \$ 27,000,000                  | \$ 97,800,000           |
| Ascension  | \$ 24,900,000                  | \$ 68,500,000           |

|                 |                       |                       |
|-----------------|-----------------------|-----------------------|
| Tangipahoa      | \$ 17,400,000         | \$ 62,200,000         |
| Lafayette       | \$ 8,600,000          | \$ 31,100,000         |
| St. Tammany     | \$ 2,900,000          | \$ 8,400,000          |
| Iberia          | \$ 1,800,000          | \$ 8,000,000          |
| Iberville       | \$ 1,100,000          | \$ 2,900,000          |
| St. Landry      | \$ 1,000,000          | \$ 3,300,000          |
| Vermilion       | \$ 700,000            | \$ 2,700,000          |
| Acadia          | \$ 600,000            | \$ 2,400,000          |
| St. Martin      | \$ 500,000            | \$ 2,500,000          |
| Avoyelles       | \$ 400,000            | \$ 1,600,000          |
| Jefferson Davis | \$ 300,000            | \$ 1,700,000          |
| East Feliciana  | \$ 300,000            | \$ 900,000            |
| Evangeline      | \$ 200,000            | \$ 900,000            |
| Pointe Coupee   | \$ 100,000            | \$ 500,000            |
| Washington      | \$ 100,000            | \$ 400,000            |
| St. Helena      | \$ 100,000            | \$ 200,000            |
| West Feliciana  | \$ 100,000            | \$ 200,000            |
| <b>Total</b>    | <b>\$ 300,900,000</b> | <b>\$ 836,400,000</b> |

Total regional impacts attributable to lost labor productivity and lost value-added were compiled for the first three weeks of the event, providing a rough picture of the gross negative impacts of disruptions to the area. Lost labor productivity is estimated to be \$300 million and lost value-added is estimated to be \$836 million. During the three-week period measured, this represented approximately 6 percent of all economic activity in the state.

To estimate damage to businesses, LED and LSU relied on GOHSEP flood maps and FEMA flood maps, as well as flood maps published by parishes in the flooded area. Researchers then overlaid infoUSA point level data on business locations for the impacted parishes to estimate the extent of business flooding in each parish. The total number of businesses estimated to have flooded is 6,100 across the 20 parish area. It is worth noting that 60 percent of businesses in Livingston parish are estimated to have experienced some flooding and 19 percent of those in Ascension as well as 15 percent of those in East Baton Rouge, the parish with by far the largest overall number of businesses in the impacted area.

Data from the Bureau of Economic Analysis was used to estimate the value of business structures and equipment based on the size of employer and industry. LED and LSU estimated damage to business structures totaled \$595.6 million and damage to fixed equipment will add another \$262.8 million to business losses.

Many businesses experiencing flooding lost substantial inventories, which were estimated based on the sales of impacted businesses and data from the Bureau of Economic Analysis that relates average inventories to sales for businesses in manufacturing, wholesale trade and retail trade. LED and LSU estimated a total of \$1.4 billion in inventory damaged by DR-4277 flooding. This figure represents an average of over \$200,000 in inventory for each flooded business. While many impacted businesses were likely smaller businesses that would have significantly lower inventories, a relatively small number of large wholesalers and retailers with substantial inventories can heavily skew the average relative to the typical loss. For example, the Dixie RV Superstore, a recreational vehicle dealership in Hammond estimated as much as \$30 million in damage attributable to a large portion of their vehicular inventory being flooded.

Similarly, stores like the Walmart and Home Depot in Denham Springs flooded and would have lost inventory values much higher than what is typical across the 6,000 businesses that flooded.

*Agricultural Losses*

In response to DR-4263 and DR-4277, Kurt M. Guidry of the LSU AgCenter conducted impact estimates on Louisiana’s agriculture sector. Following DR-4263, 24 parishes reported agribusiness impacts totaling an estimated loss of \$80 million. The March 2016 flood event occurred at the beginning of the year’s planting season, impacting pasture and livestock infrastructure, causing livestock deaths and requiring extensive replanting of crops. Extensive rainfall after the event further exacerbated crop problems, delaying replanting past normal planting windows and reducing crop yields.

The LSU AgCenter and Farm Service Agency surveyed damages specific to DR-4263. The table below provides details on the acreage impacted by crop. Overall, almost 90,000 acres of crops were impacted by the flooding event.

| <b>DR-4263 Crops Impacted</b> |                       |
|-------------------------------|-----------------------|
| <b>Crop</b>                   | <b>Acres Impacted</b> |
| Corn                          | 7,545                 |
| Cotton                        | 7,960                 |
| Soybeans                      | 18,000                |
| Pasture                       | 52,200                |
| Rice                          | 2,000                 |
| Sorghum                       | 2,000                 |
| <b>Total</b>                  | <b>89,705</b>         |

Following DR-4277, the LSU AgCenter estimated impacts to the agricultural sector to exceed \$110 million. This estimate is conservative, as it only included selected commodities including rice, soybeans, sugarcane, sweet potatoes, fruits and vegetables, corn, sorghum, cotton and lost grazing days for livestock. The economic estimates used acreage, historic yields and pricing data to predict yield loss resulting from DR-4277.

| <b>Estimated Agricultural Losses</b> |                     |                      |
|--------------------------------------|---------------------|----------------------|
| <b>Crop</b>                          | <b>DR-4263</b>      | <b>DR-4277</b>       |
| Corn                                 | \$43,454,125        | \$10,901,631         |
| Soybeans                             | \$25,182,504        | \$46,754,976         |
| Cotton                               | \$117,077           | \$3,695,816          |
| Sorghum                              | \$251,771           | \$417,931            |
| Rice                                 | \$7,240,111         | \$33,624,629         |
| Sweet Potatoes                       | \$401,200           | \$4,465,247          |
| Wheat                                | \$3,638,397         | N/A                  |
| Sugarcane                            | N/A                 | \$3,203,320          |
| Grazing                              | N/A                 | \$1,973,528          |
| Fruits/Vegetables                    | N/A                 | \$5,206,991          |
| <b>Total</b>                         | <b>\$80,285,185</b> | <b>\$110,244,069</b> |

OCD-DRU is working with the LSU AgCenter and its partners to gain a clearer understanding of impacts and unmet needs across Louisiana’s agriculture sector. To that end, information is being collected relative to crop loss insurance policies, the Non-insured Crop Disaster Assistance Program (NAP) and any payments

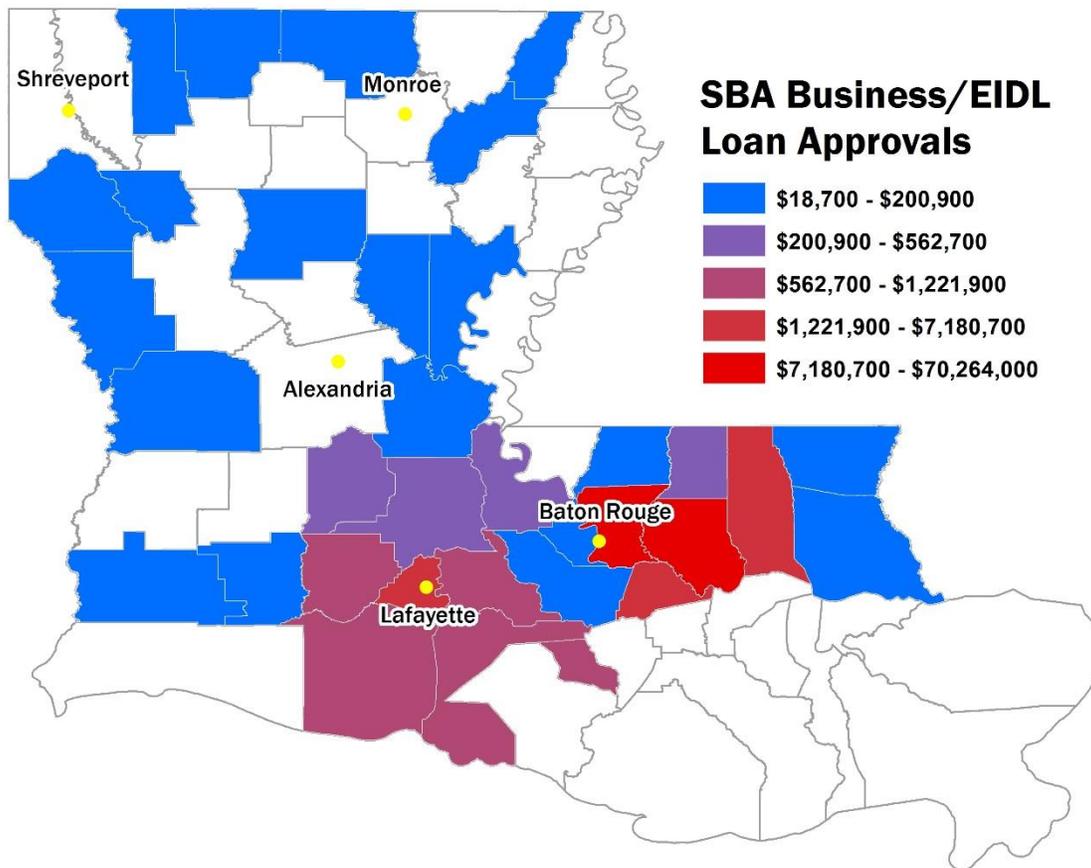
made to livestock, aquaculture, bee keepers and others under permanent disaster assistance programs. A coordination of efforts and sharing of information amongst USDA' Risk Management Agency, the Farm Service Agency, and LSU AgCenter will enable OCD-DRU to assess the impacts of DR-4263 and DR-4277 and accurately target recovery funds to address the greatest needs.

*Combined Losses*

| <b>Economic Loss Summary</b> |                        |
|------------------------------|------------------------|
| <b>Category</b>              | <b>Loss Estimate</b>   |
| Agriculture (DR-4277)        | 110,200,000            |
| Agriculture (DR-4263)        | \$ 80,285,185          |
| Business Structures          | \$ 595,600,000         |
| Business Equipment           | \$ 262,800,000         |
| Business Inventories         | \$1,425,500,000        |
| Business Interruption Loss   | \$ 836,400,000         |
| <b>Total</b>                 | <b>\$3,310,829,254</b> |

**2. Unmet Economic Needs**

As with housing, in discussing a full scope of unmet economic needs, it is imperative to understand other resources that have and will be expended, and where those resources have been and will be geographically deployed. To this effect, as of Dec. 30, 2016, SBA had approved \$160,400,00 in Business and Economic Injury Disaster Loans (EIDL) to affected populations from DR-4263 and DR-4277. Highest concentrations of these approvals have been in the Baton Rouge Capital Region and in the metropolitan Lafayette region. In addition, OCD-DRU is working to gather data relative to private insurance claims in order to more accurately identify the remaining unmet needs of the business community.



| <b>SBA Business/EIDL Loans (as of 12/30/17)</b> |               |                        |                          |
|---|---------------|------------------------|--------------------------|
| <b>Disaster</b>                                 | <b>Parish</b> | <b>Number of Loans</b> | <b>Total Loan Amount</b> |
| <b>4263</b>                                     | Ascension     | 2                      | \$39,700                 |
|   | Ashley        | 1                      | \$18,200                 |
|   | Beauregard    | 1                      | \$39,000                 |
|   | Bienville     | 1                      | \$25,000                 |
|   | Bossier       | 8                      | \$709,500                |
|   | Caddo         | 11                     | \$537,100                |
|   | Caldwell      | 3                      | \$79,400                 |
|   | Cameron       | 1                      | \$25,000                 |
|   | Catahoula     | 1                      | \$14,300                 |
|   | Grant         | 1                      | \$25,000                 |
|   | Lincoln       | 3                      | \$91,000                 |
|   | Livingston    | 1                      | \$25,400                 |
|   | Morehouse     | 13                     | \$1,240,600              |
|   | Natchitoches  | 8                      | \$462,000                |
|   | Ouachita      | 84                     | \$8,022,500              |

|             |                     |              |                      |
|-------------|---------------------|--------------|----------------------|
|             | Rapides             | 3            | \$100,700            |
|             | Red River           | 1            | \$115,300            |
|             | Richland            | 3            | \$101,400            |
|             | Saint Tammany       | 13           | \$1,903,100          |
|             | Tangipahoa          | 13           | \$528,700            |
|             | Union               | 6            | \$242,800            |
|             | Vernon              | 4            | \$201,300            |
|             | Washington          | 14           | \$557,500            |
|             | Webster             | 5            | \$111,500            |
|             | West Carroll        | 2            | \$54,000             |
|             | Winn                | 3            | \$424,800            |
|             | <b>Total</b>        | <b>206</b>   | <b>\$15,694,800</b>  |
| <b>4277</b> | Acadia              | 19           | \$755,300            |
|             | Ascension           | 111          | \$7,711,200          |
|             | Avoyelles           | 1            | \$18,700             |
|             | Calcasieu           | 2            | \$37,000             |
|             | East Baton Rouge    | 774          | \$77,951,500         |
|             | East Feliciana      | 6            | \$284,300            |
|             | Evangeline          | 4            | \$179,000            |
|             | Iberia              | 14           | \$802,500            |
|             | Iberville           | 2            | \$76,000             |
|             | Jefferson           | 1            | \$65,300             |
|             | Jefferson Davis     | 4            | \$178,200            |
|             | La Salle            | 1            | \$24,200             |
|             | Lafayette           | 95           | \$6,166,800          |
|             | Livingston          | 361          | \$41,577,400         |
|             | Orleans             | 1            | \$15,100             |
|             | Pointe Coupee       | 9            | \$751,300            |
|             | Saint Helena        | 6            | \$432,700            |
|             | Saint Landry        | 10           | \$650,400            |
|             | Saint Martin        | 13           | \$1,232,200          |
|             | St John The Baptist | 1            | \$25,000             |
|             | Tangipahoa          | 48           | \$4,836,900          |
|             | Vermilion           | 16           | \$745,100            |
|             | Washington          | 2            | \$34,300             |
|             | West Baton Rouge    | 3            | \$225,200            |
|             | <b>Total</b>        | <b>1,504</b> | <b>\$144,775,600</b> |
|             | <b>Grand Total</b>  | <b>1,710</b> | <b>\$160,470,400</b> |

Accounting for resources disbursed through SBA loans, this analysis estimates an unmet economic need of \$3,163,532,754. Note, this analysis contemplates that a portion of these needs may have been mitigated by resources disbursed through NFIP. These resources are discussed in the subsequent section outlining the state’s total unmet need calculation.

| <b>Economic Unmet Need Summary</b> |                         |
|------------------------------------|-------------------------|
| <b>Category</b>                    | <b>Amount</b>           |
| Agriculture Losses                 | \$ 190,529,254          |
| Business Losses                    | \$ 3,120,300,000        |
| SBA Loans                          | \$ (160,400,000)        |
| <b>Total</b>                       | <b>\$ 2,960,090,529</b> |

## D. Infrastructure Impact & Needs

### 1. Statewide Infrastructure Damage & Loss Assessment

Infrastructure Systems affected by DR-4263 and DR-4277 included damage and disruptions to levees, roadways and bridges (especially rural roadways), culverts, utilities, wastewater treatment systems, drinking water treatment and collection systems. Across Louisiana, flood basins were overwhelmed by record-breaking or near record-breaking rainfall. In some of the coastal parishes, the runoff of rain was compounded by southern winds that elevated tidal basins and thus inhibited drainage runoff.

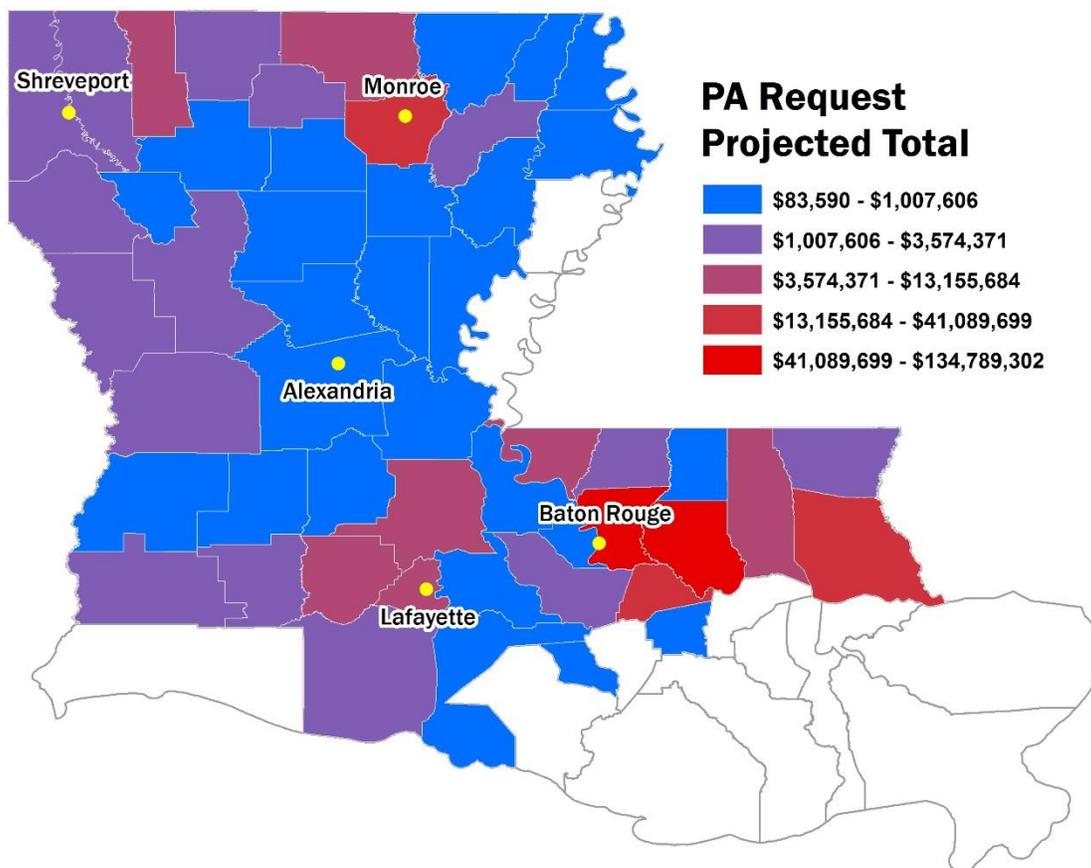
Damages to roadways and bridges inflicted the most significant damages. Impacts to Interstates 10, 49, and 20 rendered vehicle traffic into and out of Louisiana impossible for multiple days during the height of each flooding event. During and in the aftermath of DR-4263, the Red River was rendered unnavigable for several days. Multiple railways across the state were unable to safely pass cargo due to elevated flood waters. In addition, data showed indications of stress and wear on many urban drainage systems.

### 2. Unmet Infrastructure Needs

#### *FEMA Public Assistance*

The FEMA Public Assistance (PA) Program is designed to provide immediate assistance to the impacted jurisdictions for emergency work and permanent work on infrastructure and community facilities. For DR-4263, the state’s obligation has been established as not less than 25 percent of eligible project costs. For DR-4277, the state’s obligation has been established as not less than 10 percent of eligible project costs.

As of Nov. 21, 2016, \$36,501,492 has been identified in PA need for DR-4263 and \$247,039,464 has been identified for DR-4277. GOHSEP estimates these totals to rise to \$93,751,791 for DR-4263 and \$750,000,000 for DR-4277. Based on these data, the current unmet need is \$12,167,167 for DR-4263 and \$27,448,829 for DR-4277. Long term, based on GOHSEP’s projections, the state estimates this unmet need to grow to \$31,250,597 for DR-4263 and \$83,333,333 for DR-4277, respectively, for a grand total of \$114,583,930.



| PA Intake & Projections (as of 12/28/16) |          |           |               |              |
|--|----------|-----------|---------------|--------------|
| Disaster                                 | Category | Total PWs | Federal Share | State Share  |
| <b>4263 (25% State Share)</b>            | A        | 80        | \$4,016,450   | \$1,338,817  |
|  | B        | 214       | \$16,760,650  | \$5,586,883  |
|  | C        | 241       | \$12,861,249  | \$4,287,083  |
|  | D        | 10        | \$1,091,779   | \$363,926    |
|  | E        | 104       | \$3,031,827   | \$1,010,609  |
|  | F        | 65        | \$1,895,337   | \$631,779    |
|  | G        | 44        | \$2,849,768   | \$949,923    |
|  | Z        | 1         | \$792,857     | \$264,286    |
| <b>Current 4263 Total</b>                |          | 759       | \$43,299,917  | \$14,433,306 |
| <b>Projected 4263 Total</b>              |          | 909       | \$96,460,853  | \$31,096,475 |
| <b>4277 (10% State Share)</b>            | A        | 29        | \$59,113,326  | \$6,568,147  |
|  | B        | 165       | \$215,005,895 | \$23,889,544 |
|  | C        | 41        | \$1,637,874   | \$181,986    |
|  | D        | 5         | \$565,686     | \$62,854     |
|  | E        | 55        | \$4,165,270   | \$462,808    |

|                                      |   |       |               |               |
|--------------------------------------|---|-------|---------------|---------------|
|                                      | F | 20    | \$488,875     | \$54,319      |
|                                      | G | 2     | \$73,711      | \$8,190       |
|                                      | Z | 1     | \$5,636,250   | \$626,250     |
| <b>Current 4277 Total</b>            |   | 318   | \$286,686,887 | \$31,854,099  |
| <b>Projected 4277 Total</b>          |   | 1,224 | \$750,000,000 | \$75,000,000  |
| <b>Current Grand Total</b>           |   | 1,077 | \$329,986,804 | \$46,287,404  |
| <b>Current Projected Grand Total</b> |   | 2,133 | \$846,460,853 | \$106,096,475 |

### *Hazard Mitigation Grant Program*

The Hazard Mitigation Grant Program (HMGP) will be a critical part of the long-term recovery process in both rebuilding and protecting housing stock and vital infrastructure. These grant funds are calculated at 15 percent of the total FEMA Individual Assistance and Public Assistance allocations attributable to DR-4263 and DR-4277. As of Nov. 15, 2016, the state had received an award letter from FEMA indicating a \$26,117,655 grant in response to DR-4263. Additionally, the state estimates it will receive an additional \$252 million HMGP grant in response to DR-4277.

Unlike PA, the state’s obligation for both DR-4263 and DR-4277 has been established as not less than 25 percent of eligible project costs. Therefore, the state’s unmet need estimate is \$8,705,885 for DR-4263 and \$84 million for DR-4277, with a combined total in excess of \$92.7 million.

| <b>HMGP Award &amp; State Share</b> |                       |                      |
|-------------------------------------|-----------------------|----------------------|
| <b>Disaster</b>                     | <b>Federal Share</b>  | <b>State Share</b>   |
| DR-4263                             | \$ 26,117,655         | \$ 8,705,885         |
| DR-4277                             | \$ 252,000,000        | \$ 84,000,000        |
| <b>Total</b>                        | <b>\$ 278,117,655</b> | <b>\$ 92,705,885</b> |

Therefore, this analysis contemplates a total unmet infrastructure unmet need gap of \$207,289,815.

| <b>Infrastructure Unmet Need Summary</b> |                       |
|--|-----------------------|
| <b>Category</b>                          | <b>Amount</b>         |
| PA Cost Share                            | \$ 114,583,930        |
| HMGP Cost Share                          | \$ 92,705,885         |
| <b>Total</b>                             | <b>\$ 207,289,815</b> |

### 3. Resilience Gaps

Broadly, the state recognizes DR-4263 and DR-4277 have exposed a wide array of resilience gaps within the communities affected by these two events. Specifically, these gaps include needs for planning and implementation of strategically-focused projects and programs at all scales, from individual investments at the household level to large-scale structural investments designed to impact entire watersheds. These will include basin-wide planning and modeling initiatives in all impacted areas to provide the best information necessary to make wise DR investment decisions delivering optimal benefits. The ultimate purpose of the investments is to reduce floodplain risk exposure throughout the entire impacted region, reducing the necessity of structure elevations while protecting the substantial long-term recovery

investments to be made with private and public funds over the next several years as a result of DR-4263 and DR-4277.

Such an approach envisions need for both structural and nonstructural interventions. Structural investments may include large-scale diversions, retention/detention ponds and canals, channel modifications and other large and small-scale structural approaches. Nonstructural strategies may include an elevation program for those households substantially damaged within the floodplain, flood-proofing, voluntary buy-outs of high risk properties, modified building codes, land-use planning and management, targeted infrastructure investments, technical and staffing support, small-scale retention and detention techniques for homes and businesses and public outreach and education efforts. Nonstructural approaches are expected to reduce risk by reducing the need for elevations and by creating a greater buffer between assets and floodplains.

Predicting what types of programs and projects will be funded and at what level is premature prior to modeling for current and future risk within the state's affected watersheds and floodplains. Once these efforts have been undertaken, and the state is able to apply specific measures within risk models to determine optimal return on investment with respect to future damages and resilience, the state will propose a full slate of resilience-oriented investments paired with demonstrable measures of effectiveness.

It is important to note that the state is already applying planning funds to the process of better understanding the impacted basins in anticipation of funding to implement these strategies.

Generally, the state has identified five general types of resilience-building activities for potential CDBG-DR investment:

#### *Structural Investments to Address Regional Watershed Protection*

Currently, there are three major diversion projects under consideration across southern Louisiana. Two diversion projects, which will be located at the southern reaches of the Mississippi River, have recently received \$250M in funding as a result of the Deepwater Horizon settlement with British Petroleum. The Mississippi diversions are intended to divert sediment and create new land. There is also a project plan in place to divert floodwaters from the Comite River in East Baton Rouge Parish to the Mississippi River. According to best data available to the state, the Comite River diversion project, if it had been implemented prior to the August flooding event, potentially could have substantially reduced the disaster's impacts in the Baton Rouge metropolitan area.

In addition to diversions, reservoir creation and channel modification projects have been used to help reduce flood levels in the floodplain. Such projects have been identified within the most-affected areas, and like the Comite River diversion, could have substantially mitigated the disaster's impact had they been implemented prior to the August event.

#### *Resilience Add-Ons to Planned Public Infrastructure Projects*

The state will strive for all public buildings erected with CDBG-DR funds to be certified LEED to ensure lower water and power bills as well as healthy indoor air quality for residents. In addition, the state will encourage the incorporation of a combined heat and power (CHP) system, which will be designed to continue providing a reduced level of electricity and cooling to the building in the event of a grid/power outage, in the construction of houses or complexes. By incorporating smart-grid designs, the state would seek to lower its overall energy risk profile, mindful of the frequency in which it experiences outages attributable to significant disaster events.

### *Stormwater Retention by Household*

At 62.45 inches of rain per year, Louisiana experiences some of the highest annual rainfall in the country, as evidenced by DR-4263 and DR-4277. Stormwater runoff during heavy rain events causes flooding that affects the well-being, property, and livelihood of every inhabitant. Outdated stormwater and pumping systems, designed to alleviate flooding, are often overwhelmed during heavy rains. Not only are these systems costly, outdated, and inadequate for the high levels of rain, but they have become recognized as one of the main causes of subsidence.

One approach to addressing the abovementioned issues is implementing stormwater management projects and programs at the individual household level. Individual household measures can help keep rainwater out of drainage systems, reducing overall system requirements.

Like natural systems, stormwater management projects and programs can contribute to diverting, holding, and moving excess stormwater. If one household were to purchase and regularly use a rain barrel every day, that household would likely not be able to fully address all of their stormwater needs. However, if all households were to implement stormwater management measures to help slow the flow of water to the drainage system, the demands on the management system are dramatically decreased.

According to sources at the Urban Conservancy (UC), a nonprofit in New Orleans that helps individual households address their stormwater management needs, this systematic approach can be done in steps. Step number one, according to the UC, is the elimination of excess paving. Large amounts of impermeable concrete keeps water from flowing back into the natural system and quickly pushes large amounts of water to the drainage system where it can overload the system, causing flooding. Where hard surfaces are necessary, like for parking, installation of permeable pavement can reduce flow to drainage systems. Permeable paving uses interlocking, recycled materials to create a grid in place of the old impermeable surfaces, and instead of filling that grid with concrete, they instead fill it with different types of permeable gravel. This gravel allows for the flow of rainwater back into the natural system. In other words, permeable paving functions practically like concrete, while allowing infiltration of the rain that falls on it. The third step recommended by the UC is to divert roof run-off into features such as rain barrels, retention ponds and rain gardens where the water is held and then released or used at a later date.

In anticipation of a large-scale suite of programs designed to effectuate rehabilitation of single-family homes and businesses impacted by the two flooding events, it would be prudent to embed these resilience-building, flood-mitigating principles into the deployment of such a homeowner rehabilitation effort.

### *Community Stormwater Retention*

The recommendations made at the individual level, community level projects to address stormwater retention and management must be addressed systematically. If one household were to implement all of the abovementioned recommendations their household would only be managing stormwater at a small, lot sized scale. If a community as a whole can begin implementing these projects on an intersection-by-intersection, or the neighborhood-by-neighborhood scale, such activities can have a real, demonstrable impact on the community's flood risk profile.

Another way to promote resilient communities through community level projects can be found in the **NDRC application** for the **City of New Orleans**. In the application, the City of New Orleans made several recommendations for community level resilience measures. Below is a list:

- **Blue-Green Parklands** – Construct a series of large-scale Blue-Green Parklands on underutilized sites for significant water storage, ecological benefit and recreational opportunities.
- **Blue-Green Corridors** – Install blue or green infrastructure where underutilized sites are located.
- **Neighborhood Networks** – Develop a network of green infrastructure interventions in a concentrated scale.
- **Canals** – Transform existing drainage canals into public waterfronts.

Additional recommendations may include:

- Remove excess paving and impermeable surfaces and replace with permeable surfaces at locations that are burdened with large amounts of concrete/asphalt such as: Churches, supermarkets, retail stores, schools, businesses, and community centers.
- Similar to the City of New Orleans’ Blue-Green Parklands and Corridors, take empty lots and/or blighted properties, and turn them into green space, blue space, and public amenities.
- Other areas concrete would be used such as sidewalks, basketball or tennis courts, picnic sights etc., use permeable surfacing.
- Leverage existing programs, such as the Urban Conservancy’s Building Active Stewardship in New Orleans (BASIN) program or Green Light New Orleans’ rain barrel and green light bulb replacement installation programs, to name a few.

### *Planning and Flood-Risk Modeling*

#### *Planning with LA SAFE*

Through this recovery efforts, the state would also seek to leverage its own activities through its National Disaster Resilience award. Already funded by HUD, the LA SAFE Framework focuses on three typologies – Reshaping, Retrofitting, and Resettlement – using a forward-thinking, risk-based approach to guide the state’s future land use and development patterns. Areas projected to experience in excess of 14 feet of flooding in a 100-year storm event 50 years from now are areas in which the state generally recommends community resettlement projects, like the one it has commenced for the Isle de Jean Charles community in Terrebonne Parish. Areas projected to experience between 3 feet and 14 feet of flooding in a 100-year storm event 50 years from now are those in which the state plans to facilitate holistic and strategic adaptations around the social, cultural and economic assets which it cannot abandon. Areas projected to experience less than 3 feet of flooding in a 100-year storm event 50 years from now are those in which the state plans to incentivize future economic and population growth. We know we cannot eliminate Louisiana’s flood-risk profile, but we must preserve – and when possible expand – economic and community development opportunities in moderately vulnerable areas, while incentivizing population and economic growth in those areas minimally at risk.

#### *CPRA & CLARA*

The 2012 Coastal Master Plan, which is being updated for 2017, was based on state-of-the art science and analysis, and its modeling process provides a holistic understanding of our coastal environment today while anticipating changes expected over the next 50 years. The Coastal Louisiana Risk Assessment (CLARA) model is a quantitative simulation model of storm surge flood risk developed by the RAND Corporation. In the Coastal Zone, this is the model upon which LA SAFE relies. However, the state must take a more holistic, watershed-based approach to flood-risk modeling, especially in light of these two rain events in March and August.

### Riverine Flood Modeling – USGS

The CLARA model outlined above does a good job of projecting risk for coastal Louisiana; however, this modeling system does not consider the risk of riverine flooding from rainfall, which is what occurred in Louisiana in March and August. The United States Geological Survey (USGS), through their Flood Inundation Mapping (FIM) Program, provides one option to help the state better understand its riverine flood risk in the future. Others include The Water Institute of the Gulf, and the Corps of Engineers, all of which are under consideration at this time. All investments in protective and resilient infrastructure will be made based on the results of extensive modeling and cost benefit analysis.

### Summary of Unmet Resilience Need Gaps

Based on the categories of resilience need gaps articulated above, the State anticipates a total unmet need of \$600,000,000. This total has been derived based on the following:

- **Structural Investments (\$75,000,000):** This estimate is based on an assumption such structural investments would be paired with other sources of funding, including but not exclusive to those articulated in the State’s 2017 Coastal Master Plan.
- **Resilience Add-Ons to Planned Infrastructure (\$132,915,926):** As outlined in the section documenting unmet infrastructure needs, the State anticipates a total investment of \$1,329,159,261 through FEMA’s PA and HMGP programs in conjunction with DR-4263 and DR-4277 recovery efforts. Based on similar initiatives in past disaster recovery environments, the State believes these resilience-building add-ons would increase total project costs by 10%.
- **Household Stormwater Retention (\$122,414,672):** As outlined in the section documenting unmet housing needs, the State anticipates a total unmet need of \$2,448,293,435 for affected owner-occupied units. The State believes retention adaptations would increase these project costs by 5%.
- **Community Stormwater Retention (\$239,669,402):** This estimate is based on the State’s historical precedence in implementing neighborhood-level water management projects, specifically those following hurricanes Katrina, Rita, Gustav and Ike.
- **Planning & Flood-Risk Modeling (\$30,000,000):** This estimate is comparable with scale of the State’s Comprehensive Resiliency Pilot Program, implemented following hurricanes Gustav and Ike. Given the comparable nature of the large geographic areas impacted by both Gustav and Ike and DR-4263 and DR-4277, the State believes these needs are roughly comparable to one another in terms of programmatic scale.

These gaps have been summarized as follows:

| Resilience Unmet Need Gaps                   |                       |
|--|-----------------------|
| Category                                     | Amount                |
| Structural Investments                       | \$ 75,000,000         |
| Resilience Add-Ons to Planned Infrastructure | \$ 132,915,926        |
| Household Stormwater Retention               | \$ 122,414,672        |
| Community Stormwater Retention               | \$ 239,669,402        |
| Planning & Flood-Risk Modeling               | \$ 30,000,000         |
| <b>Total</b>                                 | <b>\$ 600,000,000</b> |

## E. Public Service Unmet Needs

Through the implementation of the National Disaster Recovery Framework (NDRF), the state, along with FEMA and GOHSEP, have held Community Planning and Capacity Building meetings state wide in accordance with Recovery Support Function 1 (RSF 1). The RSF 1 meetings occurred with Ascension Parish, the Town of Sorrento, the City of Gonzales, the City of Denham Springs, Livingston Parish, and St. Tammany Parish. As a result of these meetings, the leadership and key staff of all impacted communities have identified needs in all service areas handled by a government entity, such as the flooding of fire, police stations and other government buildings, which provide key public services to citizens as well as large-scale infrastructure projects that will need to be implemented in order to recover.

Funding is a severe handicap, especially compounded by the fact that sales tax and other revenue streams to local government have declined, or are expected to decline, once the initial buying of cars, building materials, etc., subsides. Therefore, the approved budgets for the upcoming fiscal year are having to be revisited and modified, which includes the deferral of planned projects and a potential decrease in staffing for fire and police and other services to meet the immediate recovery needs of the parishes. For example, in Livingston Parish alone, the parish lost a minimum of 10 fire trucks, 33 police vehicles, 61 school buses and 20 other parish-related vehicles which will need to be replaced, impacting the funding for other projects.

Due to the limited funding available to address the full breadth of recovery needs, the state is not prioritizing funding to address the public service needs described above. However, in anticipation of additional funding being made available, OCD-DRU will be implementing a program by which it will provide funding to cover the non-federal share of FEMA Public Assistance projects. Funds will be provided as payment to state or local entities for eligible activities within approved Project Worksheets. The match funding will lessen the financial burden placed on the entities and assist them to continue normal operations and address recovery needs.

## F. Summary of Unmet Needs & Additional Considerations

In summary, and outlined in the sections above, through this analysis, the state has noted the following sources of recovery expenditure through the FEMA IA program and through various SBA loan programs.

| <b>IA Housing Assistance Approved (as of 11/22/16)</b> |                       |
|--|-----------------------|
| <b>Disaster</b>  | <b>Total Approved</b> |
| DR-4263  | \$ 72,992,887         |
| DR-4277  | \$ 578,268,509        |
| <b>Total</b>   | <b>\$ 651,261,396</b> |

| <b>Summary of SBA Loans Approved (as of 12/30/17)</b> |                       |                      |                       |                     |
|---|-----------------------|----------------------|-----------------------|---------------------|
| <b>Disaster</b>                                       | <b>All Loans</b>      | <b>Home Loans</b>    | <b>Business Loans</b> | <b>EIDL</b>         |
| DR-4263   | \$ 75,383,450         | \$ 57,695,300        | \$ 14,689,050         | \$ 2,999,100        |
| DR-4277   | \$ 749,650,650        | \$606,938,800        | \$ 111,228,750        | \$ 31,483,100       |
| <b>Grand Total</b>                                    | <b>\$ 825,034,100</b> | <b>\$664,634,100</b> | <b>\$125,917,800</b>  | <b>\$34,482,200</b> |

As of Nov. 22, 2016, there were 33,177 policy claims made through NFIP for DR-4263 and DR-4277 and \$626,583,804 approved or disbursed through the program. As of Jan. 12, 2017, a total of \$446,927,484 has been paid for 26,626 NFIP claims for DR-4277, but as of the data of this publication, data from DR-4263 is not available. There is a 60-day delay from when a claim is processed and when it is reflected in NFIP data, so the data from Dec. 12, 2017, only reflects NFIP claims from 60 days prior.

It should additionally be noted this total represents an initial sample of what will ultimately be claimed and disbursed through NFIP. As of Dec. 3, 2016, FEMA had granted Gov. John Bel Edwards request to extend the filing deadline by which those affected by DR-4277 must submit a proof of loss claim. With the extension, applicants will have 180 days from the date of the loss to provide the completed paperwork to the insurer.

| <b>NFIP Payouts for Residential Single Family (Structural Damage Only) –<br/>4277 Only (As of 1/12/17)</b> |                  |                         |                              |
|--|------------------|-------------------------|------------------------------|
| <b>Disaster</b>  | <b>Parish</b>    | <b>Number of Claims</b> | <b>Total Amount Paid Out</b> |
| <b>4277</b>  | Acadia           | 616                     | \$5,505,109                  |
|  | Allen            | 2                       | \$36,000                     |
|  | Ascension        | 3,610                   | \$55,308,648                 |
|  | Avoyelles        | 27                      | \$168,818                    |
|  | Bossier          | 3                       | \$39,437                     |
|  | Calcasieu        | 24                      | \$41,332                     |
|  | Cameron          | 8                       | \$17,000                     |
|  | Concordia        | 1                       | \$0                          |
|  | East Baton Rouge | 9,991                   | \$185,306,197                |
|  | East Carroll     | 1                       | \$0                          |
|  | East Feliciana   | 17                      | \$124,000                    |
|  | Evangeline       | 61                      | \$584,779                    |
|  | Iberia           | 310                     | \$2,755,212                  |
|  | Iberville        | 61                      | \$449,611                    |
|  | Jefferson        | 27                      | \$6,690                      |
|  | Jefferson Davis  | 73                      | \$343,250                    |
|  | Lafayette        | 2,277                   | \$39,430,297                 |
|  | Lafourche        | 3                       | \$38,466                     |
|  | Lincoln          | 1                       | \$0                          |
|  | Livingston       | 6,852                   | \$130,761,688                |
|  | Morehouse        | 1                       | \$0                          |
|  | Orleans          | 13                      | \$0                          |
|  | Ouachita         | 5                       | \$10,000                     |
|  | Pointe Coupee    | 135                     | \$640,747                    |
|  | Rapides          | 1                       | \$0                          |
|  | St. Bernard      | 2                       | \$0                          |
|  | St. Charles      | 7                       | \$10,600                     |
|  | St. Helena       | 25                      | \$567,198                    |
|  | St. James        | 26                      | \$185,028                    |

|  |                      |               |                      |
|--|----------------------|---------------|----------------------|
|  | St. John The Baptist | 2             | \$0                  |
|  | St. Landry           | 169           | \$1,247,005          |
|  | St. Martin           | 240           | \$1,752,801          |
|  | St. Mary             | 4             | \$786                |
|  | St. Tammany          | 129           | \$803,403            |
|  | Tangipahoa           | 985           | \$11,343,274         |
|  | Terrebonne           | 6             | \$1,751              |
|  | Vermilion            | 852           | \$9,026,305          |
|  | Washington           | 19            | \$9,000              |
|  | West Baton Rouge     | 23            | \$160,698            |
|  | West Feliciana       | 17            | \$252,355            |
|  | <b>Total</b>         | <b>26,626</b> | <b>\$446,927,484</b> |

| Summary of Unmet Needs |                        |
|------------------------|------------------------|
| Type                   | Amount                 |
| Housing                | \$1,288,696,623        |
| Economic               | \$3,088,429,254        |
| Infrastructure         | \$93,802,360           |
| Resilience             | \$600,000,000          |
| <b>Total</b>           | <b>\$5,070,928,237</b> |

### G. Anticipated Unmet Needs Gap

During the Oct. 10, 2016 Congressional Session, state government officials, including Gov. John Bel Edwards, traveled to Washington D.C. and worked collaboratively with Louisiana's Congressional Delegation to secure long-term disaster recovery resources in response to DR-4263 and DR-4277. Working with limited disaster loss unmet need information, Louisiana's delegation proposed a relief package of nearly \$3.8 billion. This package focused primarily on housing needs, as the state has prioritized housing as its most urgent and pressing recovery concern following the two flooding events. Through this Action Plan, the state now presents revised unmet need estimates based on current best available data. Over time, the state reserves the right to continue to update these estimates as additional assessments are made and more complete data becomes available.

Accounting for the initial appropriation of \$437,800,000 and the second appropriation of \$1,219,172,000 for long-term recovery purposes, the state has calculated a remaining unmet need gap of \$5,070,928,237.

| Summary of Total Unmet Needs                          |                 |                   |                      |
|---|-----------------|-------------------|----------------------|
| Category  | Losses/Gaps     | Known Investments | Remaining Unmet Need |
| Owner-Occupied Housing                                | \$2,448,293,435 |                   | \$2,448,293,435      |
| Homeowner Rehabilitation and Reconstruction (CDBG-DR) |                 | (\$1,293,693,120) | (\$1,293,693,120)    |
| Renter Housing  | \$254,798,970   |                   | \$254,798,970        |
| Rental Housing Rehabilitation (CDBG-DR)               |                 | (\$130,000,000)   | (\$130,000,000)      |
| Public Housing  | \$8,539,159     | (\$4,492,053)     | \$4,047,106          |
| Homeless Assistance                                   | \$5,250,232     |                   | \$5,250,232          |

|   |                        |                          |                        |
|---|------------------------|--------------------------|------------------------|
| Agriculture Losses (DR-4277)                | \$110,244,069          |                          | \$110,244,069          |
| Agriculture Losses (DR-4263)                | \$80,285,185           |                          | \$80,285,185           |
| Business Structures                         | \$595,600,000          |                          | \$595,600,000          |
| Business Equipment                          | \$262,800,000          |                          | \$262,800,000          |
| Business Inventories                        | \$1,425,500,000        |                          | \$1,425,500,000        |
| Business Interruption Loss                  | \$836,400,000          |                          | \$836,400,000          |
| SBA Business/EIDL Loans                     |                        | (\$160,400,000)          | (\$160,400,000)        |
| Business and Agriculture Recovery (CDBG-DR) |                        | (\$62,000,000)           | (\$62,000,000)         |
| PA State Share                              | \$106,096,475          |                          | \$106,096,475          |
| FEMA PA Match Program (CDBG-DR)             |                        | (\$105,000,000)          | (\$105,000,000)        |
| HMGP State Share                            | \$92,705,885           |                          | \$92,705,885           |
| Resilience Gaps                             | \$600,000,000          |                          | \$600,000,000          |
| <b>Totals</b>                               | <b>\$6,826,513,410</b> | <b>(\$1,755,585,173)</b> | <b>\$5,070,928,237</b> |

*\*CDBG-DR investments are inclusive of administration and program delivery costs.*

## 4. Method of Distribution and Connection to Unmet Needs

### A. Method of Distribution Process

All programs will be implemented by the State of Louisiana at this time. Depending on a continued assessment of unmet needs and additional funding, the state may allocate funds to parishes or other subrecipients through future substantial Action Plan Amendments. The programs established in this Action Plan are not entitlement programs and are subject to available funding.

### B. Connection to Unmet Needs

Based on the unmet needs assessment and input from impacted communities throughout Louisiana, the state has prioritized programs that will assist in meeting the short- and long-term recovery needs of its residents and communities. While the impact of the 2016 Severe Storms and Flooding was much greater than the resources available through these two HUD allocations, these programs will begin to address the unmet needs in homeowners' primary residences and rental housing, economic recovery and revitalization, and damages to public infrastructure.

The Continuing Appropriations Act, 2017, and the Further Continuing and Security Assistance Appropriations Act, 2017, require that all CDBG-DR funded activities address an impact of the disaster for which funding was appropriated. The CDBG-DR provisions require that each activity: (1) be CDBG eligible (or receive a waiver); (2) meet a national objective as defined by 24 CFR 570.483; and (3) address a direct or indirect impact from the disaster in parishes declared by the President to have been impacted by the disaster. A disaster impact can be addressed through a number of eligible CDBG activities listed in Section 105(a) of the Housing and Community Development Act of 1974, as amended. The recovery activities described herein will make full use of the three national objectives under 24 CFR 570.483 which include benefitting low and moderate income persons, preventing or eliminating slums or blight, and meeting urgent needs to implement a robust and comprehensive recovery for the residents of Louisiana.

As required by the Federal Register, 81 FR 83254, November 28, 2016, and 82 FR 5591, January 18, 2017, the state will spend 80 percent of the overall grant on activities undertaken in the HUD-identified "most impacted and distressed" area. The HUD-identified "most impacted and distressed" area for the 2016

Severe Storms and Flooding consists of Acadia, Ascension, East Baton Rouge, Lafayette, Livingston, Ouachita, St. Tammany, Tangipahoa, Vermillion, and Washington parishes. However, the state may determine to make the remaining funds available for eligible program activities in all disaster-impacted parishes.

Up to five percent of the overall grant will be used for administration of the grant. Also, as required by the Federal Register Notice, the state will spend no less than 70 percent of funds allocated on activities that benefit low to moderate income (LMI) households, or request a waiver of that requirement.

The 2016 Severe Storms and Flooding caused significant levels of damage to owner-occupied and rental housing within impacted parishes. Based on the state's review of the most recent data obtained from FEMA and SBA, the unmet need for housing repair and replacement is more than \$2.7 billion. The need for safe, decent, and affordable housing is the state's top priority, which is why the state has allocated a proportion not equivalent to the unmet needs described above. Over 86 percent of the programmatic funding from the total allocation of CDBG-DR funds goes to housing programs. Proposed housing activities are intended to assist homeowners in reconstructing, rehabilitating, and elevating homes as well as provide affordable rental housing for persons displaced by the storm.

In addition to implementing homeowner and rental programs, the state intends to implement programs that benefit small businesses and state and local entities faced with covering a non-federal match requirement for FEMA Public Assistance projects.

The state will dedicate the total allocation to date of \$1,656,972,000 to address unmet housing, economic, and infrastructure recovery needs. Of this, \$1,423,693,120 will be dedicated to the meet the unmet housing needs, including rehabilitation of owner-occupied households (\$1,293,693,120) and the repair and increase of the stock of affordable rental housing for impacted renters (\$130,000,000). Economic recovery will be supported by \$62,000,000 dedicated to assist small businesses and farmers impacted by the flood events. Local governments and entities eligible for FEMA Public Assistance will be eligible for the non-federal cost share within the PA Match Program, totaling \$105,000,000.

Due to the limited funds received in the first two allocations, the state has prioritized vulnerable populations throughout each of the programs proposed in this Action Plan. For the owner-occupied housing programs, low-to-moderate income households, households with a head of household that is 62 or older, or individuals with disabilities are prioritized. In the tenant-based programs, the state will prioritize these vulnerable populations as well as persons displaced by the disaster event in need of affordable housing. As mentioned in the unmet needs section above, as the state conducts housing program intake it will coordinate outreach efforts in accordance with locales with high-levels of documented damages and social vulnerability. For the In-fil Rental Development Program and the Multi Family Rental Gap Program, Community Housing Development Organizations (CHDO), PHAs, and similar entities will be prioritized to receive funding to ensure affordable units are back on the market.

The state's economic recovery and revitalization programs will focus on small businesses, which are consistently more vulnerable to the impacts of disasters. Small businesses are critical to the revitalization of the households, neighborhoods and communities in which they are located. Historically, a sizable portion of small businesses are less able to secure assistance from other sources and struggle to reopen or maintain operations following a disaster event.

With respect to public infrastructure, OCD-DRU will implement a program by which it will provide funding to cover the non-federal share of FEMA Public Assistance projects. Funds will be provided as payment to state or local entities for eligible activities within approved Project Worksheets. The match funding will

lessen the financial burden placed on the entities and assist them to continue normal operations and address recovery needs.

### C. Allocation of Funds

| State of Louisiana CDBG-DR Total Allocation                     |                 |
|---|-----------------|
| Total Allocation  | \$1,656,972,000 |
| Restore Louisiana Housing Programs                              | \$1,423,693,120 |
| Homeowner Program   | \$1,293,693,120 |
| Rental Housing Programs   | \$ 130,000,000  |
| Restore Louisiana Economic Recovery and Revitalization Programs | \$62,000,000    |
| Infrastructure Program (PA Match)                               | \$105,000,000   |
| Administration and Planning                                     | \$ 66,278,880   |

## 5. Proposed Use of Funds

### A. State Implemented Programs

All programs outlined below will be implemented by the State of Louisiana. All eligible activities listed below are as provided by statute, as may have been amended by the Federal Register Notice or hereafter affected by waivers from HUD.

#### 1. Housing

The state’s housing programs will focus on assisting homeowners to reconstruct, rehabilitate, reimburse, and elevate their homes, as well as providing affordable rental housing for persons displaced by the storm through the rehabilitation and creation of rental housing stock and by providing rental assistance and support services to the most vulnerable persons displaced by the storm.

| Allocation for Housing Activities                   |                 | Relative Percentage |
|---|-----------------|---------------------|
| Total Allocation for Housing Activities:            | \$1,423,693,120 | 100%                |
| Homeowner Program                                   | \$1,293,693,120 | 90.87%              |
| Rental Housing and Homelessness Prevention Programs | \$ 130,000,000  | 9.13%               |

**General Eligible Housing Activities:** Rehabilitation, reconstruction, buyouts, and new construction; includes any rental housing for LMI households; public housing; emergency shelters and housing for the homeless; any other HUD-assisted housing; moving expenses; rental assistance; interim mortgage assistance; housing counseling services; acquisition; and buyouts. Funds may also be used for the creation of new units or rehabilitation of units not damaged by the flood events if the activity can be clearly linked to an impact generated by the flooding events in the Most Impacted/Distressed (MID) target area. Code enforcement is an eligible activity that will be considered by the state for the slate of housing programs.

The following activities under the Housing and Community Development Act of 1974 (HCDA) are eligible: 105(a)1-11, 14-15; 18; 20; 23-25 as well as (42 U.S.C. 5305(a)(4)), (42 U.S.C. 5305(a)(6)); and FR 5989-N-01 VI.B.28.

**Ineligible Activities:** Forced mortgage payoffs; SBA home/business loan payoffs; funding for second homes; compensation payments; and - as per 42 USC 5154a and the Federal Register Notice - no Federal disaster relief assistance shall be made available in a flood disaster area to make a payment (including any loan assistance payment) to a person for repair, replacement, or restoration for damage to any personal, residential, or commercial property if that person at any time has received Federal flood disaster assistance that was conditioned on the person first having obtained flood insurance under applicable Federal law and the person has subsequently failed to obtain and maintain flood insurance as required under applicable Federal law on such property.

**SBA Declined Loans:** Homeowners and property owners approved for SBA loans who declined their loans or have drawn less than the full amount of the approved SBA loans will be reviewed for eligible award amounts and duplication of benefits, per the state’s program policies and procedures.

**Elevation Requirements:** New construction, substantially damaged, or substantial improvement of structures in the 1 percent annual (or 100 year) floodplain must be elevated (2’ above Base Flood Elevation), per federal rules and regulations and local code enforcement requirements. The state has allocated other resources to a study that will assess the potential impacts of riverine basin projects on the flood levels of certain communities impacted by the 2016 Severe Storm and Flooding Events. While it is anticipated one or more infrastructure projects will have beneficial impacts on mitigating future flooding events in the impacted communities, these projects may not be complete prior to the implementation of the programs described herein. Therefore, in those cases where the state determines the cost reasonableness of rehab/reconstruction of an impacted structure, the state will follow federal elevation requirements until further assessment and notice.

**Building Standards:** New construction or replacement of substantially damaged buildings must meet green building standards and are strongly encouraged to meet a resilient home construction standard.

**Flood Insurance:** Applicants living in a SFHA that receive federal assistance under these programs must obtain and maintain flood insurance for rehabilitated or reconstructed properties.

*Restore Louisiana Homeowner Rehabilitation, Reconstruction and Reimbursement Program*

**Summary:** The state will enter into grant agreements with homeowners that result in the repair, reconstruction, elevation, acquisition and/or buyout of flood-damaged residential owner-occupied structures. Given the time elapsed from the March and August flooding events, homeowners are in varied states of progress in their rebuilding process depending on the extent of damage and resources available. In response, the state will implement the Restore Louisiana Rehabilitation, Reconstruction and Reimbursement Programs to cover eligible costs for the repair or replacement of damage to real property; replacement of disaster-impacted residential appliances; and limited environmental health hazard mitigation costs related to the repair of disaster-impacted property.

|                           |  |
|---------------------------|--|
| <b>Eligible Activity</b>  | <b>Rehabilitation, Reconstruction,, Buyouts and Acquisitions (42 U.S.C. 5305(a)(4)); HCDA Sections 105 (a)(1), 105(a)(3-4), 105(a)(7-8)). Housing Incentive, as identified in Federal Register Docket No. FR-5989-N-01. Also eligible are elevation expenses related to rehabilitation and reconstruction activities and reimbursement of eligible rehabilitation and reconstruction activities.</b> |
| <b>National Objective</b> | <b>Urgent Need or benefit to low to moderate income persons</b>  |

**Geographic Eligibility:** Disaster-declared parishes impacted by the 2016 Severe Storms and Flooding

**Allocation for Activities:**

| Program Area                                | First Appropriation | Second Appropriation | Total           | % of Total |
|---|---------------------|----------------------|-----------------|------------|
| Homeowner Rehabilitation and Reconstruction | \$385,510,000       | \$908,183,120        | \$1,293,693,120 | 80%        |

**Administering Entity:** State of Louisiana

**Proposed Use of Funds:** Homeowners will have four potential program solutions from which to choose based on their progress in the rebuilding process and their capacity to complete the rebuilding process. The state’s programs will give homeowners the option to select their own contractor who will follow the state’s requirements for rebuilding or work with a state-managed contractor. Additionally, homeowners that have completed partial or full repairs on their home prior to applying to the program, may be eligible to receive reimbursement for expenses incurred within HUD approved timelines. Furthermore, certain limited reimbursement may become available for repairs performed after the homeowner has applied to the program. More details, including when repairs may be made and which expenses are eligible for reimbursement, will be made available at a later date with the publishing of the program’s Policies and Procedures.

Elevations will be included for homeowners that meet requirements determined by the program, including substantially damaged properties in the floodplain. Elevation will be evaluated on a case-by-case basis. Elevations will not be conducted on properties outside of the floodplain, with the possible exception where elevation is required by local ordinance.

State staff and/or contractors will provide guidance to homeowners on the guidelines and requirements of each solution. Based on their individual conditions at the time of application, homeowners will choose the program solution that best fits their need.

**Program Solutions:**

***Solution 1: Program Managed:*** Homeowners may choose to have the state manage and complete the construction process for the rehabilitation or reconstruction of damaged homes on their behalf. The state will contract with a pool of contractors and assign them to repair or reconstruct damaged properties. Homeowners will not select their own contractors and will not contract with the construction contractor. Homeowners will be required to enter into grant agreements with the state.

***Solution 2: Homeowner Contracted Program:*** Homeowners may choose to manage their own rehabilitation or reconstruction process with the state providing construction advisory services for all homeowners in this solution. Homeowners will select their own homebuilding contractor(s) and contract directly with homebuilding contractors to rebuild as well as enter a grant agreement with the state for the CDBG-DR funding. The state will monitor all projects in the Homeowner Contracted Program.

***Solution 3: Reimbursement:*** Homeowners who have completed partial or full repairs on their home prior to applying to the program may be eligible to receive reimbursement for expenses

incurred within HUD approved timelines. Furthermore, certain limited reimbursement may become available for repairs performed after the homeowner has applied to the program. More details, including when repairs may be made and which expenses are eligible for reimbursement, will be made available at a later date with the publishing of the program's Policies and Procedures.

***Solution 4: Voluntary Buyouts or Acquisitions:*** Based on further analysis of unmet needs, the state may execute voluntary buyouts or acquisitions in limited situations.

**Eligible Applicants:** Homeowners will be eligible for the program if they meet the following criteria:

- Owner occupant at time of disaster event
- Damaged address was the applicant's primary residence at the time of disaster event
- Located in one of 51 disaster declared parishes
- Suffered major or severe damages (1+ feet of flooding or \$8,000 FEMA Verified Loss) as a result of the 2016 Severe Storms and Flooding events  
Household did not have a structural NFIP (flood insurance) policy at time of the flood;
- Eligible structure as determined by program, including but not exclusive to, one or two family home structures, mobile/manufactured, and modular homes

Due to limits in the funding available in the first two allocations, the state prioritized a first phase of the program impacted homeowners meeting the criteria outlined below. With additional funding made available in the second allocation, the state will expand program eligibility criteria to assist additional homeowners described above as Eligible Applicants with remaining unmet needs. This includes households of all income levels with primary residences located inside or outside of the floodplain that can exhibit a remaining need for funding to repair or rebuild their homes in keeping with the guidelines of the program. Due to the number of impacted homeowners eligible for the program, the state intends to fund eligible homeowners in phases.

Phase I: The equally-weighted criteria for Phase One of the program include all of the requirements below:

- The impacted home experienced Major/Severe Damages by either a FEMA-designation or have damage which meets the major/severe damage standard, as defined by the program;
- The applicant household meets federal Low- to Moderate-Income (LMI) requirements;
- The applicant or co-applicant is elderly (age 62 on the date of the disaster event) OR is a person with disabilities or has a person with disabilities in the household;
- The home is located outside the Special Flood Hazard Area (floodplain);
- The homeowner has remaining prospective work to complete at the time of application; and
- The household did not have a structural NFIP (flood insurance) policy at the time of the flood.

Phase II: The equally-weighted criteria for Phase Two of the program include all of the requirements below:

- The impacted home experienced Major/Severe Damages by either a FEMA-designation or have damage which meets the major/severe damage standard, as defined by the program;
- The applicant household meets federal Low- to Moderate-Income (LMI) requirements;
- The applicant or co-applicant is elderly (age 62 on the date of the disaster event) OR is a person with disabilities or has a person with disabilities in the household;
- The home is located inside the Special Flood Hazard Area (floodplain);

- The homeowner has remaining prospective work to complete at the time of application; and
- The household did not have a structural NFIP (flood insurance) policy at the time of the flood.

Phase III: The equally-weighted criteria for Phase Three of the program include all of the requirements below:

- The impacted home experienced Major/Severe Damages by either a FEMA-designation or have damage which meets the major/severe damage standard, as defined by HUD;
- The impacted home is located within one of the ten most impacted and distressed (MID) parishes;
- The home is located outside the Special Flood Hazard Area (floodplain);
- The homeowner has remaining prospective work to complete at the time of application; and
- The household did not have a structural NFIP (flood insurance) policy at the time of the flood.

Phase IV: The equally-weighted criteria for Phase Four of the program include all of the requirements below:

- The impacted home experienced Major/Severe Damages by either a FEMA-designation or have damage which meets the major/severe damage standard, as defined by HUD;
- The impacted home is located within one of the ten most impacted and distressed (MID) parishes;
- The home is located inside the Special Flood Hazard Area (floodplain);
- The homeowner has remaining prospective work to complete at the time of application; and
- The household did not have a structural NFIP (flood insurance) policy at the time of the flood

Phase V: The equally-weighted criteria for Phase Five of the program include all of the requirements below:

- The impacted home experienced Major/Severe Damages by either a FEMA-designation or have damage which meets the major/severe damage standard, as defined by HUD;
- The impacted home is located within one of the 51 Presidentially declared parishes;
- The homeowner has remaining prospective work to complete at the time of application; and
- The household did not have a structural NFIP (flood insurance) policy at the time of the flood

Phase VI: The equally-weighted criteria for Phase Six of the program include all of the requirements below:

- The impacted home experienced Major/Severe Damages by either a FEMA-designation or have damage which meets the major/severe damage standard, as defined by HUD;
- The impacted home is located within one of the 51 Presidentially declared parishes;
- The homeowner has completed rehabilitation or reconstruction of their home at the time of application; and
- The household did not have a structural NFIP (flood insurance) policy at the time of the flood.

**Criteria for Selection:** The prioritization criteria outlined above are weighted equally; therefore, the program will not give preference to any individual homeowner over another so long as all criteria have been met. In designing the eligibility and prioritization criteria, OCD-DRU has aimed to provide assistance

as soon as possible to those determined to be most in need of such assistance. For a homeowner to receive assistance in Phase One of the program, all eligibility and prioritization criteria (as they are defined above) must be met. Applications from applicants that meet all the criteria above will be processed as they enter the program. It is anticipated the state will be able to serve all homeowners who meet the eligibility and prioritization criteria listed herein. Criteria for selection will be further determined within the program policies and procedures based on availability of funds and number of applications.

**Maximum Award:** The maximum award will be determined by the scope of work based on a consistent grade of building materials as calculated by the program using national building standard estimating software, less any duplication of benefits (e.g. NFIP, FEMA or SBA). Duplication of Benefits is defined further in the program policies and procedures. The state will include details of the program standards in its policies and procedures.

Homeowners may provide personal funding to expand the program-approved scope of work or pay for higher quality materials. Further details will be outlined in the program policies and procedures.

**Program Managed and Homeowner Contracted Programs –** *The sample award calculations below are based on the criteria outlined above for Phase I of the program:*

| <b>Example 1</b>                     |                  |
|--------------------------------------|------------------|
| <b>Scope of Work</b>                 | <b>\$120,000</b> |
| <i>Duplication of Benefits</i>       |                  |
| FEMA Assistance                      | \$12,000         |
| SBA Loan                             | \$25,000         |
| <b>Total duplication of benefits</b> | <b>\$37,000</b>  |
| <b>Maximum Award</b>                 |                  |
|                                      | <b>\$83,000</b>  |

| <b>Example 2</b>                                    |                  |
|---|------------------|
| <b>Scope of Work</b>                                | <b>\$100,000</b> |
| <i>Duplication of Benefits</i>                      |                  |
| FEMA Assistance                                     | \$12,000         |
| SBA Loan  | \$20,000         |
| Grant from a local non-profit to purchase sheetrock | \$5,000          |
| <b>Total duplication of benefits</b>                | <b>\$37,000</b>  |
| <b>Maximum Award</b>                                |                  |
|   | <b>\$68,000</b>  |

Using data from prior acquisition and buyout programs implemented by the state and other HUD grantees, the program will establish an average cost of buyout that will be used as a threshold for cost effectiveness to determine whether voluntary acquisition or a buyout should be considered in lieu of a rehabilitation or reconstruction. Following recent changes to FEMA’s Severe Repetitive Loss program, which limit buyouts to neighborhood solutions to reduce unintended negative consequences of single buyouts to a neighborhood or jurisdiction, the state reserves the right to continue with a rehabilitation or reconstruction if the impact of a buyout on the neighborhood or jurisdiction could be detrimental.

**Program Timeline:** The State of Louisiana anticipates the launch of the Homeowner Program in the second quarter of 2017. The program will end when all funds are expended, or six years after the execution of the grant agreement with HUD.

*Restore Louisiana Rental Housing Programs*

**Summary:** The State of Louisiana will establish a portfolio of rental programs to address the immediate and long-term housing needs of low-to-moderate income families in the flood impacted areas. Due to the shortage of affordable housing stock, and to meet the unmet needs of renters in the community, it is imperative to provide solutions that address the immediate housing needs of displaced and vulnerable renters, but the state has designed programs and plans to provide the majority of funding allocated for rental programs on long-term recovery solutions that replace and create affordable housing stock. Each program will address rental availability, affordability and quality standards.

As stated in the 2014 Housing Needs Assessment conducted by LSU, Louisiana residents across the state are rent burdened. The floods of 2016 made the situation in many areas of Louisiana much worse. The vacancy rates dropped to about 1 percent and monthly rents increased. Currently, 720 low-income families are receiving FEMA Temporary Shelter Assistance (TSA), which is currently set to end in February 2017. New construction, substantially damaged, or substantial improvement of structures in the 1 percent annual (or 100 year) floodplain must be elevated to meet the higher standard of either federal requirements or local ordinance requirements.

Due to the limited amount of funding available, the state will underwrite applicants for feasibility, cost efficiencies and ability to meet the goals of the programs. Applicants will be prioritized based on meeting program eligibility requirements.

**Geographic Eligibility:** Disaster-declared parishes impacted by the 2016 Severe Storms and Flooding

**Allocation for Activities:**

| Program Area   | First Appropriation | Second Appropriation | Total         | % of Total |
|--|---------------------|----------------------|---------------|------------|
| <b>Rental and PHA Housing, Homelessness Prevention</b> | \$19,000,000        | \$111,000,000        | \$130,000,000 | 6%         |

**Administrating Entity:** State of Louisiana

**Proposed Use of Funds:** Programs may include: repair, rehabilitation of flood-damaged units; new construction to increase available rental units; and assistance to pay for a defined period of flood insurance premiums for eligible program applicants.

Initially, the state will address the affordable rental housing needs through the activities defined below:

- **Repairing Rental Units:** The state has created options within the rental program that will enable some rental units to be restored within a few months. Property owners will be able to receive funds as a loan to repair units and in exchange the state will require affordable rents for qualified families.

- **Creating New Rental Units:** Creating new rental units is another viable approach to provide needed relief for renters located in the damaged parishes. This program will utilize lots already owned and controlled by local nonprofits and units of local government. In partnership with local housing agencies such as redevelopment authorities and community housing development organizations as well as financial institutions, the state can assist the development of new and rehabilitated rental units within nine months to a year. The state will require affordable rents for qualified families.
- **Housing Assistance to Displaced Renters:** Providing tenant-based assistance to families displaced by the floods who are also at risk of homelessness or experiencing homelessness.
- **Public Support Services:** Providing wrap-around support services to families displaced by the floods who are also at risk of homelessness and/or are in need of permanent supportive housing solutions

**Eligible Applicants:** Landlords with vacant units and/or units occupied by low-to moderate income families that were displaced by the flood, community development nonprofits, Public Housing Authorities (PHAs), Development Authorities, and Community Housing Development Organizations (CHDOs) and/or private entities.

**Criteria for Selection:** Applicants will be prioritized based on meeting program eligibility requirements. More specific prioritization criteria will be outlined in program policies and procedures. At this time, there are no specific prioritization criteria given more weight or value than others.

**Program Timelines:** The State of Louisiana anticipates launching the Restore Louisiana Rental Housing Programs in the second quarter of 2017. The program will end the earlier of when all funds are expended or six years after the execution of the grant agreement with HUD.

***In-fill and Rehabilitation Rental Program***

**Summary:** This program seeks to rehabilitate or create new affordable housing units through the creation of a partially forgivable loan program.

|                           |   |
|---------------------------|---|
| <b>Eligible Activity</b>  | <b>Rehabilitation, new construction, loan financing, code enforcement (HCDA Sections 105 (a)(4)); 105(a)(8-9); 105(a)(15)).</b> |
| <b>National Objective</b> | <b>Benefit to low to moderate income persons</b>  |

**Proposed Use of Funds:** Awards provided under the program may be issued as a partially forgivable or fully repayable loan for eligible rehabilitation, reconstruction or new construction costs, as defined in the program policies and procedures. Reimbursement of eligible expenses may also be eligible and will be detailed in the program policies and procedures.

**Eligible Applicants:** Community Housing Development Organizations; 501(c)3 and 501(c)4 Not-for-Profit Organizations; Public Housing Authorities (PHAs); development agencies of units of local government (public or quasi-public); for-profit entities registered under the State of Louisiana; or private landlords

**Method of Distribution:** The award will be issued as a loan or a grant to eligible applicants, as defined in the program policies and procedures. The state will open an application process for all eligible property owners. Each property will be underwritten to ensure project viability. Prioritization will be given to applicants able to meet the goals of the program in a timely and/or cost-efficient manner.

**Criteria for Selection:** In order to be eligible for the program, applicants will be reviewed based on the following basic equally weighted criteria. If additional criteria are included in the program application review process, they will be described in detail in the program policies and procedures:

- Owners of flood-damaged properties
- Non-profit or public entities may be eligible if they have flood-damaged properties and/or vacant lots available for new construction
- Ability to secure a construction loan or other interim financing to complete the necessary repairs or construction; CDBG-DR funds will be funded upon satisfactory completion, as will be defined in the program policies and procedures;
- Ability to provide and sustain affordable housing units for the requisite time period and terms established by the program; and
- Cost reasonableness

**Maximum Award:** The maximum award will be the lesser of the cost of construction or limits set by the program in the program policies and procedures. Each project will be reviewed for financial feasibility and cost reasonableness. Awards will not exceed the following amounts for the following structure types:

| Building Size       | Maximum Award |
|---------------------|---------------|
| Single Family Unit  | \$150,000     |
| Double Unit         | \$250,000     |
| Triple Unit         | \$315,000     |
| Four Unit           | \$375,000     |
| Five to Seven Units | \$500,000     |

**Affordability Requirements:**

*Definition of Affordable Rents:* Housing is considered “affordable” if the rent (including utilities) is no more than 30 percent of a household’s pre-tax income.

*Number of Units:* In order to be eligible for the program, at a minimum, the recipients must agree to meet the occupancy rule requirements established by HUD (see below). However, as will be detailed in the program guidelines, the state may require recipients to provide affordable housing to low-to-moderate income housing through additional units within assisted structures:

- All assisted single unit structures must be occupied by L/M income households,
- An assisted two-unit structure (duplex) must have at least one unit occupied by a L/M income household, and
- An assisted structure containing more than two units must have at least 51 percent of the units occupied by L/M income households.

*Duration of Affordability:* The provision of affordable rents to qualified tenants will be required at a minimum for the initial lease-up, but longer affordability terms may be required. This will be further defined in the final program policies and procedures.

### ***Multifamily Rental Gap Program***

**Summary:** As noted in the unmet needs assessment, many properties outside the floodplain were not required to hold insurance and thus have no means to offset the cost of repair. For those property owners that had insurance, the cost of repair may not be fully met. Given these circumstances, each group of property owners may face significant gaps to repair units. In addition, insurance rates may increase given the extensive nature of the disaster. It is anticipated that owners of large developments may have a financial burden in operation and cash flow, which will impact their ability to recover and offer long-term affordable housing to qualified renters

|                           |  |
|---------------------------|--|
| <b>Eligible Activity</b>  | <b>Rehabilitation, new construction, loan financing, code enforcement (HCDA Sec. 105 (a)(4); 105(a)(8-9); 105(a)(14-15))</b> |
| <b>National Objective</b> | <b>Benefit to low to moderate income persons</b>   |

**Proposed Use of Funds:** Funding will be provided in the form of a loan to the property owners to cover eligible unmet needs. Owners will be required to sign a completion guaranty, at a minimum. This program will provide assistance for eligible unmet needs related to the cost of repair or reconstruction of eligible properties, subject to program policies and procedures. Eligible flood insurance premiums may also be covered through program funds, subject to program limits, as detailed in the program policies and procedures. Reimbursement of eligible expenses may also be eligible and will be detailed in the program policies and procedures.

**Eligible Applicants:** For-profit and non-profit public and private property owners; Public Housing Authorities

**Method of Distribution:** Funding will be provided in the form of a loan or grant to the public and private property owners or Public Housing Authority. Priority may be given to properties with existing affordability requirements; the details of the prioritization and application review process will be detailed in program solicitations issued by the state and/or the program policies and procedures.

**Criteria for Selection:** The program will address multi-unit developments in two categories:

- Flood-damaged properties with 20 units or more; and
- Properties in a Special Flood Hazard Area (floodplain) with the required flood insurance; or
- Properties not located in a Special Flood Hazard Area (floodplain).

While priority may be given to properties with existing affordability requirements, the state may also invest in market-rate properties which have experienced flood-related damages but do not have sufficient funds to repair and restore the units, and whose property owners would commit to certain affordability requirements in return for repair funds.

**Maximum Award:** The maximum award will be set after determination of damage during program implementation. Each project will be reviewed for financial feasibility and cost reasonableness. No payment will exceed \$1,000,000.

#### **Affordability Requirements:**

*Definition of Affordable Rents:* Housing is considered “affordable” if the rent (including utilities) is no more than 30 percent of a household’s pre-tax income.

*Number of Units:* In order to be eligible for the program, at a minimum, the recipients must agree to meet the occupancy rule requirements established by HUD (see below). However, as will be detailed in the program guidelines, the state may require recipients to provide affordable rental housing to low-to-moderate income housing through additional units within assisted structures:

- All assisted single unit structures must be occupied by L/M income households,
- An assisted two-unit structure (duplex) must have at least one unit occupied by a L/M income household, and
- An assisted structure containing more than two units must have at least 51 percent of the units occupied by L/M income households.

*Duration of Affordability:* The provision of affordable rents to qualified tenants will be required at a minimum for the initial lease-up, but longer affordability terms may be required. This will be further defined in the final program policies and procedures.

**Program Timeline:**

***Piggyback Program***

**Summary:** The state will develop a ‘piggyback’ program that will seek to leverage CDBG-DR with low income housing tax credits (LIHTCs) or other sources to address the longer-term housing recovery needs in the impacted communities.

|                           |   |
|---------------------------|---|
| <b>Eligible Activity</b>  | <b>Clearance, rehabilitation, reconstruction, and new construction, elevation, rental loss prevention, loan financing, code enforcement<br/>HCDA Sections 105 (a)(4) and 105 (a) (14)</b> |
| <b>National Objective</b> | <b>Benefit to low to moderate income persons</b>  |

**Proposed Use of Funds:** Assistance will be provided in the form of loans for gap financing for mixed-income, additional affordability, and PSH developments.

**Eligible Applicants:** For-profit and non-profit public and private property owners; Public Housing Authorities.

**Method of Distribution:** The Piggyback Program funds will be awarded to specific developments in accordance with a competitive funding process.

Within the approved developments, the program will facilitate the development of rental housing utilizing similar project types established by the state for previous Piggyback funding rounds, specifically:

- **Workforce Housing Units.** The program will facilitate the creation of mixed-income projects including market-rate units and units affordable to (and restricted to occupants by) households with incomes below both 80% and 60% of area median income (AMI).
- **Additional Affordability Units.** OCD-DRU seeks to facilitate development of units affordable to (and restricted to occupancy by) households with incomes at or below 20% of AMI, 30% of AMI, and 40% of AMI.
- **Permanent Supportive Housing (PSH).** OCD-DRU also seeks to facilitate the development of permanent supportive housing for a variety of households including extremely low income

people (20% AMI and below) with serious long term disabilities, and/or who are homeless and/or who are most at-risk of homelessness.

- The primary strategy is a PSH Set-Aside Program, under which all properties that receive CDBG-DR funds will be required to make at least 5% of total units available to PSH clients, who will be supported by appropriate services. Additional incentives in the form of bonus points in the project selection scoring system may be awarded to projects that elect to assist greater than 10% of their units.
- An additional strategy is development of PSH properties in which at least 15%, but not more than 50% of the units are set-aside for PSH. PSH clients will be supported by appropriate services.

**Maximum Award:** The maximum award for which a project is eligible will be determined on a case-by-case basis after a project is thoroughly underwritten. Each project will be reviewed for affordable housing outcomes, financial feasibility and cost reasonableness. No payment will exceed a total amount of \$65,000 per unit.

***Rapid Rehousing Program***

**Summary:** The state has established a model of Rapid Rehousing for households following disasters. The Rapid Rehousing Program (RRH) is based on an effective solution to address the needs of persons at risk of becoming homeless by providing a combined solution of affordable housing and support services that help households to be self-sufficient. This includes preventing homelessness whenever possible by rapidly rehousing people when homelessness is imminent and providing ‘wrap around’ services that stabilize the cost of housing and supports self-sufficiency for the household.

This program will provide rental assistance and support services to renters displaced by the floods who are at risk of becoming homeless. Populations deemed at risk of becoming homeless include very low and extremely low income families receiving Temporary Shelter Assistance (TSA) from FEMA and very low and extremely income families temporarily living with friends and family.

|                           |  |
|---------------------------|--|
| <b>Eligible Activity</b>  | <b>HCDA Sec. 105 (a)(4), 105(a)(8)</b>           |
| <b>National Objective</b> | <b>Benefit to low to moderate income persons</b> |

**Proposed Use of Funds:** Funds may be used for up to 24 months of rental assistance, security and utility deposits, rental and utility arrearages, application and background check fees charged when applying for housing.

**Eligible Applicants:** Displaced households at 30% AMI and below

**Criteria for Selection:** Homeless displaced households (including those living in hotels); families with four or more minors given the difficulty finding available, affordable, and appropriately-sized units creating difficulties reestablishing their households in the community.

***Permanent Supportive Housing Services Program***

**Summary:** Supportive housing has proven to be a very successful answer to preventing homelessness because it is a cost effective, community-friendly alternative to shelters that enables individuals to remain housed and achieve increasing levels of self-sufficiency. Supportive housing is permanent affordable housing linked to services (health, mental health, employment) required to help individuals rebuild their lives after homelessness, institutional care or other disruptions. The support services provided through

this program will assist individuals in transitioning to Permanent Supportive Housing and maintaining successful, long-term tenancies.

|                           |  |
|---------------------------|--|
| <b>Eligible Activity</b>  | <b>HCDA. Sec.105(a)(8), 105(a)(11)</b>           |
| <b>National Objective</b> | <b>Benefit to low to moderate income persons</b> |

**Use of Funds:** Pre- and post-tenancy supports

**Eligible Applicants:** A household is considered to be in need of permanent supportive housing if all four of the following conditions are met:

1. A household member has a substantial, long-term disability including but not limited to serious mental illness, addictive disorder with a co-occurring disorder, developmental disability, physical, cognitive, or sensory disability, or a disabling chronic health condition, which substantially impedes that person’s ability to live independently without supports; and is of such nature that the ability to live independently could be improved by more suitable housing conditions; and
2. The household member with the condition in (1) above is receiving Medicaid-funded or other funded supports and services operated or managed by the Department of Health and Hospitals program offices for Behavioral Health, Developmental Disabilities, Public Health or Aging and Adult Services, the U.S. Department of Veterans Affairs or local Continuum of Care; and
3. The supports or services in (2) above expressly include assisting the qualified member to get and keep housing; and
4. Have household incomes at or below 50% AMI.

**Criteria for Selection:** Households that are homeless, at risk of becoming homeless, living in an institution, or at risk of living in an institution will be prioritized.

The program will use the existing state PSH program that serves as a model for the rest of the country.

## 2. Economic Revitalization

### *Restore Louisiana Economic Revitalization Programs*

**Summary:** The state has allocated \$62,000,000 to support economic revitalization in impacted areas through a suite of programs described below. The state understands that residential communities cannot fully recover and thrive without businesses returning to the community, as they provide essential services and employment to local residents. It is imperative that the state invest in those businesses that support recovering neighborhoods, provide local employment opportunities and produce the foods consumed directly or indirectly by local residents. In order to ensure these businesses remain viable and resilient in the face of future disasters, it is critical the state provide technical assistance to the impacted businesses. The state has prioritized businesses that experienced physical or financial losses as a result of the 2016 Severe Storms and Flooding and remain in need of immediate financial assistance to reopen or remain viable in the impacted communities.

The economic revitalization portfolio included herein aims to support the state’s long-term housing recovery in the following ways:

- Provide assistance to small businesses that provide income-producing jobs to residents of the disaster-impacted communities.
- Provide assistance to small businesses that provide services, goods and amenities to residents of the disaster-impacted communities.
- Provide assistance to farmers that produce the crops necessary to directly or indirectly feed the residents of the disaster-impacted communities and/or contribute to the economic stability of their communities.
- Adding to the local governments' and state's tax base through the generation of sales taxes, which in turn will allow these governments to continue to provide essential public services to the disaster-impacted communities.
- Ensure the financial assistance invested in these programs is sound and secure through the provision of technical assistance to eligible businesses.

**Geographic Eligibility:** Disaster-declared parishes impacted by the 2016 Severe Storms and Flooding

**Allocation for Activities:**

| Program Area             | First Appropriation | Second Appropriation | Total        | % of Total |
|--------------------------|---------------------|----------------------|--------------|------------|
| Business and Agriculture | \$11,400,000        | \$50,600,000         | \$62,000,000 | 4%         |

**Administering Entity:** State of Louisiana and subrecipients

**Proposed Use of Funds:** Funds will be in the form of loans and/or grants to businesses as well as grants to entities that provide technical assistance services to businesses. Funds may be used for operating expenses (rent/mortgage, insurance, utilities, non-owner employee wages); replacement of movable equipment or inventory necessary for a business's recovery. Funds may also be used to provide technical assistance services to businesses.

**Eligible Applicants:** Small for-profit businesses and private non-profit organizations located in the parishes impacted by the 2016 federally-declared severe storms and flooding events.

**Criteria for Selection:** The prioritization criteria listed below for each program are weighted equally; therefore, the state will not give preference to any individual applicant over another so long as all criteria have been met.

**Program Timeline:** The State of Louisiana anticipates the launch of the Restore Louisiana Economic Revitalization Programs in the second quarter of 2017. The program will end when all funds are expended, or six years after the execution of the grant agreement with HUD.

**Ineligible Activities:** Forced mortgage payoffs; SBA home/business loan payoffs; funding for second homes; assistance for those who previously received Federal flood disaster assistance and did not maintain flood insurance; and compensation payments.

**SBA Declined Loans:** Business owners approved for SBA loans who declined their loans or have drawn less than the full amount of the approved SBA loans will be reviewed for eligible award amounts and duplication of benefits, per the state's program policies and procedures.

*Small Business Loan and Grant Program*

**Summary:** The state will administer a lending program for disaster-impacted small businesses for non-construction related expenses. The state will enter into subrecipient agreements with implementing partners including local community development organizations (non-profit organizations, community development financial institutions, local credit unions, and other eligible organizations). In the event the state is unable to identify local community development organizations that can serve the entire impacted area, the state may issue awards directly to small businesses that meet the program criteria.

|                           |   |
|---------------------------|---|
| <b>Eligible Activity</b>  | <b>HCDA Section 105(a)8, 105(a) 14-15, 105(a) 17 and 105(a)21-22</b>                                |
| <b>National Objective</b> | <b>LMI Job Creation and/or Retention, LMI Area Wide Benefit, LMI Limited Clientele, Urgent Need</b> |

**Proposed Use of Funds:** Funds will be used for a package of partially forgivable loans or grants up to 20 percent with fully repayable loans up to 80 percent. Loan rates will be zero- to low-interest, amortized and repaid over a term outlined in the program policies and procedures. Reimbursement of eligible expenses may also be eligible and will be detailed in the program policies and procedures.

**Eligible Applicants:** For-profit businesses and private non-profit organizations located in parishes impacted by the 2016 federally-declared severe storms and flooding events.

**Criteria for Selection:** In order to be eligible for the program, businesses must meet the following equally-weighted criteria. If additional criteria are included in the program application review process, they will be described in detail in the program policies and procedures:

- Are located in one of the 51 federally declared disaster impacted parishes;
- Were operating prior to the respective flood events (March or August);
- Employ 1 to 50 full time equivalent employees;
- Generate a minimum of \$25,000 annual gross revenue; and
- Were directly impacted by the floods, as a documented physical or financial loss

While the state may continue to prioritize businesses that provide essential goods or services, with the addition of the second allocation, the state has expanded the pool of businesses to all Eligible Applicants defined above.

*Note: Essential goods or services are considered to be those goods or services necessary for the immediate and long term housing and community recovery, which will be detailed in the program policies and procedures. Such goods and services may include grocery stores, pharmacies, healthcare providers, gas stations, residential construction-related companies, child care providers and locally-owned restaurants or residential service providers.*

**Assistance type:** Grant (20 percent) and loan (80 percent) or partially forgivable loan (20 percent forgiven, 80 percent repayable)

**Maximum Award:** The program will provide standard awards of a maximum of \$50,000, with exceptions allowing for up to a maximum award of \$150,000. The state will include its exceptions policy in the program policies and procedures.

**Loan interest rate and loan term:** Zero to low interest rate loan, amortized and repaid over terms outlined in the policies and procedures.

#### *Small Business Technical Assistance Program*

**Summary:** Business owners recovering from disasters are often in need of specific technical assistance to respond to losses to their businesses whether it be a loss of employees or customers or a need for a new product that may present a growth opportunity for a business. Technical assistance providers support businesses to develop new business plans and continuity plans, reestablish lost financial records and data systems and create a disaster resilience plan to help prepare for future disasters.

|                           |  |
|---------------------------|--|
| <b>Eligible Activity</b>  | <b>Section 105(a)8, 105(a) 15, 105(a) 17, and 105(a) 21-22</b> |
| <b>National Objective</b> | <b>LMI, Urgent Need</b>  |

The state will develop a program to provide technical assistance services to businesses to bolster the grant and loan resources and strengthen the business community.

**Proposed Use of Funds:** Grants will be awarded either to separate technical assistance providers or to the entities implementing the loan and grant program. Technical assistance activities will be detailed in the program policies and procedures, but may include: development of business plans; financial management guidance; long-term recovery and sustainability plans; and specialized training.

**Eligible Applicants:** For-profit businesses and private non-profit organizations with a proven track record of providing technical assistance services to businesses. Entities that implement the loan and grant program may be eligible to provide technical assistance services in addition to servicing loans and grants.

**Maximum Award:** The program would provide up to a maximum award of \$150,000.

#### *Small Business Bridge Loan Program*

**Summary:** The Louisiana Flood Bridge Loan Program provides banks a guarantee against losses for short-term bridge loans to assist businesses with immediate capital while they seek flood insurance, SBA assistance or other longer-term recovery assistance. The program will be designed to provide immediate, rapid financial assistance using existing banks as the conduit for businesses to gain access to the resources, and immediately useful in the short term of the first 12-18 months after the disaster.

***Due to a change in allocation and funding priorities, the state will not administer this program at this time.***

#### *Louisiana Farm Recovery Grant Program*

**Summary:** To assist the agricultural sector recovery from the 2016 floods, the Louisiana Department of Agriculture and Forestry (LDAF) designed the Louisiana Farm Recovery Grant Program (LFRGP) to assist individual farm enterprises impacted by the Great Floods of 2016.

Traditionally, the United States Department of Agriculture (USDA), via the Farm Bill and its crop loss programs, has addressed storm related losses. However, in 2008, substantial new changes were incorporated into the Farm Bill. Many of Louisiana’s farmers would not qualify for recovery funds from this new USDA program; therefore, additional assistance is needed to fund the unmet needs faced by Louisiana producers

The LFRGP will provide \$10 million to eligible impacted farms in all of Louisiana’s disaster declared parishes. The program targets farms that are deemed viable – having a chance to survive and able to contribute to the economy while maintaining and creating rural jobs. Funds will be available via a direct grant to the farm. Farms assisted via the program are expected to plant a crop in 2017. Farms must be able to provide a plan detailing an acceptable use of funds including showing how they would use the grant, specifically what they intend to plant, anticipated acreage and proposed timeline for their goal.

The Louisiana Agricultural Finance Authority (LAFA, also referred to as “the Authority”) is a public agency organized pursuant to Louisiana Revised Statutes 38:264 et al. and regulations promulgated. Through LAFA, with administrative assistance provided by LDAF, the state will implement, manage, and monitor LFRGP. Use of the expertise of LAFA will provide greater efficiencies in program delivery and ensure that accountability and transparency are achieved, as LAFA and the farming industry have an established working relationship with other federal disaster recovery programs.

|                           |   |
|---------------------------|---|
| <b>Eligible Activity</b>  | <b>105(a)(17)</b>   |
| <b>National Objective</b> | <b>Urgent need or benefit to low to moderate income persons</b> |

**Proposed Use of Funds:** Farmers may use the proceeds from the grant program to pay off existing crop production loans that were originated to initiate production damaged or destroyed by the 2016 floods. Pre-existing loans that were used for production of crops damaged by the 2016 floods may only be serviced from the proceeds of this grant program following a commitment from a lending institution to furnish sufficient funding for preparation, planting, management and harvesting of the 2017 crop. Funds may not be used for construction-related expenses. Reimbursement of eligible expenses may also be eligible and will be detailed in the program policies and procedures.

**Eligible Applicants:** To be eligible for funding, producers must meet the following equally-weighted criteria:

- Must have been in operation during the 2016 growing season;
- Must have received farm revenue in 2014, 2015 or 2016 of at least \$25,000; and
- Must have suffered at least \$10,000 in losses, damages, displacement or substantial farming operation interruption as a direct result of either or both floods.

**Method of Distribution:** Applicants will apply to the Authority for funding during a defined application period. Requests for funds are expected to exceed the program’s funding capacity. If the total request for eligible funds for all farms exceeds the total allocation, the Authority may pro-rata allocate funds to ensure that all eligible entities have access to some funds. The Authority may also use professional judgment to ensure that farms have access to capital.

**Maximum Award:** The maximum grant amount is \$100,000.

**Program Timeline:** The State of Louisiana anticipates the launch of the program in the second quarter of 2017. The program will end when all funds are expended, or six years after the execution of the grant agreement with HUD.

### 3. Infrastructure

**Summary:** The flooding events of 2016 exposed vulnerabilities in the state’s infrastructure system. The State of Louisiana identified over \$207 million in infrastructure needs, including over \$105 million in non-federal share match for FEMA PA Projects throughout the state. Investments in infrastructure repair and rebuilding will undergird the state’s investment in housing repairs throughout impacted communities. These investments will bolster confidence in communities continuing to rebuild, as well as leverage the federal investment made in housing repair. The state will dedicate \$105,000,000 to offset the burden of the non-federal share match requirements faced by state entities and local entities and jurisdictions.

| Program Area   | First Appropriation | Second Appropriation | Total         | % of Total |
|--|---------------------|----------------------|---------------|------------|
| <b>Infrastructure: FEMA Public Assistance Nonfederal Share Match</b> | \$0                 | \$105,000,000        | \$105,000,000 | 6%         |

#### *FEMA Public Assistance Nonfederal Share Match*

Many federal agencies, including FEMA, require jurisdictions to pay a percentage of the costs of disaster cleanup and recovery efforts. In the aftermath of catastrophic events, such as the Great Floods of 2016, the cost of this “non-federal share” of recovery can equal a significant portion of a jurisdiction’s operating budget. Requiring a jurisdiction to pay this share can result in a burden on a locality’s ability to continue normal operations in addition to meeting recovery needs. Recognizing that this requirement places a significant burden on localities, Congress has designated non-federal share as an eligible activity under CDBG-DR regulations, making it one of the few federal funding sources that can be used to offset a jurisdiction’s non-federal match requirements.

|                           |  |
|---------------------------|--|
| <b>Eligible Activity</b>  | <b>Non-federal share 105(a)(9)</b>   |
| <b>National Objective</b> | <b>Urgent need, benefit to low to moderate income persons, elimination of slums and blight</b> |
| <b>Activity Amount</b>    | <b>\$105,000,000</b>   |

FEMA provides funds to eligible applicants who must document disaster-related damages. As a cost sharing program, FEMA requires that the state certify that local applicants that receive FEMA funds have met the “local match” requirement. The federal/local cost-share ratio is normally 75% in federal funds and 25% in state or local funds. Due to the catastrophic nature of the August 2016 Floods, the local cost-share was decreased to 10%, thus, following the Great Floods of 2016, Louisiana’s communities face two different non-federal cost share requirements:

| Disaster                            | FEMA Public Assistance Nonfederal Share Match Requirement |
|-------------------------------------|---|
| <b>DR-4263 (March 2016 Floods)</b>  | <b>25%</b>  |
| <b>DR-4277 (August 2016 Floods)</b> | <b>10%</b>  |

**Proposed Use of Funds:** Funds will be provided as payment to state agencies, eligible organizations, local governments or other local entities for eligible activities within approved Project Worksheets (PWs).

**Eligible Applicants:** Include, but are not limited to, the following entities:

- Parish and municipal governments
- State agencies and authorities
- Schools (K-12) and Universities
- First responders
- Critical infrastructure facilities as defined by FEMA (wastewater and drinking facilities)
- Public Housing Authorities
- Other parish and local program applicants eligible to receive federal recovery funds, including eligible private non-profit organizations

**Maximum Award:** The maximum award will be the lesser of the cost-share requirement or a pro-rata share based on available funding.

**Program Timeline:** The State of Louisiana anticipates the launch of the Restore Louisiana FEMA Public Assistance Non-federal Share Match Program in the second quarter of 2017. The program will end when all funds are expended, or six years after the execution of the grant agreement with HUD.

#### 4. Vulnerable Populations

OCD-DRU, in coordination with the LHA, has designed a suite of programs that account for the specific needs of the state's most vulnerable populations, understanding that the funding allocated is not sufficient to serve all households in need of assistance. As is identified in the program descriptions above, the state is prioritizing the provision of funding to those most in need of assistance with its owner-occupied and rental housing programs.

Specifically, the homeowner program will prioritize low-to-moderate income individuals and families, elderly persons, and persons with disabilities. The design of the proposed portfolio of rental programs creates affordable units as quickly as possible to provide immediate housing options to individuals and families that are currently homeless or at-risk of homelessness.

In addition to the programs proposed in this Action Plan, the state continues to work with its federal partners to continue to support vulnerable populations who remain displaced from the March and August floods through TSA and Disaster Case Management (DCM). Currently, FEMA has nearly 1,100 displaced households (comprising over 3,600 individuals) who are receiving TSA. This program, while temporary, is providing a much needed recovery function for vulnerable populations. The state, in coordination with FEMA, seeks to ensure that all households have a permanent housing plan prior to the exit from TSA. The programs proposed in this Action Plan will play a key role the transition.

Through DCM, the state works with five on-the-ground partners, such as Catholic Charities of the Dioceses of Baton Rouge, who provide direct case management for over 1,700 households. This crucial case management service for vulnerable populations ensures that they have access to critical resources to further their recovery needs. The state understands the gravity of the needs of the most vulnerable populations, and continues to work with state, local, and federal partners to provide recovery solutions and a safety net to this population.

Furthermore, the state has requested \$92,000,000 in Social Services Block Grant funds to meet the needs of vulnerable populations through Health Delivery System to rebuild the health care needs of its populations through child care centers, child abuse prevention, mental health services for children, developmental disability services and mental health services for adults, child welfare services, child care services, and a call center/hotline designated to connecting residents with appropriate housing resources.

## B. Leveraging Funds

### 1. Housing

To maximize the impact of the CDBG-DR funding provided to the state, and as part of a continuous effort to prevent duplication of benefits, there will be an ongoing commitment to identify and leverage other federal and non-federal funding sources. Further, the state will utilize existing relationships and strive to create new partnerships with other federal and state agencies, corporations, foundations, nonprofits and other stakeholders as a means of utilizing all viable sources of funding.

CDBG-DR funds will be used to address critical unmet needs that remain following the infusion of funding from other federal sources, including FEMA, NFIP and the SBA. Existing state resources and other funds from the disaster appropriation will also be examined in an effort to ensure that all available funding is utilized where it is most needed.

Specifically, the state is working directly with FEMA and GOSHEP to implement the Shelter at Home Program, which provides emergency damage remediation for families so they can return home while rebuilding. To date the program has assisted over 9,400 households. While the Shelter at Home program allows for emergency repairs that are different from the long-term repairs funded through the CDBG-DR programs, further assistance through CDBG-DR funding will continue to leverage this initial federal investment from FEMA. Additionally, the state has committed existing Tenant Based Rental Assistance (TBRA) dollars to meet the immediate needs of renters in the impacted parishes. Existing state resources and other funds from the disaster appropriation will also be examined in an effort to ensure that all available funding is utilized where it is most needed.

Furthermore, the state has designed all of the housing programs in this action plan to cover the gap funding needed by leveraging insurance, private funds, and other assistance to complete the repairs from the 2016 Floods. Understanding the limited funding for recovery, the state will encourage all applicants to seek out all other funding sources to meet their full recovery needs.

### 2. Economic Development

The state will combine funding to address economic development unmet needs from other federal funding sources such as SBA loans, NFIP, non-disaster CDBG funding, the U.S. Department of Agriculture (USDA), and the U.S. Department of Commerce. Non-federal resources such as local and state economic development public funds, as well as private financing and equity investments, will provide additional leverage to disaster recovery funds.

### 3. Infrastructure

The state will combine funding to address infrastructure unmet needs from other federal funding sources such as non-disaster CDBG funding, USDA, and FEMA PA. Additional non-federal resources such as local and state public funds will provide additional leverage to these disaster recovery funds.

### 4. Mitigation

The state is committed to a multi-pronged approach to addressing mitigation needs community wide. The state will leverage FEMA HMGP funds to implement large scale mitigation projects, which provide mitigation measures at the parcel level, yet impact a community as a whole. Leveraging mitigation dollars

will allow for the state to invest in resilient infrastructure to rebuild impacted areas to standards that will reduce impacts from future flooding events. For example, the State may consider combining CDBG-DR funds to leverage HMGP funds used for strategic buyouts in a floodplain. Further details on mitigation projects will be outlined in future action plans.

## 5. Other Sources of Funds

As part of the state's ongoing recovery efforts, OCD-DRU leverages CDBG-DR funds with the following sources of funds which may include but is not limited to:

- Low-Income Housing Tax Credit Programs;
- HOME Program;
- Medicaid Funded Provision of Medical Services;
- FEMA PA;
- New Market Tax Credit Programs;
- Historic Tax Credit Programs;
- Live Performance Tax Credits Programs;
- HUD 242 Loan Program;
- Private Resources (Developers/Non-Profit Organizations/Homeowners/Landlords);
- Other federal programs and resources; and
- State Capital Outlay Program.

## C. Contractor Standards and Appeals Process

Recovery programs implemented by the State of Louisiana will incorporate uniform best practices of construction standards for all construction contractors performing work in all relevant jurisdictions. Construction contractors will be required to carry required licenses, insurance coverage(s) for all work performed, and state-contracted contractors will be required to provide a warranty period for all work performed. Contractor standards will be enumerated for each program (e.g. homeowners and rental property owners) in respective policies and procedures documents, and will pertain to the scale and type of work being performed. The state will implement an appeals process for homeowners, rental property owners and small business owners related to program eligibility and program application process. In addition, the state will implement an appeals process for the Restore Louisiana state managed homeowner program to allow for appeals of rehabilitation contractor work that is not in keeping with established contractor standards and workmanship detailed in relevant policies and procedures manuals governing the respective program. In the state managed homeowner program, the homeowners will make an appeal to the state or its designated vendor to contest the work completed by the state-contracted homebuilding contractor. Details of the point of contact and procedure for submitting the appeal will be detailed in the program policies and procedures. In the homeowner managed program, the homeowner will resolve conflicts with the homebuilding contractor directly, as the state is not a party to the contract between the homeowner and the homebuilding contractor.

The State of Louisiana intends to promote high quality, durable and energy efficient construction methods in affected parishes. All newly constructed buildings must meet all locally adopted building codes, standards and ordinances. In the absence of locally adopted and enforced building codes that are more restrictive than the state building code the requirements of the State Building Code will apply. Future property damage will be minimized by incorporating resilience standards through requiring that any rebuilding be done according to the best available science for that area with respect to base flood elevations.

## D. Planning and Coordination

The State of Louisiana has historically experienced flooding, coastal land loss, subsidence and wetland degradation with a significant portion of the southern half of the state below sea level, and the constant threat of tropical storms and hurricanes. Since the flooding and damage associated with hurricanes Katrina and Rita in 2005, followed by hurricanes Gustav and Ike in 2008 and Hurricane Isaac in 2012, the state has been proactive in undertaking measures that address resiliency and sustainability, as well as educating the public so that future risk for communities and individuals is minimized. Louisiana articulated its vision for a recovery that is “Safer, Stronger and Smarter” translated into the following actions:

- Oversight for ensuring impacted parishes developed Long Term Recovery Plans as required under FEMA’s ESF-14 in 2006;
- State adoption of the National Building Code Standards in 2006;
- Proactively ensuring parish adoption of the Advisory Base Flood Elevations (ABFEs) with concurrent adjustments in permits issued for new construction and height or elevation requirements issued after the respective adoptions;
- Funding of “Louisiana Speaks” – a major regional initiative for all of south Louisiana reflecting visions and strategies for resiliency and sustainable growth practices (May 2007). More than 27,000 citizens, a historical first in the United States, participated in developing the plan. The 94-page document in hardcopy and disc and two subsequent publications: “Louisiana Speaks: Planning Toolkit” and “Louisiana Speaks: Pattern Book” were widely distributed to planners, government entities, local nonprofits and associations and citizens; and
- The Coastal Protection Restoration Authority (CPRA) funded by the Louisiana Legislature to develop a 2017 Coastal Master Plan (CMP) with specific projects within each parish designed for protection of the coast and communities. CPRA collaborates extensively with a wide range of other federal, state and local agencies, has developed an interdisciplinary planning process that engages diverse groups of coastal stakeholders, focus groups, and national and international experts in order to capture the wide range of perspectives and expertise necessary in developing a holistic coastal planning effort for the 2017 CMP. Under the CPRA effort, numerous supporting teams have been formed, which include:
  - Framework Development Team (FDT) which serves as the primary cross-disciplinary collaborative group, consists of representatives from federal, state and local governments; NGOs; business and industry; academia; and coastal communities.
  - Science and Engineering Board (SEB) which includes scientists and engineers with national or international experience who cover the range of disciplines, including socio-economics, coastal modeling, water and natural resources, urban planning, wetlands, fisheries, coastal geoscience, economic policy, and risk reduction
  - Resiliency Technical Advisory Committee (TAC) is a small cross-disciplinary advisory group that offers working-level guidance and recommendations on the programmatic and policy measures needed to implement a comprehensive flood risk and resilience program. The TAC comprises experts in the areas of climate adaptation planning, community planning, socio-economics, social vulnerability, hazard mitigation, disaster planning, and environmental policy.

Because OCD-DRU has administered CDBG-DR disaster recovery funds since 2006, mechanisms are in place to serve as guidelines for not only CDBG compliance, but also comprehensive planning and prioritization of projects for the short-term and long-term recovery of communities. These mechanisms include:

- The state’s template for the development of a disaster recovery proposal to use CDBG-DR funds at the parish level is being adapted to incorporate assurances that projects will reflect “unmet needs” as established in the state’s Action Plan, as well as take into consideration and reflect:
  - The Flood Recovery Strategy emanating from the NDRF;
  - Local ABFEs and Flood Insurance Rate Maps (FIRMs);
  - The parish Hazard Mitigation Plan required by GOSHEP;
  - The parish’s Long Term Recovery Plan (ESF-14);
  - An assessment of local land use plans, zoning and floodplain management ordinances permit requirements;
  - The Master Plan of the CPRA (where applicable); and
  - Regional coordination with the respective regional planning commission.

This action will enable the leveraging of CDBG-DR funds with other funding sources and already identified priorities for sustainability and resiliency;

- The state has guidelines on elevation and costs for specific types of housing and encourages coordination of CDBG-DR funding with FEMA’s HMGP; and
- The Pilot Comprehensive Resiliency Program, implemented in 2010 under funding from hurricanes Gustav and Ike, is a proactive program to develop and facilitate local planning that incorporates sustainability and resiliency into land use plans, zoning and floodplain management. The program funds were made available to local governments and non-profit entities in parishes impacted by hurricanes Gustav and Ike through a competitive application process. Twenty-nine communities were awarded grants through the competitive program. These projects include water management, floodplain ordinances, comprehensive plans, zoning codes and a plan for wetland carbon. In addition, 17 building code inspectors are funded for a two-year period in 10 communities to assist with enforcement and adaptation of permit policies and fees to allow for those communities to ultimately sustain the effort to manage growth, compliance and blight.

The education component of the Resiliency Program, through a joint venture with the LSU Coastal Sustainable Studio, has established a permanent online library, reflecting the plans developed through the Resiliency Program, criteria for determining sustainability and resiliency at the local level and educational tools. The OCD-DRU and LSU initiative includes a series of statewide webinars and workshops that provide national perspectives through recognized experts and local tools and strategies for implementation. Topics to date have included: “Gaining Economic Advantage through Environmental and Hazard Mitigation”, “Social Resilience: Bridging Planning and Communication through Technology” and “Retrofitting for Resiliency”. The Forum, “NFIP: Preparing for Changes to Flood Insurance” that was held June 17, 2013 was designed to help parishes and municipalities develop community-scale strategies that reduce flood risk and increase their scores on the Community Rating System. All webinars and workshops are available on the Louisiana Resiliency Assistance Program website at <http://resiliency.lsu.edu/>. Outreach for these sessions are statewide to elected officials, disaster recovery subrecipients, floodplain

managers, planners, etc. Distribution is both by LSU, OCD-DRU and through partners such as the Louisiana Municipal Association, the Louisiana Chapter of the American Planning Association, the Floodplain Management Association and others. Therefore, in preparation of this Action Plan, the state has ensured that this document does not conflict with any existing regional recovery plans. The state will continue to coordinate with regional and local governments to ensure that all recovery efforts are aligned.

## 6. Citizen Participation

### A. Citizen Participation Plan

The State of Louisiana developed a specific Citizen Participation Plan for disaster recovery from the 2016 Severe Storms and Flooding in compliance with CDBG regulations and all applicable waivers. The plan includes citizen participation requirements both for the state and also the parishes or other entities that will implement activities under this grant. The State's full Citizen Participation Plan is Appendix B of this document.

Citizens and other stakeholders will be given an opportunity for reasonable and timely access to information and a period for submitting comments relating to this Disaster Recovery Action Plan and any ensuing substantial amendments. Publication of the Action Plan, public comment, and substantial amendment criteria is located on the OCD-DRU website.

The state is committed to providing access to the Action Plan and programs detailed within to all its citizens. These efforts include special consideration for those with limited English proficiency (LEP) and persons with disabilities. The Action Plan and substantial amendments will be translated into Spanish and Vietnamese to reach the LEP population in the impacted areas. Citizens with disabilities or those who need technical assistance can contact the OCD-DRU office for assistance, either via:

- Telephone, voice 225-219-9600 or LA Relay Service 711;
- Email at [ocd@la.gov](mailto:ocd@la.gov); or
- Mail to the Office of Community Development, Disaster Recovery Unit, Post Office Box 94095, Baton Rouge, LA, 70804-9095.

The OCD-DRU website (<http://www.doa.la.gov/Pages/ocd-dru/Index.aspx>) will contain direct links to the Action Plan, amendments, reports and recovery programs and will be updated to provide additional information.

#### 1. Citizen Input

The state has been in ongoing communications with its residents, local government leaders, state legislators and other stakeholders in communities impacted from both the March and August flooding events. This continuous outreach has helped identify the needs and priorities of the impacted communities and informs the programs set forth in this Action Plan.

OCD-DRU personnel have provided ongoing support within the parishes since the flooding events. State officials have held frequent calls and meetings with these and other impacted communities to discuss, among other things, the storms' effects on the local housing stock, infrastructure and business communities. These meetings have included seven public meetings held across the state as part of its Citizen Participation outreach associated with the first allocation of funds, as well as six public meetings of the Recover Louisiana Task Force.

## 2. Louisiana Disaster Housing Task Force

FEMA's NDRF is a guide that enables effective recovery support to disaster-impacted states, tribes, territorial and local jurisdictions. It provides a flexible structure that enables disaster recovery managers to operate in a unified and collaborative manner. It also focuses on how best to restore, redevelop and revitalize the health, social, economic, natural and environmental fabric of the community and build a more resilient Nation. As part of Louisiana's framework, the Disaster Housing Task force was created and implemented following Hurricane Isaac. Immediately following the March floods, the Louisiana Disaster Housing Task Force (Task Force) was activated and remained in effect throughout the August flooding event. The Task Force includes: state personnel from OCD-DRU, GOHSEP, the LHC and the state Department of Children and Family Services (DCFS); representatives from HUD and FEMA; and members from the local Voluntary Organizations Active in Disaster (VOAD).

The Task Force has played an essential role in maintaining contact with the leaders of the impacted parishes, assessing needs on the local level and providing data as needed. The state's outreach efforts will continue throughout the duration of the program planning and recovery process, in accordance with the Citizen Participation Plan.

## 3. Restore Louisiana Task Force

In response to the flooding events in March and August, Governor John Bel Edwards enacted the Restore Louisiana Task Force (RLTF), charged with overseeing the state's recovery efforts from flooding events in 2016. The RLTF comprises key stakeholders from the public and private sectors who represent the entire state, including impacted parishes. Their roles as elected officials or advisory roles in the community position them to provide strategic direction to create policy and advise the governor and OCD-DRU staff in the aftermath of the 2016 Severe Storms and Flooding.

Furthermore, the RLTF establishes and recommends to state and local agencies both short and long-term priorities in developing plans for recovery and redevelopment. These priorities and plans focus on the following areas: housing rehabilitation and redevelopment; economic and workforce development; education, infrastructure and transportation; healthcare; fiscal stability; family services; and agriculture.

Additionally, the RLTF coordinates with GOSHEP, OCD-DRU, and the affected parishes and municipalities to assist in collecting and analyzing data about the ongoing residential, business and public infrastructure needs for recovery, identifying additional sources of federal funding, and sets priorities and offers direction to OCD-DRU and GOHSEP related to the use of funds made available through the Robert T. Stafford Disaster Relief and Emergency Assistance Act and any additional available federal funds.

The state's template for the development of a disaster recovery proposal to utilize CDBG-DR funds has been adapted to incorporate the NDRF process. As a function of the Restore Louisiana Task Force, Task Force members engage in smaller working group sessions to deliberate and recommend program strategies related to particular recovery areas. These working groups have been structured to mirror the Recovery Support Functions (RSF) outlined in the NDRF: Community Planning and Capacity Building; Economic Recovery; Health and Social Services; Housing; Infrastructure Systems; and Natural and Cultural Resources. Each working group has been assigned an OCD-DRU staff member responsible for ensuring that local, state and federal members of the RSFs are invited and encouraged to participate in each of the RLTF working group sessions. By combining these functions, the state has been able to draw upon and incorporate the expertise, strategies and perspectives from local, state and federal stakeholders in the initial and ongoing programs design process.

The RLTF also establishes a federal and state legislative agenda for the recovery and redevelopment effort and for coordinating between levels and branches of government to implement that agenda. The RLTF comprises 21 voting members representing the impacted parishes and communities of Louisiana.

#### 4. Consultation with Units of Local Government, Tribes and Stakeholders

With 56 parishes impacted by the 2016 Severe Storms and Flooding, the state has continued ongoing dialogue and consultation with all Units of Local Governments (UGLGs), stakeholders and tribes during and after the direct impacts of the disasters. OCD-DRU's outreach team provides daily support to many of the impacted parishes and has conducted technical assistance and assessment meetings with impacted parishes. Additionally, OCD-DRU staff has consulted with representatives from local chambers of commerce, financial institutions, non-profit organizations and community development financial institutions to seek input on the experiences of residents and businesses following the storms. Input from these stakeholders has informed the initial program design and ongoing consultation will incorporate best practices and local knowledge into the development of program policies and procedures.

For specific consultation on Action Plan development, the state worked with both the Louisiana Municipal Association (LMA) and the Louisiana Police Jury Association to conduct webinars to provide a platform for UGLGs, non-entitlement, entitlement communities to provide input and consultation. Additionally, through the RSF 1 – Community and Capacity Building (RSF 1) of the Task Force, OCD-DRU staff in coordination with FEMA and GOHSEP have conducted numerous meetings with UGLGs to advise and assess ongoing recovery needs.

In conjunction with the NDRF, the state hosted the ***Louisiana Symposium on Recovery and Resilience*** on December 8, 2016, which provided impacted parishes and municipalities with an opportunity to learn about and share best practices. The one-day event included 184 participants representing 18 flood-impacted parishes. The Symposium provided the following to attendees:

- The opportunity to hear from and dialogue with peers and subject matter experts with experience in addressing recovery issues and resilience in Louisiana and other parts of the nation.
- Information about regional and state watershed management within Louisiana with an opportunity for a targeted discussion on implementation going forward.
- Specifics on how the State of Louisiana's approach to responding to the needs created by the floods.

The symposium included seven breakout sessions, including panels and feedback on risk reduction, resilient implementation, and long term community planning and recovery. The event will be followed up by other statewide training opportunities and targeted workshops in individual communities as needed.

The RSF 1 Planning and Capacity Committee is developing a Community Long-Term Planning Process specifically for Louisiana, building off of the state's Stronger Communities Together process, which has been successful in 32 communities across the state. All six RSF's are participating in the development of the template and will participate in the implementation to be provided to the ten most impacted communities. GOHSEP, FEMA, and OCD-DRU will collaborate to provide oversight of the project. The process is being modified to include: (1) guidance on how to set up a local planning advisory group consisting of a diverse set of key stakeholders who will champion and follow-up on implementation; (2) guidance on the public process of getting residents educated and involved in all aspects of the development of the plan so that they are knowledgeable and supportive of decisions going forward; (3) redesigning the elements to be addressed to reflect the six RSF's as the core – planning/capacity,

infrastructure, housing, economic development, health and social resources, natural and cultural resources, and a resilience and hazard mitigation component; and (4) guidance on resilience and hazard mitigation criteria for any projects identified and prioritized so that they are designed to reduce risk. The criteria mirror what has been developed for the LA SAFE initiative to ensure coordinated efforts and common messaging within local communities and across the state as a whole.

Timeline for a statewide training kickoff is April 2017 with a goal for all communities impacted by 4277 and 4263 to have a resiliency/recovery strategy within six months. Targeted follow-up and support will be provided to the ten most impacted communities throughout the process to ensure this effort is expedited and done as models for other communities within the state and as a template for the NDRF nationally. Support includes on the ground staff support, review of existing hazard mitigation/comprehensive land use plans, education on mitigation/resiliency strategies and best practices, tracking community input, etc.

Combined outreach efforts between GOSHEP, FEMA and OCD-DRU have already been conducted to conduct preliminary capacity assessments and get buy-in from local leadership and stakeholders for the Community Long Term Planning Process.

Through the Governor's Office of Indian Affairs, the state conducted outreach to the ten state recognized tribes after both the March and August flooding events. Two of the ten tribes are located within the impacted parishes, and the state is committed to working with these tribes to ensure that the recovery needs are being addressed.

Additionally, the Governor's Office of Indian Affairs has completed outreach to the four federally recognized tribes and continues to assess impacts and needs of the tribes to ensure recovery needs are being addressed at the state and federal level.

Because of the widespread impact of the flooding events, the state is committed to ongoing consultation through regional public meetings, the RLTF, meetings with UGLGs and tribes in impacted parishes and with the public to ensure the continuation of robust consultation efforts with these key groups throughout the recovery process.

## B. Citizen Complaints

The state and its subrecipients have established procedures for responding to citizens' complaints regarding activities carried out utilizing these CDBG-DR funds. The Citizen Participation Plan provides full details. Citizens will be provided with an appropriate address, telephone number and times during which they may submit such complaints. The state and subrecipients will provide a written response to each complaint within 15 days of receiving a complaint, as practicable.

## C. Receipt of Comments

This Action Plan was posted for public comment on February 1, 2017. The plan was posted online in English, Spanish, and Vietnamese. Public notices were published in eight newspapers, including The Advocate, the state's journal of record, and a press release was also distributed.

## D. Amendments to the Disaster Recovery Action Plan

### 1. Substantial Amendments

Per 81 FR 83254, substantial amendments are defined by a change in program benefit or eligibility criteria; the addition or deletion of an activity; or the allocation or reallocation of a monetary threshold specified

by the grantee. For purposes of this allocation of funding, the state will define the threshold for a substantial amendment as the greater of a re-allocation of more than \$5 million dollars or a reallocation which constitutes a change of 15 percent or greater of a program budget.

Only those amendments that meet the definition of a substantial amendment are subject to the citizen participation process.

## 2. Submittal of Amendments

A substantial amendment to the Action Plan will follow the same procedures for publication as the original Action Plan in accordance with the Citizen Participation Plan. All amendments, both substantial and non-substantial, will be posted on the OCD-DRU website in sequential order after HUD has given final approval. Action Plan Amendments will also be incorporated into the Original Action Plan.

## Appendix 1

### PUBLIC COMMENTS RE: APA 1 MASTER ACTION PLAN FOR RECOVERY FROM GREAT FLOODS 2016

#### PUBLIC COMMENT

I reviewed the Action Plan and the presentation that was presented on how the federal funds will be spent. There has been no information given as to how the reimbursement will be handled. I, like so many others have renovated my home with the use of personal funds. I would like the Recovery Task Force to speak with specifics on how the reimbursement will work. Additionally, please explain in detail the duplication of benefits. I have been told the State will consider the total amount an applicant could receive from a SBA loan and not the actual amount received. Please explain how this duplicates benefits, when the applicant did not receive the funds. Most homeowners, like I, did not take the amount offered by SBA as I would have owed more than my home was valued. If the State proceeds with this course, most people will not qualify for additional assistance. This is unfair and penalizes people that are acting wisely and prudently with their homes.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. Costs incurred by the homeowner and paid for with private, non-duplicative funds prior to applying for the program and within a defined period after the storm (currently defined by HUD as one year after the storm, though the state has requested an extension to this limitation) will be eligible for a certain level of reimbursement. For all homeowner solutions, the state will calculate a total possible eligible award based on an economy grade of materials and industry-standard labor costs. Due to the limited availability of funds, the state is currently planning to provide two different levels of reimbursement:

**100% Reimbursement for Program Eligible Expenses (each of the following criteria must be met):**

- If the household is low to moderate income
- If the home experienced more than a foot of flooding
- If the household did not have structural flood insurance at the time of the flood
- If the applicant or co-applicant was elderly (62 years or older) or a person with disabilities resided in the home at the time of the flooding event

**25% reimbursement (each of the following criteria must be met):**

- If the home experienced more than a foot of flooding
- If the household did not have structural flood insurance at the time of the flood

In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR

grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

#### **PUBLIC COMMENT**

It is unfair that you are requiring disaster affected families who are in hotels out of state to be forced back into Louisiana within such a short notice. It has been hard for me to regain my independence due to the inability to regain employment. After applying for hundreds of jobs due to losing my pre-disaster one. I finally was hired and began a new job on January 30, 2017. On January 31, 2017, I received a call from a Rep in Louisiana who informed me that in 5 days my 3 children and I will be homeless. My kids had already missed over a month of schooling due to the flood and now I am being asked to basically take them out again and find somewhere else to live and spend another several months finding employment again. How dare you give families 5 days to uproot from JUST now finally being able to get back on their feet!!!

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. While the state hears and understands the challenges you are facing, the program to which you are referring is not being funded by the proposed Action Plan Amendment, and the original program was not funded with assistance from HUD. It sounds like you are referring to the Temporary Shelter Assistance program, a program funded through FEMA. Information on this program can be found at below, as well as contact information for other temporary housing assistance programs:

- **FEMA – Transitional Shelter Assistance** (hotel room payments)  
[www.disasterassistance.gov](http://www.disasterassistance.gov)  
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1-800-621-FEMA (3362)  
1-800-462-7585 (TTY)  
1-800-621-3362 (VRS)  
[How FEMA determines Fair Market Rental Assistance](#)
- **LA Housing Search – List of Available Rental apartments or homes (Social Serve)\***  
<http://www.lahousingsearch.org/>  
1-877-428-8844  
\*Website has a search option for accessibility.
- **FEMA - Manufactured Housing Units**  
1-800-621-FEMA  
[www.disasterassistance.gov](http://www.disasterassistance.gov)

[What Can I Do in an MHU?](#)

[What to Expect in the MHU Process](#)

Email if you have commercial parks or mobile home sites for Manufactured Housing Units: [fema-ia-dhops@fema.dhs.gov](mailto:fema-ia-dhops@fema.dhs.gov)

- **Airbnb Urgent Accommodations**

<https://www.airbnb.com/disaster/louisianaflooding>

#### **PUBLIC COMMENT**

There is a provision in the plan that states a homeowner is not qualified to participate in any share of this money if they live in a home that previously flooded and were required to carry insurance but did not. I strongly disagree with this provision. My mother will be 87 next Sunday. She is disabled and on SS. Her income does not cover her monthly expenses nor does it provide funds to pay the enormous price of minimal flood insurance. We priced flood insurance on her home and just basic insurance that did not cover contents or the replacement value of her home was over \$2000 per year. If you figure that at a monthly rate it would cost just a fraction under \$200 per month. She already pays \$257 per month for health insurance and there is no way she can afford to pay flood insurance. Why is it that no one is considering the elderly who cannot get out and take a second job to earn the money to pay flood insurance? Why has Louisiana turned its back on the elderly and disabled? Since the flood, not one person, organization, or group helped my mom in any way. I carried homeowners insurance on her home but it did not cover flood. SBA will not loan her money because of her age and disability. Where is she supposed to turn? Who is supposed to help her? We have done a lot toward fixing her home but now I am out of money. I just think it is a shame that no one understands the position she is in. She is not the only one either. If she was able, she would be out working to pay for the insurance. She is not able and everyone thinks she just made the decision to not get insurance, which is not true. I wish you would reconsider that provision in the plan to make allowances for those who had no means to purchase flood insurance. Possibly go by their income and expenditures necessary to survive. Mom lived in that house 64 years and never did it take on water until August when it took on 5 1/2 feet of water. She has had flood damage before but not inside her house. Please have a heart and listen to the needs of the elderly and disabled. Thanks for reading and considering her situation

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The prohibition on receipt of disaster assistance because of lack of required flood insurance is a federal statutory requirement contained in the Robert T. Stafford Disaster Relief and Emergency Assistance Act. It applies to people who previously received Federal disaster funds to repair their homes as the result of a flood, and because of living in a floodplain were then required to carry flood insurance in perpetuity. If your mother has never received Federal disaster funds from a previously declared flood disaster and she lives in a flood plain or, she lives outside of the floodplain and was not required to have flood insurance, then she will not be denied assistance if she is eligible for the State’s disaster housing assistance program.

**PUBLIC COMMENT**

Will grants be available to flood victims from 8/2016 to pay back SBA loans? We were turned down by homeowners insurance and FEMA and having no flood insurance we were forced to take out an SBA loan causing the burden of two house notes. The \$14,100 we were approved for by SBA is not enough to complete the damage. Having to pay contractors takes so much of the money. Please help.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. We are sending you an FAQ re: Duplication of Benefits, which explains why federal funding cannot be used to repay federal debts. Should the state’s program proposed within this Action Plan Amendment determine the approved SBA amount is insufficient to complete the repairs to your home, you may be eligible for additional funding from the homeowner program.

**PUBLIC COMMENT**

SBA loans have to be paid back while FEMA grants do not. This is not a duplication of benefits situation. During Hurricane Katrina SBA loans were paid off by grants and we are wondering if this option will be available for the flooding. Thank you for any assistance you may provide.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

**PUBLIC COMMENT**

Addressing the Eligibility Criteria to Qualify for Assistance from the Federal Appropriations for the Louisiana 2016 Great Flood Disasters The State of Louisiana is intentionally denying help to the elderly and disabled homeowners with incomes of \$20,000 or less who qualify otherwise but did not assess as Major/Severe according to FEMA’s unrealistic and subjective damage assessment even though the cost to repair their homes is in the tens of thousands. And now the governor’s Office of Community Development (OCD) has sent an urgent request “... for support from HUD to waive a requirement that 70 percent of the recent \$1.2 billion appropriation is spent on low-to-moderate income families. OCD has asked for technical assistance to lower the rate to 50 percent, which would increase the number of households that qualify for assistance.” THIS IS PERVERSE in light of the number of the elderly and

disabled on incomes of \$20,000 or less that you have chosen to overlook. Louisiana needs to give elderly and disabled homeowner's with incomes \$20,000 or less and meet the current criteria the opportunity to apply for the grant money so they can demonstrate the actual flood damage they suffered and not rely on FEMA's subjective and unrealistic damage assessment to determine who gets help. If it is a HUD requirement to use FEMA's damage assessment, then changing this requirement to a more realistic and objective assessment is what need to be addressed to HUD...NOT taking money from the elderly and disabled so that the funds can be distributed to those with more means and those who elected not to carry flood insurance even though they live inside the floodplain. Relegating the damage assessment to FEMA is especially devastating to the most vulnerable, the elderly and disabled homeowners whose income is \$20,000 or less, because THERE IS NO HELP for this group. These people DO NOT HAVE ANY OTHER OPTIONS...they have no money, they can't work, they can't get nor afford loans, and the piddling amount FEMA gives won't fix anything. In short they have NO HOPE OF EVER FIXING THEIR HOMES to even habitable condition. There is a reason why HUD required that 70% go to the elderly and disabled with incomes of \$20,000 or less. I am 61 year old woman on disability, I am widowed and live alone, I am a disabled Veteran, and my combined disability income is \$18,600. I suffered the 2016 Great Flood Disaster 4277, I live in a HUD determined "most impacted and distressed" community outside of the Special Flood Hazard Area and did not have Flood Insurance at the time of the flood because I live in flood zone X. I sustained at least \$32,022.93 in flood damage (FEMA gave me \$1019.18); however, since FEMA did not classify my damage as major/severe I did not "qualify" for the first grant money nor will I "qualify" for the second grant. However, the various phases of the Floods Master Action Plan goes on to include and address just about every other case including those who live inside a flood zone but elected to not carry flood insurance. And now you want to include people that actually have the means to repair and will repair regardless if they get assistance or not whereas I will never be able to make my home even habitable on my own. FEMA's damage assessment of my home is a joke. My home was flooded in the August 2016 flood and the cost to repair the sustained flood damage will run at least \$32,022.93. This amount will complete the remaining necessary demolition, replace the water soaked portion of the insulation and sheetrock, replace the interior and exterior doors, replace paneling, replace water soaked flooring and carpet, replace the kitchen pantry cabinet, and replace kitchen base cabinets with countertops. This does not include replacing the kitchen wall cabinets to match the base cabinets. This does not include replacing any of the appliances that were standing in water. This amount also does not include the demolition that has already been done: removing the base cabinets and corresponding countertops, removing some of the paneling, and removing 16" to 22" of sheetrock and insulation from the walls of my home, and removing the carpet. This demolition was done by designated charitable organizations that assessed the damage and determined this demolition was necessary. Due to time constraints they couldn't complete all of the necessary demolition and the portions of the walls that they couldn't get to are alive with black mold. Although I have proof of the sustained damage and the cost to repair; FEMA awarded me \$1019.18 total: \$401.40 to replace 4 interior doors, \$213.62 to replace 1 exterior for door, and \$401.26 to clean and sanitize an entire house. This would be funny if it wasn't so serious. After securing my damage assessment records from FEMA, I discovered that the FEMA representative that did the assessment elected to ignore the largest part of the damage and drastically minimized the rest, erroneously stating that I only suffered 2" of water instead of the actual 5" to 6" that did all this damage. It is ludicrous to think that the people in charge of applying the charitable assets would waste these assets demolishing undamaged property; or that I would allow this demolition if it weren't necessary. During the week of January 23, 2017 I appealed the FEMA award determination decision and reached out to my State Representative for help. I do not know what spurred FEMA to action but FEMA contacted me on Friday January 27, 2017 at about 8 P.M. to inform me that a FEMA representative needed to come as soon as possible to inspect my house. This happened on Monday January 30, 2017 at 10 AM. However, after what FEMA has put me through, I would be very surprised if

they changed my damage assessment to an appropriate Verified Loss level or helped in any significant way. The point is, although I sustained actual major damage and fit the other criteria for grant assistance, because the State of Louisiana is basing the distribution of funds to homeowners solely upon FEMA's flawed and subjective damage assessments; I was not considered for funds from the first appropriation and the same will stand true for this second one unless you do something. At least give me and others that fall through this loophole the opportunity to demonstrate our actual damage and the actual cost to repair...not what FEMA has relegated. Otherwise we will never be able to repair our homes to even the minimal habitable standards.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state encourage you to pursue the appeals process through FEMA as the first step to seeking a more accurate damaged assessment, based on the details of your situation. While the CDBG-DR-funded program described in the APA 1 does intend to re-evaluate homes where applicants believe they experienced major or severe damage, due to the limited amount of funding available to the state through CDBG-DR funding, one criterion the state is using at this time is whether a homeowner experienced a foot or more of flooding or \$8,000 in FEMA Verified Loss (FVL). If FEMA doesn't assess damages to be \$8,000 or more, the state will consider an applicant for eligibility if they had greater than one foot of flooding.**

**PUBLIC COMMENT**

In August we flooded had 11 inches of water. no flood insurance. Fema did assist us in giving us 10,080 to repair our house. We are senior citizens we had volunteers assist us in the repairs we needed. We do appreciate their help these volunteers did for us and money Fema gave us, but there is still repairs to be done. We also borrowed thru SBA 25,000 but our funds are short we have approximately 15,000 to 20,000 worth of damage to repair. Whatever help you can give us we will be grateful. Thanks for all the help. God bless you.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state encourages you to register with [restore.la.gov](http://restore.la.gov) to receive updates on when the program survey and application periods open.**

**PUBLIC COMMENT**

Please include my family (myself and my children ) in any funding provided to help rebuild our home which was devastated by the flooding in August. If there is any way to have our home lifted so that it cannot flood again, we very much want to do that. Any assistance will be greatly appreciated. Thank you.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state encourages you to register with [restore.la.gov](http://restore.la.gov) to receive updates on when the program survey and application periods open.**

#### **PUBLIC COMMENT**

You all are being so unfair to the Louisiana residents who lost their homes and had to immediately travel out of state for shelter. I was a renter and my landlord lost his entire home too. Therefore, he has not begun any repairs to my former home. My family members lost their homes in the flood too. My children missed over a month of schooling so I had no choice but to place them in school where we are currently staying which is a hotel in Humble, Tx. It took me many many months of applying for job after job until I finally received a job offer back in December 2016 but began just a week ago. The day after my first day on the job, I get a call from you guys stating that my children and I had ONLY 5 days to vacate the provided hotel. I have been unable to find permanent housing due to the inability to regain employment. My children and I have no family here and we have nowhere to go. It is very inconsiderate of you all to choose to only continue providing care to families who are still in Louisiana but we have all been affected by the same tragedy. I did not choose the disaster, it chose us. And I did what i had to do as a mother what was best and safe for my children and I. You are asking the families who are out of states to relocate back to Louisiana to another hotel, pull their children back out of school, and also quitting their new jobs only to have to start the process all over again and re-live the hardship that we have finally began to see some sort of progress from. It is definitely unfair to those of us who have been trying our best to recover from the flood but it is obvious that the persons who have made the decision to count us out and force us to become homeless is a very heartless person who has not taken into consideration that EACH INDIVIDUAL FAMILY requires a decision based upon their INDIVIDUAL circumstances as a whole. My situation may differ from someone else. This decision of the persons who made it makes the survey which you sent out a waste of time. It had no intention to help those who were forced to go out of state and are still experiencing hardship.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. While the state hears and understands the challenges you are facing, the program to which you are referring is not being funded by the proposed Action Plan Amendment, and the original program was not funded with assistance from HUD. It sounds like you are referring to the Temporary Shelter Assistance program, a program funded through FEMA. Information on this program can be found at below, as well as contact information for other temporary housing assistance programs:**

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- **Airbnb Urgent Accommodations**  
<https://www.airbnb.com/disaster/louisianaflooding>

#### **PUBLIC COMMENT**

On behalf of my 80 year old aunt who was flooded in August. SBA loans should not be counted against a person. She had to get an SBA loan in order to rebuild. No flood insurance but not in a flood zone.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

## **PUBLIC COMMENT**

We feel that incorporating a helpdesk of sorts, accessible by homeowners that are approved for and moving forward in one of the state's recovery program, to assist in answering a variety of questions would be invaluable to citizens in the state. A resource comprised of various volunteer organizations with experience and expertise in architecture and construction as well as any other identified areas and partners within FEMA, HUD, or the like that could assist homeowners as they navigate the process of repairing, rebuilding and returning. American Institute of Architects is prepared to assist in this endeavor.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state will continue to work with the American Institute of Architects to determine the best way to incorporate these valuable services within the program.**

## **PUBLIC COMMENT**

I have some questions and comments: 1) Does the SBA TOTAL loan amount awarded, even if part of it was declined, count toward duplication of benefits? Are the calculations based on total SBA loan amount (structural & contents)? 2) What is the basis for damages that you sustained? 3) Who determines the amount of damages that you sustained? After looking at the formula for eligibility, it seems as though the homeowners that were able to qualify/receive a SBA loan (full or partial award) are being heavily penalized because they qualified for a SBA loan. I had NO flood insurance because it was not required for the area that I live in. That SBA loan is a HARSHIP LOAN. It has to be paid back, it is not a grant. After looking at that eligibility formula, I would get less than 1/6 of loan that I got.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February.**

**1) Based on guidance provided by HUD, the total approved SBA loan amount should be considered for cost reasonableness or as a duplication of benefits, including the declined and undrawn amounts, respectively. However, the state is working with HUD to develop a policy that may allow- under certain circumstances- the state to deduct the declined amounts from the duplication of benefits calculation.**

**2) The state will send inspectors to applicants to assess the level of damages a homeowner sustained. The state's inspectors will use pricing from Xactimate, a replacement cost estimating software system, to determine a value of the level of damages. The state will use economy grade materials in the cost estimating process, so the state's assessment may be lower than other entities' assessments of damages.**

**3) In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed**

to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

#### **PUBLIC COMMENT**

I am a single, 62 year old Louisiana state government retiree. I was debt free until the flood and now will owe an SBA loan. I took the loan as advised by FEMA and the State. Now I am in debt, and understand the SBA LOAN will count against me in receiving debt free dollars. This is appalling and very stressful to know that had I not followed government advisement in trying to get back in my home, I might be eligible for debt free monies. This is causing undue stress in an already stressful situation. I am asking that the state reconsider the counting of loan dollars in calculating debt free benefits. A loan with interest is clearly not equal to debt free benefits.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

#### **PUBLIC COMMENT**

I did not see any program for underinsured residents. I own my home and had a policy for \$80,000. My home had never flooded before and we thought this would cover anything minor. Our home got over 3 feet of water and has foundation problems. The quotes we received are \$180,000-\$200,000. I think it's unfair to be excluded from any programs because we had a policy no matter the coverage. Please let me know if there are plans to help people like us. Thank you.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The prohibition on receipt of disaster

assistance because of lack of required flood insurance is a federal statutory requirement contained in the Robert T. Stafford Disaster Relief and Emergency Assistance Act. It applies to people who previously received Federal disaster funds to repair their homes as the result of a flood, and because of living in a floodplain were then required to carry flood insurance in perpetuity.

#### **PUBLIC COMMENT**

I feel that is unfair to consider an SBA loan as a "benefit" towards recovery that will count against additional aid. From my first contact with them, FEMA recommended strongly for me and others to apply for an SBA loan. If I had known this would have counted against future potential aid, I would have taken out a nominal second mortgage. I'm 66 years old, and plan to retire later in 2017. If the SBA loan amount (whether disbursed or not) is counted as a benefit, my wife will probably be paying on the SBA loan past my death. Please modify the requirement that an SBA loan be counted as a benefit. Thank you

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#### **PUBLIC COMMENT**

I want my government to know that homeowners who had to take the SBA Loan to repair our flooded homes, need our government to secure funds to help homeowners pay these funds back. We have spent all additional funds we have personally and it is a hardship on us to pay these loans back. We need assistance as well. I don't want to be forgotten. This flood has created a financial burden on myself as well as my neighbors and many many others in our community. Please Governor Edwards, don't forget about us. Please allocate funds for us homeowners who had to take SBA Loans and who now need assistance to repay these monies. Thank you. Have a Blessed day.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

#### **PUBLIC COMMENT**

Good Afternoon, While I appreciate the money that has been set aside for those of us who have flooded I do have one serious question. Why is the money I borrowed from SBA included in the total amount "given" to me by the federal government. Example: I have spent around \$73,000.00 on the structure of my home and still have another \$5,000.00 to \$10,000.00 to spend. I received around \$30,000 from FEMA for my damages, both inside and to the structure. I also borrowed \$25,000.00 from SBA. This means, according to what I have read, I am now at \$55,000.00. Since we make less than the median

income for a family of 4, I would receive 100% help for everything over the \$55,000.00 amount. The question I have is why is the SBA loan included in this amount. While the FEMA \$ is a "gift", the SBA is a loan that I must repay, along with my existing loan I already have. On top of that I had just spent most of our savings fixing up my parents old home 2 years ago, to lose it all to the flood. I was not interested in a SBA loan at first, but was told we had to go thru them before we met with FEMA. We were told that we should secure a SBA loan even if we didn't need it. That the money would be there if we needed it. So, if I had not taken the loan I would be in line for more help from this 1.3 billion from the federal government. Those who put off building or were not able to initially are going to fare better than those who tried to do all that they could to get back in their own house. Hope you can maybe shed some light on this for me.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.**

#### **PUBLIC COMMENT**

My husband is 65 and I am 60. We have lived in Sherwood Forest for twenty years and in Baton Rouge all our lives. We have never flooded, are not in a flood zone, did not have flood insurance and were never required to have flood insurance. We have both worked for over forty years, raised our children and saved for retirement. We had just paid off the mortgage on our home and were ready to retire this year. When our home flooded, we had no choice but to accept the SBA loan that we were approved for. That was the only way we were able to complete repairs and moved back in at the end of December. We meet all the criteria for the new grant money except for the fact that we took the SBA loan. This is the most unfair thing I have ever encountered. We took out a LOAN! Nothing is being given to us. We will be paying this until we are 90 years old. To say nothing of the fact that retirement is not in the picture now due to the flood. We have worked hard our whole lives to support ourselves and plan for our future without being given anything we did not work for. Ten years ago, my husband retired from the State of LA with 33 years of service and then went to the private sector to continue working to pay off our mortgage and save to retire. He did this even though he has degenerative disk disease in his back and is in constant pain. I have worked for 40 years as well and still am. We have worked hard! It is not fair that the loan is being placed on the same level as the grant. I have to pay the loan back while others are getting their help FREE. We are now in debt again and have been thrown back to a mortgage we had twenty years ago. We have been responsible, hard working, tax paying, productive citizens of this

state all our lives and cannot believe we can not receive assistance in the same manner as those who have not worked and not paid taxes. That is what my taxes do for them so why can't it help us when we need it?

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

#### **PUBLIC COMMENT**

Hi. I would just like to add I think there should be some funding for people like me who had insurance but not enough. My house took in 12 feet of water and I lost everything. I can't get any help from anyone because I have insurance. I do not have enough money to rebuild.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state understands that the programs will leave many homeowners with gaps in the funding needed to repair their homes. This will be true for homeowners who did not have flood insurance as well as for homeowners who had inadequate flood insurance coverage. Should Congress appropriate additional funds for Louisiana's recovery, the state may expand the program to cover unmet needs faced by flood insurance policy holders. However, at present, priority is being given to homeowners without flood insurance, as they do not have access to any flood insurance proceeds.

#### **PUBLIC COMMENT**

Someone needs to help those of us who are considered middle working class. We were barely scraping by before the flood now we have SBA loans to pay back in addition to the same expenses as before the flood. Yet no one is giving us anything because we make decent wages and can get the SBA loan (which is a joke in itself because we were approved 4 months ago and are still fighting to actually get the money while spending a fortune on rebuilding the house and additional living expenses). Where is the help for us? Why is everything concentrated on low income? If they didn't have anything/much before the flood then that is all they should get now. We had an 8 year old house that will never be the same and lost a huge amount of value now and we will have to work another 25 years to get back to where we were. How is that fair?

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.

#### **PUBLIC COMMENT**

Thank you for the opportunity to provide feedback relative to the HUD disbursement protocol. Our home of 21 years is located in Flood Zone X, with our slab over 1 ft above the base flood elevation. On 8/13/16, we received 14" to 17" of water in our home. We did not have flood insurance. My husband and I have worked our entire lives to support our family and to pay for our home. I am almost 55 and he just turned 60. We had both a 1st and 2nd mortgage which we had hoped to pay-off in the next 7 to 10 years so that he could begin to think about retirement. We initially received a FEMA grant to assist with rebuilding. That process was all consuming since the inspection report had numerous inaccuracies, (specifically my home was measured 500+ sf smaller than it actually is), and my three attempts to appeal were all denied. We subsequently applied and were approved for SBA financing, (yes a 3rd mortgage), in order to rebuild. Given our age and income, I don't see our ability to pay-off the collective mortgage debt we know owe on our home. This includes the new 3rd mortgage with SBA in the amount of \$117,000 that carries a 25 year repayment. After reviewing the proposed criteria for disbursement of the second funding of HUD grant money with disbursement based on homeowner's age and income, those not in a flood zone, without flood insurance, and is reduced by borrowed SBA loan proceeds (not a grant), I would sincerely like to propose and recommend the following revisions: 1. Income should not be a factor – REMOVE THE % OF MEDIAN FAMILY INCOME AND STATE THAT NO CONSIDERATION IS GIVEN TO INCOME: • Regardless of income, homeowner's not in a flood zone and without flood insurance must have resources to rebuild. • In verifying income, (tax returns), many self-employed people manage their taxable income, (don't report all of their income), which may qualify them for HUD funds when they actually make substantially more than W-2'd homeowners (verifiable income). • In verifying income, (tax returns), a homeowner may show little to no income because they choose NOT to work. I specifically know of someone who chooses not to work and hasn't filed a tax return in many years. He has received an initial grant from FEMA, was denied by SBA for lack of income, and then received a second grant from FEMA. Under the proposed disbursement, he should qualify based on age and MFI providing him a full grant to rebuild his home. Homeowner's who actively pursue gainful employment have the same or more damage to their home, but may not qualify given their MFI is too high and they've been approved for a SBA loan (that puts them further into debt). 2. SBA Loan Proceeds

should not be a factor -- This money has to be repaid by the homeowner – unlike FEMA grants, SBA LOANS ARE LONG-TERM MORTGAGE DEBT THAT MUST BE REPAID BY THE HOMEOWNER. • SBA Loan proceeds have been the only way that we can rebuild our home. • The SBA Loan is a long-term 25 year debt repayment in addition to our existing 1st and 2nd mortgages, creating negative equity in our home. We will never be able to sell our home and extinguish the debt owed on it. I pray that there is help of some sort to extinguish even a portion of the SBA debt we now carry on our home. Thanks for your deep consideration of the points I've shared as we all carry the burden to rebuild our home. Had our home been in a flood zone, we would have absolutely had flood insurance to protect us against this catastrophic loss. Thank you most sincerely for your consideration.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.**

#### **PUBLIC COMMENT**

Please see the attached comment (image copied below) on the “*La Office of Community Development, Disaster Recovery Unit’s Action Plan Amendment No. 1*” for the floods of 2016. The comment period for this proposed amendment is Feb 1st-15th, 2017. The comment is regarding the language used to describe the FEMA Public Assistance program work. The draft language inadvertently limits the types of Public Assistance work for which the funds will be used. Please see attached, and call if you have questions.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state will make the proposed changes to the Action Plan Amendment. Thank you for your contribution.**

Re: COMMENT ON "PROPOSED ACTION PLAN AMENDMENT NO. 1"

Comment:

The language concerning FEMA Public Assistance Funding (page 62) should be changed so that ALL categories of Public Assistance work are included. The current language in the draft Amendment No. 1 would limit the use of the CDBG funds to "emergency protective measures and permanent repairs to infrastructure and community facilities". These phrases limit the use of the funds by inadvertently excluding Category A (debris removal work) and permanent work which could be more than just "repairs".

"Emergency protective measures" encompasses Category B work only, and not Category A (debris removal); whereas "emergency work" encompasses both Categories A and B work. Likewise, "permanent repairs to infrastructure and community facilities" would exclude 'non-repair' work such as replacement, hazard mitigation measures, alternate projects and/or improved projects; whereas "permanent work" would encompass repairs, replacements, hazard mitigation, alternate and/or improved projects. See FEMA PA Guide for additional information.

To avoid any technical or unintended limitations on the use of the CDBG funds for FEMA Public Assistance match, the following changes to the draft language is recommended:

- 1) Change 'emergency protective measures' to "emergency work"
- 2) Change 'permanent repairs' to "permanent work on..."

#### **PUBLIC COMMENT**

I saw comments and proposals that said awards may be reduced due to SBA loan amounts. We did not have flood insurance and lived in a no flood zone X. We got money from FEMA but had to get a loan. My thought is not to reduce the award amount due to SBA but instead have the money be used to pay the loan back. The grant could be directly applied to our loan. We owe more than our house is worth now which is the case for a lot of people. I'm not trying to "make money" I just don't want to be in debt until I die. Plus SBA only gave us 13 years to pay back our loan which is 700 a month. I have kids in college and am a retired teacher. I've had to go back and get a job again to pay the loan which just started.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding

**available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.**

#### **PUBLIC COMMENT**

My home flooded in the August floods in Baton Rouge. I attended the Public Comment meeting on Monday, February 6 at the BRCC Magnolia Theater. My comment is in reference to the citizens that have obtained SBA loans to help recover from the flood. I feel that you should not be penalized if you have secured an SBA loan to reconstruct your home. It was stated in the meeting that the SBA loan would be viewed as a duplication of federal funds when it is considered in your qualification for the upcoming Disaster Recovery grants. It is my personal opinion that the money that was received from the SBA would either be converted to a grant/forgiven or the eligibility for the recovery grants could be applied to reduce the SBA loans. Many people felt that way at the meeting but I wanted to record my personal sentiments. Thank you in advance for your cooperation.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation.**

#### **PUBLIC COMMENT**

We are very appreciative to the State for addressing the unmet funding needs of local entities for the required nonfederal matching share related to recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State’s Action Plan will be very beneficial in that it potentially provides an opportunity for public entities to minimize overall impact to what is already a very tight budgetary season. Since the program allows many eligible applicants to apply for this cost-share assistance, I wish to emphasize the importance of critical public entities such as the Ascension Parish Schools receiving adequate match funding, due to the severity of flood damage incurred, the large number of children adversely affected, and the critical role this school system fulfills for so many citizens of Ascension Parish. As we move forward with complete recovery, the overall fiscal impact could have a far-reaching implication in years to come. We not only plan our recovery project with today’s students in mind, but remain committed to the many future graduating classes in our community. As the State prioritizes these limited funds, please always consider the importance and value of assisting the Ascension Parish Schools.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU will work with the Governor’s Office of Homeland Security and Emergency Preparedness, Ascension Parish and/or Ascension Parish School District to fund the eligible amount of FEMA Public Assistance Nonfederal Share to help the school district make critical and eligible repairs to their impacted schools.**

**PUBLIC COMMENT**

I commend the State for addressing the unmet funding needs of local entities for the required nonfederal matching share required for recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State’s Action Plan appears very beneficial. Since the program allows many eligible applicants to apply for this cost-share assistance, I wish to emphasize the importance of critical public entities such as the Ascension Parish Schools receiving adequate match funding, due to the severity of flood damage incurred, the large number of children adversely affected, and the critical role this school system fulfills for so many citizens of Ascension Parish. As the State prioritizes these limited funds, please always consider the importance and value of assisting the Ascension Parish Schools. Thank you.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU will work with the Governor’s Office of Homeland Security and Emergency Preparedness, Ascension Parish and/or Ascension Parish School District to fund the eligible amount of FEMA Public Assistance Nonfederal Share to help the school district make critical and eligible repairs to their impacted schools.**

**PUBLIC COMMENT**

As a teacher and parent of a student at a school affected by the flooding, I am very thankful to the State for their action plan in our recovery efforts. Ascension Parish School Board has a long history of using money effectively to benefit our students, but with the effects of this flood, we are in great need. As the State prioritizes funds, please consider the great needs of Ascension Parish Schools and our long history of success. Critical funding is needed to allow our school system to recover.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU will work with the Governor’s Office of Homeland Security and Emergency Preparedness, Ascension Parish and/or Ascension Parish School District to fund the eligible amount of FEMA Public Assistance Nonfederal Share to help the school district make critical and eligible repairs to their impacted schools.**

**PUBLIC COMMENT**

In addition to individuals, local governments were also devastated by the August 2016 floods. The Ascension Parish School Board sustained over \$90 million in flood damages. Even after flood insurance proceeds and expected FEMA reimbursements (which can take YEARS to receive), the School Board's local share is \$22 million. We would like to fund this \$22 million local share with a Community Development Block Grant so that we can continue to use our funds to service our growing population of students and to build new schools.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU will work with the Governor’s Office of Homeland Security and Emergency Preparedness, Ascension Parish and/or Ascension Parish School District to fund the eligible amount of FEMA Public Assistance Nonfederal Share to help the school district make critical and eligible repairs to their impacted schools.**

**PUBLIC COMMENT**

Cdbg funding may be our only hope for minimizing our share of flood recovery costs. We have potential for 20 million in costs that are not eligible for insurance or FEMA. Please consider allowing cdbg funds to be used to fund non FEMA eligible expenses as well as nfip penalties. This decision is huge for the future of Ascension Parish schools. We have at least 9 sites affected by the flood. We are willing to meet with decision makers to discuss this.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. Due to budgetary restraints, infrastructure assistance is limited to FEMA Public Assistance Nonfederal Share to help the school district make critical and eligible repairs to their impacted schools.**

**PUBLIC COMMENT**

I commend the State for addressing the unmet funding needs of local entities for the required nonfederal matching share required for recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State’s Action Plan appears very beneficial. Since the program allows many eligible applicants to apply for this cost-share assistance, I wish to emphasize the importance of critical public entities such as the Ascension Parish Schools receiving CBDG funding for their non-Federal Cost Share match. Due to the severity of flood damage schools, over 5,000 students have been displaced causing additional stress and hardship on the school system. CBDG assistance will greatly enhance the APSB recovery efforts and enable APSB to continue its essential role of education in Ascension Parish.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU will work with the Governor’s Office of Homeland Security and Emergency Preparedness, Ascension Parish and/or Ascension Parish School District to fund the eligible amount of FEMA Public Assistance Nonfederal Share to help the school district make critical and eligible repairs to their impacted schools.**

**PUBLIC COMMENT**

We are in total support of the appropriation and use of these dollars to cover the federal cost share for eligible applicants suffering damages from DR4263 and DR4277, many of whom will be penalized for having little to no flood insurance at the time of the declared event. The state of Louisiana should expend all efforts to increase the potential funding beyond the stated \$105,000,000 which may hardly be enough to TRULY impact the recovery from the flooding events of 2016.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. At present, the state is anticipating that \$105 million currently budgeted for the FEMA PA Match Program will fund the match share for all approved FEMA PA projects, however the state continues to work with the Governor's Office of Homeland Security and Emergency Preparedness to receive updated FEMA assessments.

**PUBLIC COMMENT**

Would you please advise if an RFP for resources to review flood damage files will be posted and if so when will the time frame be? We have resources that are certified and would like to bid for consideration.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state is finalizing the development of a QA/QC Monitoring RFP and anticipates releasing it in the near future. When the Request for Proposals is released, it will be advertised through many local papers and additional information will be available at: <https://www.cfprd.doa.louisiana.gov/osp/lapac/dspBid.cfm?search=department&term=76>

**PUBLIC COMMENT**

I signed to get updates from Restore Louisiana, but as of today haven't received any. We live in Grand Haven Subdivision at 102 Clover Leaf Drive Lafayette, Louisiana. Our drainage definitely needs attention. Ditches on Vincent Road overflow into our yard causing water to backup. Flood has caused damage to our streets and drainage in the subdivision. We are in desperate need of help.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state encourages you to contact the agency responsible for the public ditches and drainage on your road. This may be your town or parish public works department or if you live on a state road, you may want to contact the Louisiana Department of Transportation and Development (DOTD).

**PUBLIC COMMENT**

I feel that is unfair to consider an SBA loan as a "benefit" towards recovery that will count against additional aid. From my first contact with them, FEMA recommended strongly for me and others to apply for an SBA loan. If I had known this would have counted against future potential aid, I would have taken out a nominal second mortgage. The SBA loan amount (whether disbursed or not) is counted as a benefit. Please modify the requirement that an SBA loan be counted as a benefit. Thank you.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. In response to your comment related to SBA loans and whether these should be considered a duplication of benefits received by homeowners, please be advised that this is not a state of Louisiana policy. According to current federal agency guidance, federal grants/loans cannot be used to repay other federal grant/loans. Additionally, the amount of loan funds approved by SBA is considered a duplication of benefits. Community

Development Block Grant-Disaster Recovery funds were allowed to pay off SBA loans after Hurricane Katrina, but HUD subsequently issued guidance in November 2011, in which it clarified the duplication of benefits requirements under the Stafford Act for CDBG-DR grantees. The November 2011 guidance can be found at: <https://www.gpo.gov/fdsys/pkg/FR-2011-11-16/pdf/2011-29634.pdf>. The state is working with Congress and the federal government to recommend ways to amend some of the requirements related to SBA loans that would provide relief to homeowners, but is currently establishing policies and procedures that work within these constraints and the current funding available through CDBG-DR. OCD-DRU strongly encourages you to contact your U.S. Congress member and share your concerns about this situation. In addition, we have emailed you an FAQ on DOB.

**PUBLIC COMMENT** (see image below)

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. Your recommendations are important and the state will consider methods of incorporating your proposed approaches and lessons learned within the program implementation design.

Dear Mr. Forbes:

Enterprise Community Partners appreciates the opportunity to submit comments regarding the state's action plan detailing recovery programs in response to the 2016 floods. Enterprise is a non-profit with a 34-year track record of service as a trusted advisor to government agencies, the financial industry, philanthropy, community-based organizations, and fellow nonprofits. We grant funds, finance development, manage and build affordable housing, while shaping new strategies, solutions and policy.

We know how disruptive flooding is for low and moderate income communities. Our Gulf Coast office has worked closely with nonprofit, private and public sector partners to support recovery and rebuilding efforts after Hurricane Katrina. More recently Enterprise's New York office was active in the response to Superstorm Sandy.

An important lesson from our recovery experience is that homeowners need help beyond financial assistance to effectively rebuild their homes and do so resiliently. To rebuild, homeowners will need assistance in navigating permitting and code processes and hazard mitigation standards, and in dealing with contractors. Homeowners are also eager to include quality and resilient design into their rebuilding plans, to improve upon and strengthen their home's design and ensure it withstands the next flood or other national disaster.

To address these concerns, we recommend the state consider making available professional assistance to homeowners receiving rebuilding grants. Offering resilient resources, such as guideline materials and access to experienced professionals, can enable a faster and more efficient recovery that will help homeowners withstand future shocks and stresses.

Thank you for the opportunity to provide these comments and recommendations.

#### **PUBLIC COMMENT**

Regarding the proposed budgeted amount of \$105,000,000 for FEMA Public Assistance, Nonfederal Share Match. This is of primary interest to the 11 PA applicants in Lincoln Parish that will assist many of the applicants that have been struggling to come up with the matching dollars. I feel that a global match for all PA applicants will work the best with the Governor's Office of Homeland Security and Emergency

Preparedness (GOHSEP) being the channel of funding. The state's Louisiana Public Assistance (LAPA) system already in place and having each applicants documentation uploaded should reduce the repetitive process of paperwork and keep from re-inventing the wheel so to speak. With regards to individual homeowners, I know Lincoln Parish only has a very small number, but any assistance that would be available for their needs would be greatly appreciated. I hope the Restore Louisiana Task Force and Office of Community Development will consider this, keep the process simple and expedite the funding so all of Louisiana's Individual Assistance and Public Assistance applicants can move forward. Thanks to the RLTF and CDBG for their dedication and support for Louisiana.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. Your comment related to global match is appreciated and the Office of Community Development, Disaster Recovery Unit is working closely with GOHSEP, FEMA and HUD to streamline the PA process as much as possible. Related to your comment about impacted homeowners in Lincoln Parish, the program as currently described does not further limit homeowners based on geography, provided their damaged home is in one of the 51 declared parishes and they are otherwise eligible for the program.**

#### **PUBLIC COMMENT**

As a representative of the City of Gonzales, it's great to see that the State has taken into account the considerable financial burden placed upon public entities in their efforts to recover from the historic flooding of 2016. The Action Plan's FEMA Public Assistance Nonfederal Share Match program appears to be a great program that would assist the City of Gonzales's recovery substantially in covering the non-federal share of its FEMA project worksheets. As the State works to prioritize this grant funding, we ask it to consider the importance of assisting the City of Gonzales through this program.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

#### **PUBLIC COMMENT**

I commend the State for addressing the unmet funding needs of local entities for the required nonfederal matching share required for recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State's Action Plan appears very beneficial. Since the program allows many eligible applicants to apply for this cost-share assistance, I wish to emphasize the importance of critical public entities such as the Ascension Parish Schools receiving adequate match funding, due to the severity of flood damage incurred, the large number of children adversely affected, and the critical role this school system fulfills for so many citizens of Ascension Parish. As the State prioritizes these limited funds, please always consider the importance and value of assisting the Ascension Parish Schools. Thank you.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU will work with the Governor's Office of Homeland Security and Emergency Preparedness, Ascension Parish and/or Ascension Parish School District to fund the eligible amount of FEMA Public Assistance Nonfederal Share to help the school district make critical and eligible repairs to their impacted schools.**

**PUBLIC COMMENT**

I attended the meeting in Ruston, LA on Thursday, 02/08/17. Mr. Rowdy Gaudet told me to sign up to receive any notifications regarding Farmers and farm related assistance once this part of the State Grant(s) becomes public. Our spray service was greatly impacted due to the March and August, 2016 floods in Northwest, Louisiana. We provide agricultural spray services to farmers in Caddo, Bossier, Red River, Bienville and Natchitoches parishes. Due to the floods which greatly affected the farmers, the end result is, the spray service finances was affected severely. Any assistance we could receive would be greatly appreciated. Even though we had little/no income, the financial obligations continued and we have struggled. Thank you.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. As currently designed, the Agriculture Program is limited to providing assistance to farmers and producers. However, the Small Business Loan and Grant Program will be open to all small businesses that meet the eligibility requirements of the program. Agribusinesses are generally eligible for assistance under the Small Business Loan and Grant Program. Please sign up at [restore.la.gov](http://restore.la.gov) to receive updates on when programs become open for application.**

**PUBLIC COMMENT**

Significant losses were experienced by many agencies from the historic flood of 2016 and I appreciate the state's consideration to benefit those in desperate need of assistance through the FEMA Public Assistance Non-Federal match. The Recreation and Parks Commission for the Parish of East Baton Rouge (BREC) is an agency that is deserving of consideration for this cost sharing opportunity. BREC, an independent political subdivision of the state, has long provided recreational services and facilities to the area as well as, serviced thousands of low to moderate income households by improving health, safety, and quality of life by providing essential programs. Unfortunately, BREC has suffered significant damage in 125 of its parks and facilities. BREC is a vital part of the fabric of the East Baton Rouge Parish from crime reduction and prevention, substance abuse awareness, life-safety skills, water safety programs, senior programs to assisting East Baton Rouge schools with food and meal distribution and augmenting the educational activities of youth and adults across all geographic and socioeconomic strata. I thank the state for considering to allocate available funding to help BREC meet their unfunded needs in order to fully recover from this catastrophic flood event and continue to provide their vital services to the community.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the**

**eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

**PUBLIC COMMENT**

I appreciate the State of Louisiana for seriously considering the need to cover many agencies who suffered significant loss during the historic flood of 2016. The FEMA Public Assistance Non-Federal match will be very beneficial to so many who desperately need this level of support. The Recreation and Parks Commission for the Parish of East Baton Rouge (known as "BREC") should be strongly considered for this cost sharing coverage. BREC suffered significant damage to 125 parks and facilities. BREC is an independent political subdivision of the state and their services are comprised of providing facilities that offer not only recreational opportunities, but many other essential programs for thousands of low to moderate income households to improve the quality of life, health and safety for tax paying citizens. BREC is a vital part of the fabric of the East Baton Rouge Parish from crime reduction and prevention, substance abuse awareness, life-safety skills, water safety programs, senior programs to assisting East Baton Rouge schools with food and meal distribution and augmenting the educational activities of youth and adults across all geographic and socioeconomic strata. As the state is reviewing and prioritizing needs, please make every possible effort to make funding available to meet the unfunded needs of BREC to ensure a full recovery from this recent devastation.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

**PUBLIC COMMENT**

I commend that State for prioritizing the unmet funding needs of state and local entities in covering the required non-federal match required for recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State's Action Plan is very beneficial. While the program allows many levels of eligible applicants for this cost-share coverage, we want to emphasize the importance that the Recreation and Parks Commission for the Parish of East Baton Rouge (BREC) receive match funding based on the critical role the system plays in building back viable communities. BREC facilities house activities and programs throughout the local neighborhoods that serve a fairly significant low to moderate income population and meet important needs such as meal assistance, senior health programming, and children after-school and summer programs. As the State prioritizes rebuilding housing in damaged neighborhoods, and families move back home, communities rely on the presence of recreation, health and safety programs provided by BREC. As the State is prioritizing these limited funds and requesting additional funds, please continue to make funds available to meet these unmet needs of entities such as BREC to ensure a full recovery.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the**

**eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

**PUBLIC COMMENT**

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**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

**PUBLIC COMMENT**

As a representative of the City of Gonzales, it's great to see that the State has taken into account the considerable financial burden placed upon public entities in their efforts to recover from the historic flooding of 2016. The Action Plan's FEMA Public Assistance Nonfederal Share Match program appears to be a great program that would assist the City of Gonzales' recovery substantially in covering the non-federal share of its FEMA project worksheets. As the State works to prioritize this grant funding, we ask it to consider the importance of assisting the City of Gonzales through this program.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

## **PUBLIC COMMENT**

As an advocate of impoverished and disadvantaged families, SMILE Community Action Agency held a Public Input Meeting on Monday, Feb. 13, 2017 on the "Proposed Utilization of Community Development Block Grant Funds in Response to the Great Floods of 2016." The meeting, scheduled for 6 p.m., was held at the Clifton Chenier Center in Lafayette.

One thing became evidently clear from the meeting: Community residents – impacted by the historic floods – felt not only suffering, but also frustration from what they described as unnecessary red tape and non-response of government agencies.

SMILE, which has provided support services for nearly 50 years in St. Martin, Iberia, and Lafayette Parishes, held the meeting in an effort to reach more neighborhood residents who may not have been able to attend previous state Public Hearings.

Community residents took to the podium to share their plight for more than an hour.

As the SMILE Chief Executive Officer, I explained that the Agency was collecting the public input to ensure that community residents' voices would be heard – their concerns documented.

A common complaint was that coulees were not being dredged in neighborhoods, and that the neglect had only served to compound difficult situations. Among those cited was the Edith Coulee in Milton. Residents also shared how they were forced to live in homes with mold with their children because they had nowhere else to go. Others noted how they had to move in with family members.

Community residents also discussed their frustration of being denied assistance or limited assistance by government agencies after bringing required documents over and over to them.

Some shared what it was like living on fixed incomes, and how that status had forced them to make decisions they later regretted. For instance, one elderly couple discontinued their flood insurance after 20 years because of their retirement and fixed income, and became victims of the historic flood a year later. Some residents had insurance while others had insurance but it did not cover everything. And there were those who had no insurance like the couple.

Not only did the community residents share their plight, but also the plight of their family members and neighbors. They also encouraged one another not to give up, but to persevere and keep pursuing their actions until they received responses.

I also informed the community residents that SMILE would package their comments as part of the state's commentary period. As a community action agency, SMILE is committed uplifting the conditions of those in need.

We look forward to working with our state and local leaders to alleviate the issues and problems derived from the historic floods. The stories shared Feb. 13 were dismal. We want to work to uplift our communities.

We have attached a copy of our sign-in list, which included staff members. One of our staff members even shared her struggles with the 40-plus attendees.

We have also attached a copy of the flyer we distributed promoting the Public Input Meeting, as well as copies of the Agenda and the Media Release from [restore.la.gov](http://restore.la.gov) that summarizes the proposed funding and measures.

We also have a video available of the Public Input Meeting for your review.

Please let us know how we can be of further service.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state is working to implement CDBG-DR funded programs in the near future that will seek to serve as many impacted homeowners and renters as possible, given the limited amount of funding Louisiana has been awarded to date from Congress. Impacted residents are encouraged to work with their local governments to express local infrastructure needs (e.g. dredging and drainage issues). The state appreciates the important work you and your staff are carrying out in your community. Impacted residents are also encouraged to register on [restore.la.gov](http://restore.la.gov) to receive updates on when programs open for application.**

#### **PUBLIC COMMENT**

I have attend both meeting at the Brec and the BRCC. My comments have to do with me getting the Shelter At Home and they totally not professional which led to me getting sick from staying in the home. I was taken to the hospital, at which time Americorp tested my home and it was said to be infested with mode. The home had to be re-gut and I was force to mood again. I contact Fema in regards to a trailer and was now told I had applied for Shelter at home. Due to appealing for extra funds and not making enough to get the SBA loan I was not able to move into the home. Fema has denied my appeal three times and I am not told I cannot apply for another appeal. Please sign me up for the addition funds. Thanks.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The Restore Louisiana Homeowner Program will be launched in the coming months, and the state will provide additional information on program requirements when the guidelines are finalized and in preparation of opening the application period. Please register at [restore.la.gov](http://restore.la.gov) to receive updates on programs as they become available to eligible residents.

**PUBLIC COMMENT**

Given the obvious benefits of the programs at BREC (Baton Rouge Parks and Recreation), I encourage you to designate as many matching funds as possible to this very worthwhile organization.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor’s Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.

**PUBLIC COMMENT**

I appreciate the State for seriously considering the need to cover many agencies who suffered significant lost during the historic flood of 2016. The FEMA Public Assistance Non-Federal match will be very beneficial to so many who desperately need this level of support. The Recreation and Parks Commission for the Parish of East Baton Rouge (known as “BREC”) should be strongly consider for this cost sharing coverage. BREC suffered significant damage to 125 parks and facilities. BREC is an independent political subdivision of the state and their services are comprised of providing facilities that offer not only recreational opportunities, but many other essential programs for thousands of low to moderate income households to improve the quality of life, health and safety for tax paying citizens. BREC is a vital part of the fabric of the East Baton Rouge Parish from crime reduction and prevention, substance abuse awareness, life-safety skills, water safety programs, senior programs to assisting East Baton Rouge schools with food and meal distribution and augmenting the educational activities of youth and adults across all geographic and socioeconomic strata. As the state is reviewing and prioritizing needs, please make every possible effort to make funding available to meet the unfunded needs of BREC to ensure a full recovery from this recent devastation.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor’s Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.

## **PUBLIC COMMENT**

As a life-long resident of Louisiana, I appreciate the State for seriously considering the need to cover many agencies who suffered significant loss during the historic flood of 2016. The FEMA Public Assistance Non-Federal match will be very beneficial to so many who desperately need this level of support. The Recreation and Parks Commission for the Parish of East Baton Rouge (known as "BREC") should be strongly considered for this cost sharing coverage. BREC suffered significant damage to 125 parks and facilities. As an independent political subdivision of the state, BREC's services are comprised of providing facilities that offer not only recreational opportunities, but many other essential programs for thousands of low to moderate income households to improve the quality of life, health and safety for tax paying citizens. BREC is a vital part of the fabric of the East Baton Rouge Parish from crime reduction and prevention, substance abuse awareness, life-safety skills, water safety programs, and senior programs to assisting East Baton Rouge schools with food and meal distribution and augmenting the educational activities of youth and adults across all geographic and socioeconomic strata. As the state is reviewing and prioritizing needs, I ask that you make every effort possible to make funding available to meet the unfunded needs of BREC to ensure a full recovery from this recent devastation.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

## **PUBLIC COMMENT**

I commend that State for prioritizing the unmet funding needs of state and local entities in covering the required non-federal match required for recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State's Action Plan is very beneficial. While the program allows many levels of eligible applicants for this cost-share coverage, we want to emphasize the importance that the Recreation and Parks Commission for the Parish of East Baton Rouge (BREC) receive match funding based on the critical role the system plays in building back viable communities. BREC facilities house activities and programs throughout the local neighborhoods that serve a fairly significant low to moderate income population and meet important needs such as meal assistance, senior health programming, and children after-school and summer programs. As the State prioritizes rebuilding housing in damaged neighborhoods, and families move back home, communities rely on the presence of recreation, health and safety programs provided by BREC. As the State is prioritizing these limited funds and requesting additional funds, please continue to make funds are available to meet these unmet needs of entities such as BREC to ensure a full recovery.

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**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

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**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

**PUBLIC COMMENT**

I commend the State for prioritizing the unmet funding needs of state and local entities in covering the required non-federal match required for recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State's Action Plan is very beneficial. While the program allows many levels of eligible applicants for this cost-share coverage, we want to emphasize the importance that Central Private School receive full match funding based on the critical role Central Private has in education. Central Private provides a K-12 education to 450 students. 90% of our students are from the Central and Denham areas. These two areas were among the hardest hit in the August floods. We are funded by parents tuition and many families are struggling after the floods. This funding would be extremely beneficial in helping the school rebuild without putting additional burden on our families. As the State is prioritizing these limited funds and requesting additional funds, please continue to make funds are available for these unmet needs of entities such as Central Private School to ensure a full recovery. Thanks for your efforts and consideration on this matter.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

**PUBLIC COMMENT**

I commend the State of Louisiana for prioritizing the unmet funding needs of state and local entities in covering the required non-federal match necessary for recovery projects. The FEMA Public Assistance Non-federal Share Match program in the State's Action Plan is very beneficial. While the program allows many levels of eligible applicants for this cost-sharing coverage, we want to emphasize the importance that Saint Joseph Abbey and Seminary College receive full-match funding based on the critical role Saint Joseph Abbey and Seminary College has in the region through educating 150 students from across Louisiana and 6 other states in the Gulf South Region, feeding the poor of Metropolitan New Orleans at multiple homeless shelters and soup kitchens, building caskets and providing cemetery plots, teaching art lessons, producing honey, making soap and candles, providing rest and peace at our retreat center, welcoming visitors at our gift shop, and hosting a large annual youth rally focusing on the well-being of teens and young adults. As the State is prioritizing its limited resources, please continue to make funds available to meet the unmet needs of Saint Joseph Abbey and Seminary College to ensure a full recovery. These funds are a necessary component of our ability to serve the Gulf South Region and are vital to our financial stability.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

## PUBLIC COMMENT

2/15/17

Public Comment BREC FEMA funding

I commend the State for prioritizing the unmet funding needs of state and local entities in covering the required non-federal match required for recovery projects. The FEMA Public Assistance Nonfederal Share Match program in the State's Action Plan is very beneficial. While the program allows many levels of eligible applicants for this cost-share coverage, we want to emphasize the importance that the Recreation and Parks Commission for the Parish of East Baton Rouge (BREK) receive match funding based on the critical role the system plays in building back viable communities. BREK facilities house activities and programs throughout the local neighborhoods that serve a fairly significant low to moderate income population and meet important needs such as meal assistance, senior health programming, and children after-school and summer programs. As the State prioritizes rebuilding housing in damaged neighborhoods, and families move back home, communities rely on the presence of recreation, health and safety programs provided by BREK. As the State is prioritizing these limited funds and requesting additional funds, please continue to make funds are available to meet these unmet needs of entities such as BREK to ensure a full recovery.

Thanks,

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. OCD-DRU is currently working with the Governor's Office of Storm Recovery, FEMA and HUD to streamline the application review, compliance, award calculation and funding disbursement processes as much as possible to get the eligible match assistance to local governments, districts, entities and organizations eligible for FEMA PA assistance.**

## PUBLIC COMMENT

My comments are that it is grossly unfair that people who had flood insurance, which has proven to be grossly inadequate on multiple occasions, are ineligible for any of these programs. My home has flooded multiple times in the last 7 years: "freak flash flood of Hayes Creek: on March 2009; Hurricane Isaac, 4-5 inches on 8/30/2012; flood on March 11, 2016, 2-3 feet; flood August 2016, home was still gutted, almost nothing left to destroy by then.

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state understands that the programs will leave many homeowners with gaps in funding needed to repair their homes. This will be true for homeowners who did not have flood insurance as well as for homeowners who had inadequate flood insurance coverage. Should Congress appropriate additional funds for Louisiana's recovery, the state may expand the program to cover unmet needs faced by flood insurance policy holders. However, at present, priority is being given to homeowners without flood insurance, as they do not have access to any flood insurance proceeds.**

## **PUBLIC COMMENT**

our family home was destroyed by floodwater. late spring (2010) at the time of our home loan-closing, a tremendous selling point for our home was NOT being located in a flood zone!! at that time, I was employed by GEC (Gulf Engineers & Consultants) and had direct information from their engineers in their GIS Mapping Dept. and the Federal Emergency Management Agency. new to the Denham Springs area, we still asked the question to those in charge: are you SURE we don't need flood insurance? the constant response was "if your house EVER floods, ALL of Denham Springs will be under water!" Aug 13 2016, the unthinkable happened. 32 inches of water rushed into our home. 6 months later, it's STILL surreal! we, like thousands in our community, have never been in a disaster. we had no clue that day the months of suffering, anguish, and heartache that would follow, and how LONG we would be facing our homelessness. no one's life circumstance (no matter WHAT it was on that dreadful day) – it DID NOT MATTER. Age - young, old, in-between - it did not matter. Income - it did not matter. Your body's health (whether it was good, bad, or very serious) it did not matter. If you had children or not, it did not matter. If you were married, single, widow or widower, it did not matter. The value of your home, the richness or poorness of your neighborhood – it did NOT matter. The value of your possessions, it did not matter. Your memories of your home & family, no matter how long or short you lived there, it did NOT matter. THE WATER, FULL OF BROWN RIVER SILT & EVERY IMAGINABLE CONTAMINATION - IT WAS COMING INSIDE YOUR LIVING & WORKING PLACES -- AND THERE WAS NO STOPPING IT! Aug 2016 floodwaters, destroyed ALL in our community, in countless & various ways. we were that day, as we are today. EQUAL in our heartache & despair – from the destructive flood waters. the majority of so many (like us) – residing in NO FLOOD ZONES – totally UNPREPARED financially to rebuild our homes, due to a false sense of security the floodmaps (FEMA) left us in. i work & worship at Immaculate Conception Catholic Church in Denham Springs. our church campus too, was destroyed. all buildings but one. post-flood, we've seen first hand, and HEARD first hand, what our community is going through. our months of rebuild efforts have recently brought us back into our respective offices on the campus – still, much is missing, and work is left to be done. my church & work remains in a post-flood effort - to be there for our flooded church-parishioners, and those who (flooded) that live in our parish-community. if a flood-donation comes in to us – we have turned it back out to flood-victims who have contacted us – and others whom we've learned about. it's been a life-altering experience, for all church employees, whether they personally flooded or not. in the midst of tragedy, God has been good. still, reality remains - a Wal-Mart gift card, a Home Depot gift card, or a single mattress or simple sofa or plain stove – as heartwarming as it makes us feel to be able to turn such donations out to flood-victims -- this is NOT ENOUGH. it's NOT enough to rebuild the homes & lives of the THOUSANDS of people in Livingston parish --- who lost it ALL those fateful two days in August 2016. i personally, live with cancer (7ys). while i'm currently considered stable, rebuilding our home that was destroyed by flood waters – is NOT what I want (or need) to be doing with my days on earth. people with cancer & other serious diseases (countless in Louisiana) – they are easily depleted, fatigued & vulnerable to other illnesses. people too (like us) also have seriously ill (& elderly) parents & family members -- family that they should be taking care of but are unable to, due to our homelessness & months of waiting & hoping to rebuild. i seriously question how easily I was even put in this position – by our home NOT being listed at-risk on FEMA's flood maps – and us NOT having flood insurance. in all honesty, it feels criminal. agency officials, leaders & heads of states should be working day & night on the HIGH importance of this LIVE OR DIE matter. because that IS what this is about during a flood, it's LIFE OR DEATH. the vulnerable & weak, the least amongst us, and even the ones with survival knowledge – no one is spared from a tragic fate if the wrong decision is made or an unforeseen situation presents itself. FLOODING IS SERIOUS BUSINESS!! and the aftermath is worse as life situations & circumstances manifest & snowball -- affecting everyone mentally & emotionally, as they try to keep their brave face on in public. so many of us remain stunned & shocked post flood-disaster – at the

minimal amounts FEMA has paid to flood victims who have LOST everything; and the thousands that are still in a position of not being able to restore their lives, homes & autos. it has been 6 months. community suffering & loss remains. we personally are still NOT back in our home. and much work needs to be done! our financial resources are highly limited – and we are frightened by the thought of how far FEMA is forcing tax paying citizens - to stretch the *few dollars* they paid them. it is criminal. and the accountability for this situation stretches far and wide – just like the raging river last August 2016. the RIVER DID NOT DISCRIMATE --- We Were ALL IN IT That Fateful Day ! DON'T FORGET US!! We are beyond ready to sleep in a REAL bed and prop our feet on a REAL coffee-table, even for just a little while! please think of us at the end of your day --- when you are in your comfortable surroundings & able to relax in your "real" home. for those who have never flooded, their words to flood victims often feel ignorant and insensitive, because they have NO clue of the aftermath life. i've spoken to numerous victims that have experienced both flood & fire. ALL say what I've long suspected -- Fire loss & the aftermath was easier on them than this incredible flood. 6 months is a LONG time -- WHEN WE ARE THE ONES LIVING THE POST-DISASTER-DISPLACEMENT LIFE. Our leaders & officials, your support & actions is HIGHLY warranted! and your prayers are greatly appreciated! Please don't stop fighting for us! We need YOUR voice!

**OCD-DRU RESPONSE: Thank you for your comment on the state of Louisiana's proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. As proposed in the Action Plan Amendment for the recovery from the Great Floods of 2016, the state is proposing to implement a long-term recovery program for eligible homeowners. The program will fund eligible expenses related to the unmet needs faced by homeowners without flood insurance at the time of the flood event. The state encourages you to register with [restore.la.gov](http://restore.la.gov) to receive updates on when the program survey and application periods open.**

#### **PUBLIC COMMENT**

I attended the meeting held at the Baton Rouge Community College earlier this month. During the presentation I learned about this opportunity for public comment. Thank you for this forum. I've reviewed the documents, but could not easily find whether the various departments administering the funds were required to enforce current building codes. In particular, there is a code for testing the leakage of conditioned space within a home commonly referred to as the "Blower Door" test. My experience as a tester and sealer has led me to discover glaring deficiencies in air sealing due to unaccountable remodeling subcontractors who are not attentive to "air sealing" a home in order to meet code requirements. I have a good, true example: an engineer living in Baton Rouge bought a house in which the previous owner had experienced a problem with the "Chinese Dry Wall" sheetrock. The former owner had a crew repair the house before the engineer purchased the house. The repairmen were not required to test the leakage, and as a result the home was extremely leaky. We were called in to test the house after the engineer's children had been increasingly sick! We tested the home for leakage, and it was almost triple the code (code is currently 7 ACH – Air Changes per Hour) requirement at 20 ACH. It cost the engineer a lot of money to get his house back into a normal leakage range, but he will realize a substantial savings now that his conditioned space is "tighter". Several months after our work he also reported that his children are doing better with their health problems. Most of his leakage could have been prevented if the crew doing the work had a test scheduled after their work to evaluate this aspect. I hope this is making sense. In summary, I hope our tax dollars are not funding substandard work due to an inability to enforce state building codes, especially in the area of air leakage in the conditioned space of a home or business.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state will work with homeowners through the homeowner program to ensure their rebuilt homes are built to code, per local ordinances and code requirements. Under Solution 1, the program-contracted home builders will be required to pull all relevant local permits and will receive interim and final inspections from program inspectors. Under Solution 2, the program will provide ongoing technical assistance to homeowners to help them ensure their homebuilding contractors are licensed, insured and obtaining the requisite permits. They will be subject to final program inspection to ensure the home was built to local code requirements.

**PUBLIC COMMENT**

Please change the rule from 70% low income citizens receiving 100% amount of contractors' estimate to repair flood damaged homes and change 30% high income citizens receiving 50% amount of contractors' estimate to 50% high income citizens receiving 100% of contractors' estimates. People of all income levels live up to their income and is difficult to pay to repair a home and cover home expenses. 2. If a homeowner receives a loan to repair a home from a retirement account, the homeowner should receive 100% of the loan amount withdrawn from the retirement account.

**OCD-DRU RESPONSE:** Thank you for your comment on the state of Louisiana’s proposed Action Plan for recovery from the Great Floods of 2016. OCD-DRU will include your comment and our response when we submit the plan to HUD for approval in February. The state understands that the program will leave many homeowners with gaps in funding needed to repair their homes. The state has designed the program in this manner in an effort to get some assistance to as many impacted homeowners as possible. Should Congress appropriate additional funds for Louisiana’s recovery, the state may expand the program to fund additional unmet needs faced by eligible homeowners.

**VERBAL COMMENTS FROM THE PUBLIC MEETINGS ARE COPIED BELOW. THESE COMMENTS WERE  
ADDRESSED BY OCD-DRU STAFF DURING THE PUBLIC MEETINGS.**

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**MEMORANDUM**

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**TO:** Lauren Nichols, State of Louisiana OCD-DRU  
**FROM:** Seth Magden, GCR Inc.  
**SUBJECT:** Action Plan Amendment No. 1 Public Meeting Comments  
**DATE:** February 16, 2017

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OCD-DRU staff attended the four public meetings for Action Plan Amendment No. 1. in Lafayette Parish (Youngsville), East Baton Rouge Parish, Lincoln Parish (Ruston), and Washington Parish (Franklinton), and has compiled the below summary of the public comments captured at the meetings.

**1. General questions/comments about RLHP:**

- Is there a location that applicants can go sign up for information? Will the state coordinate with FEMA to contact those applicants who already applied to FEMA?
- How will an applicant know if you are eligible?
- We need our delegation to understand that we are being forced to make a decision between having food, medicine or flood insurance.
- Will there be a process in place to help people who are elderly and disabled, who don't have the mental capacity to understand?
- If a homeowner had granite countertops, will they be replaced with granite?
- My husband is a technology consultant from home, and he lost all his computers at home – would that be covered by this program?
- If someone hasn't been able to pursue assistance due to illness, and they haven't been able to get help, and haven't done any repairs, will they be eligible for this program?
- What is the timeline for assessment, disbursement, and implementation and who is going to be the program manager?
- Will Native American folks be prioritized?
- Were people on the task force impacted personally by this flood?
- Is LA-OCD-DRU going to handle all grant dollars?
- Are there medical services being provided for counseling?
- Has there been any collaboration between federal, state and lending institutions, and how we can look at refinancing as a tool to help folks in recovery?

- Will there be other public comment meetings?
- At the end of the rehab, must the home must be fully completed or just safe, secure and livable?
- Am I eligible for this if I am on a fixed income? I am below \$8K a year.

**2. Questions/comments about reimbursement program:**

- Can we get reimbursed for things that we are already getting reimbursed for that we already paid local match for?
- As a homeowner who has partially finished and needs to be reimbursed, how do I do that?
- Will you need receipts to be reimbursed?
- Can we get reimbursed for money we pulled out of our 401k?
- Are going to send someone out to look at the SOW to establish reimbursement value?
- I got an SBA loan, I live in Youngsville, lost everything, depleted my savings. After what they gave, I still need another 20k to get to livable – I ran out of funds but am back in the house; I still have to pay the note -the mortgage companies put it on the back end and then when you go to restart they want a full payment to catch up; Will reimbursement address some of these things?
- What/who will verify what work is left to do – i.e. verify the scope of work remaining?

**3. Questions/comments about homeowner program solutions:**

- For solution No.1, where the state runs the contractor – who ensures that quality work is done well?
- Are economy grade materials compliant with parish building codes?
- I want to use my contractor and want it fixed just the way I had it before the flood? Is this an option?
- Will there be funding for folks to raise their homes?

**4. Questions/comments about mobile/manufactured/modular homes:**

- What are we doing about the mold problems in these mobile homes?
- What about mobile homes and modular homes?
- For folks with mobile homes with damage more than value of the home – can those folks use that money for a new mobile home or a down payment for a new mobile home?

**5. Questions/comments about rental programs:**

- You say that businesses rebuilding rental properties who had a loan will not need to pay that loan back? You will pay businesses but not people? What about that?
- If the renter has to move out, is there any assistance for the renter, or is there assistance for them to find a new place?

- I am a deaf person, who is a landlord and owns multiple properties; is there assistance for landlords in these programs who only own individual houses, not multi-unit properties?
- I am a property owner but not an LLC – why isn't there assistance for this type of property owner?
- For a section 8 property that was a rental but had a mortgage – that property owner doesn't get assistance? Even though those people were section 8?
- Why can't a landlord submit a single unit housing?

#### **6. Questions about insurance requirements:**

- If we received assistance from Isaac, and we don't have insurance – do we not qualify?
- We had insurance up to October before the March floods, but had to drop it for other needs, will we be eligible for this program?
- What can homeowners who had insurance but were underpaid from insurance do– how will we find out if money is available for us as well?
- I think it is grossly unfair that if you have flood insurance you get punished.
- As a part of my mortgage, I maintained a policy for 600/year – then I had to cancel for one reason or another. As a result, the lender forced me to pay a \$3K flood insurance premium that I didn't choose which they added on to the loan. So if you have a mortgage you don't even have a choice of whether to have flood insurance.
- As a case manager for Catholic Charities, the majority of my clients can't afford flood insurance, and so they can't get help – something has to be done about this.
- How do you explain the difference in estimates between what structural flood insurance will cover and what it will cost to rebuild? I also have had to rent and pay my mortgage.
- If someone did not have NFIP – do they have to carry it if they take assistance?
- People who are homeowners and have flood insurance are not part of this program?
- Will there be a program in place for people who were severely underinsured? For example, my mother only had \$30K of insurance, which is what she had when she purchased the house? Will help for people in this situation be included later?

#### **7. Questions about SBA loans:**

- My home flooded in March; we were living in a camp with my disabled daughter and it didn't have facilities for her; so, we built a new house and got her a trailer to live in and we built on a hill that is higher up; we got an SBA loan – so we can't get help from that? what if I had borrowed money from the bank?
- For businesses – if they qualify for a loan they have to take that first, which is the same for individuals?
- If you decide to forgive SBA loans, isn't it unfair to those who couldn't get one in the first place?

- For the SBA loan – I am looking for some support on this – I only had 15 more years to pay on my mortgage, and now I have this 30-year loan – there needs to be something for these people.
- FEMA made us apply with SBA – so I am being penalized for following directions?
- So the gentlemen who received an SBA loan – he is still being counted when you look at the overall amount of funding you are requesting from the federal government?
- We were approved for SBA – we deposited money in checking account but we haven't spent it; so could we pay this back and then be eligible?
- Before you all came out with this we didn't know how we were going to get our house fixed – so we took the loan – we are older now, so if we have to elevate that is prohibitive; they subtracted the FEMA funds from the total amount.
- So taking an SBA loan and being approved and not accepting it are the same?
- I had insurance, and I went to FEMA – the first thing they tried to do was go through SBA – I felt that it was a crime for FEMA to refer you to SBA for a loan – you have to pay this back; I refused the loan – and FEMA didn't give me anything; I lost three cars; I had 4' of water in my house – I can't even get a permit – they want me to demo or elevate; I did have flood insurance – but they won't pay off; I'm being black balled because I didn't take what SBA offered me.

#### **8. Questions about Duplication of Benefits:**

- Does Shelter at Home constitute a duplication of benefits?
- For whatever funds that we may qualify for, would FEMA funds be deducted from what we receive?
- If you did not qualify for SBA, and in turn borrowed money from family/friends, is the borrowed money considered a DOB?
- When I filed my taxes, they only gave you 10% of what your damages are. I get less money back this year even with the astronomical losses. I got \$4k off my annual income, that is crazy. I was dependent on income taxes to fix my house; can you give me an example of your program of how you will subtract duplications?
- Homeowners after Katrina were offered lower interest rates, why weren't we offered that? We've only had SAH which didn't work out. There were more options after Katrina; I'm a single mother with five kids, and took two kids in. I lost both my cars, stayed in shelters until Oct. 5<sup>th</sup>; I had to use FEMA funding to put a down payment on a car; Just like how after Katrina people had to use FEMA funding for other things.

#### **9. Questions/comments about infrastructure/economic development program:**

- What about mitigation? I live in Broussard – we need funding to prevent this again, or I will have to live there and get flooded again and again?
- There should be appropriate drainage and lift stations put in place

- I'm a small business owner, will economic development assistance be dependent on my credit score?
- I think the idea of global match for infrastructure is a great idea, but while we are working through Public Worksheets at this point. We need to know what HUD criteria we need to be gathering. Do it now, give us a head's up now; we could go to GOHSEP and have the Public Worksheets and the benefits; it would be much more simple – one application; since PWs are site specific – the benefits could be site specific.
- So if the purpose of the plan is to leverage the fact that you don't have enough money – at least for Ouachita Parish – to have some opportunity to apply for local priorities for infrastructure; we don't just want general infrastructure – we know \$91M for flood control and drainage – we know that the next time this happens it will drastically reduce all levels of damage; if we have the infrastructure – we can protect the housing – but if we don't – the housing will just flood again the same flood event; the way this money is being spent currently.

#### **10. Questions/comments about Shelter at Home:**

- SAH contractors were not very good – are you going to use the same contractors for this program?
- SAH contractors did a piss poor job in my house, they put makeshift sinks in, and they didn't do mold remediation or anything.
- SAH told me that I was to receive several items – a microwave, refrigerator – and I didn't receive them; and they left a pamphlet; so all this was deceitful; FEMA has denied me for the third time to repair my home; I'm disabled and so is my husband.
- What about contractor rules – will they be different than SAH – there were huge quality control issues – we recommend that you use more quality smaller contractors; we can handle 20-30 sub-contractors, but not hundreds.

#### **11. Questions/comments about environmental review**

- What about reimbursements and environmental reviews – will these impact reimbursements and timeline for project completion if we apply for the program.
- So you are trying to waive the environmental?
- Figure out a way to do it globally – many cities are equipped to do this – we know where the flooded areas are – do them by larger areas; pay the cities to do the ERRs, or make a deal with them to facilitate it – where you have cities in place; or use RPCs for parish areas; rather than site-by-site do larger scale;

#### **12. FEMA-related questions/comments:**

- Do you qualify if you were denied by FEMA?
- If someone got denied twice by FEMA, what does that mean for this program?

- If someone was denied for proof of ownership by FEMA and still hasn't resolved the issue, will this be a barrier for them to get assistance with your program and how long will they have to prove ownership?
- What if displaced people didn't apply and need assistance – is that too late?
- Will all categories of FEMA PA be available for match?
- I had a mobile home, tree went straight through it and destroyed everything; 2<sup>nd</sup> time the FEMA rep came out, the lady couldn't go in to view the damaged portion; I'm going through a seriously bad process and a don't understand it – I'm still working with FEMA to appeal.
- Regarding the proposed budgeted amount of \$105,000,000 for FEMA Public Assistance, Nonfederal Share Match. This is of primary interest to the 11 PA applicants in Lincoln Parish that will assist many of the applicants that have been struggling to come up with the matching dollars. I feel that a global match for all PA applicants will work the best with the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) being the channel of funding. Having the Louisiana Public Assistance (LAPA) system already in place and having each applicant documentation uploaded should reduce the repetitive process of paperwork and keep from re-inventing the wheel.

### **13. Contractor/RFP related questions:**

- Has OCD developed a description of the scope of work, costs of materials, etc.?
- How many DBEs will be prioritized? What is the mechanism of selection of DBEs?
- As a local economic development agency – how can we track how many local DBEs are being hired?
- Can DBEs be partners?
- What assistance is being given to help DBEs scale up to respond to this RFP?
- How many dollars are allocated to different parts of town?
- When will the RFP be awarded?
- How will the program prioritize local contractors vs. out of state contractors?
- If we want to put in to be the big contractor – how do we do that?

### **14. Miscellaneous**

- About buyouts – for smaller more rural parishes – like Washington Parish – those parishes must maintain those properties and I don't think the smaller parishes can pay to mow them and maintain those properties.
- We work with Catholic Charities and have a lot of folks who had wind and rain driven damage – will these folks be eligible? A lot were in mobile homes and didn't have insurance.
- Would you be eligible for this program if you maintained flood insurance through the March disaster but not the august disaster?
- March of last year is almost a year out; my daughter has special needs and has disabilities – she needs help – she couldn't stay in a hotel room due to equipment and special needs