



Public Meeting Agenda

AGENDA

9:30-11:00am

- I. Welcome & Opening Remarks (9:30-9:40am)
- II. Presentation of Action Plan (9:40-10:00am)
- III. Comments & Questions (10:00-11:00am)



**Public Meeting Presentation of
2016 Severe Storms and
Flooding CDBG-DR Action
Plan**

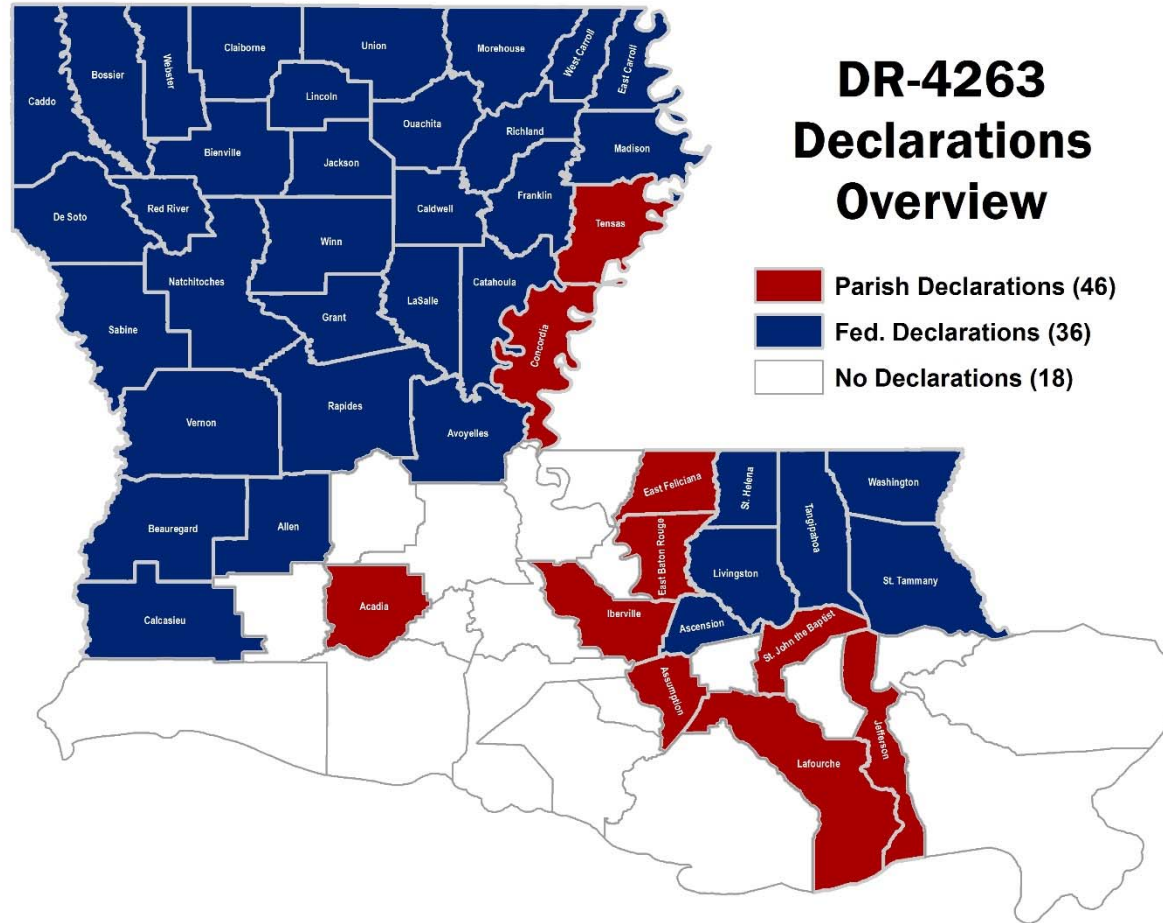


Goals and Objectives

- Provide an overview of the timeline for receipt of recovery funding from HUD
- Provide understanding of the Community Development Block Grant –Disaster Recovery (CDBG-DR) funding requirements
- Provide overview of the state's proposed recovery programs
- Offer the opportunity for comments, questions, and feedback

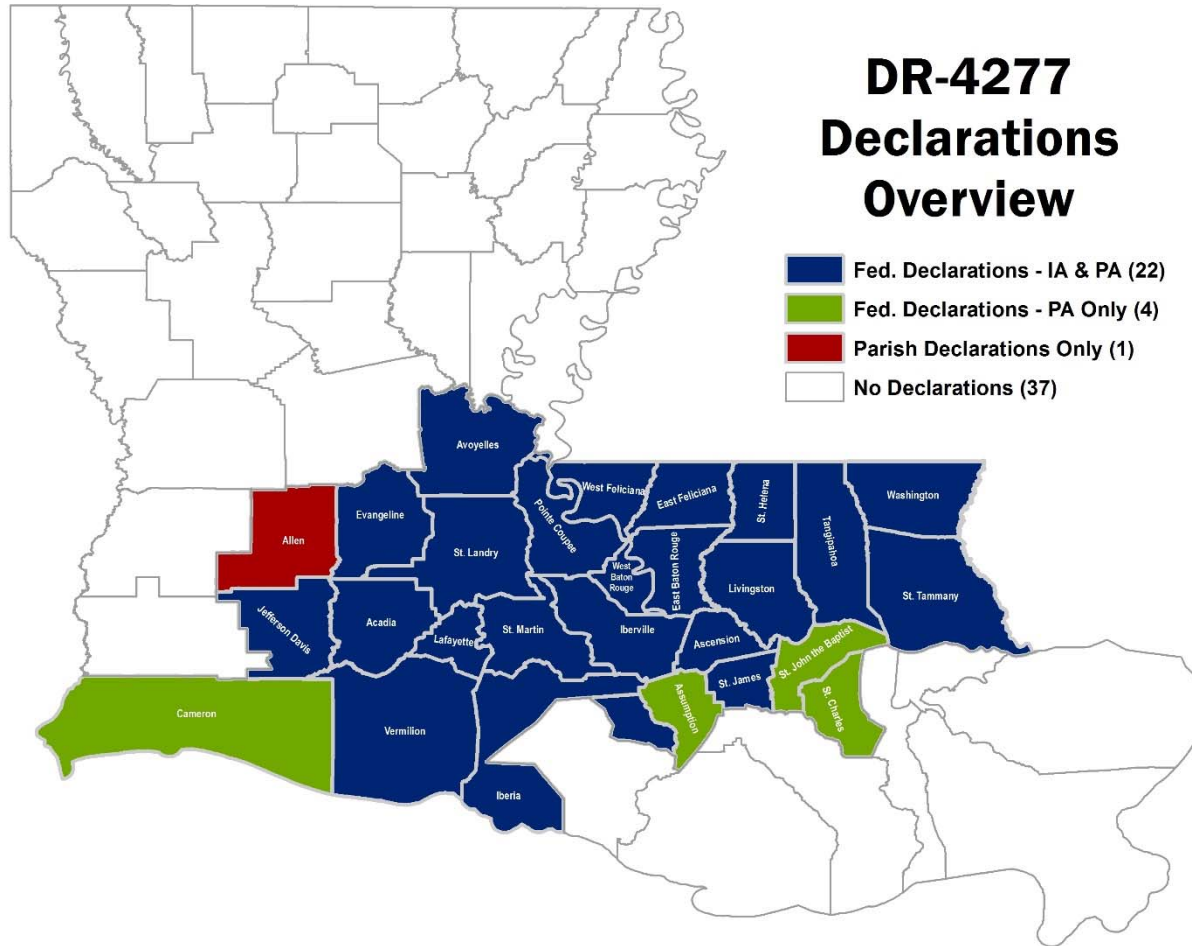


Impacted Parishes – March Floods



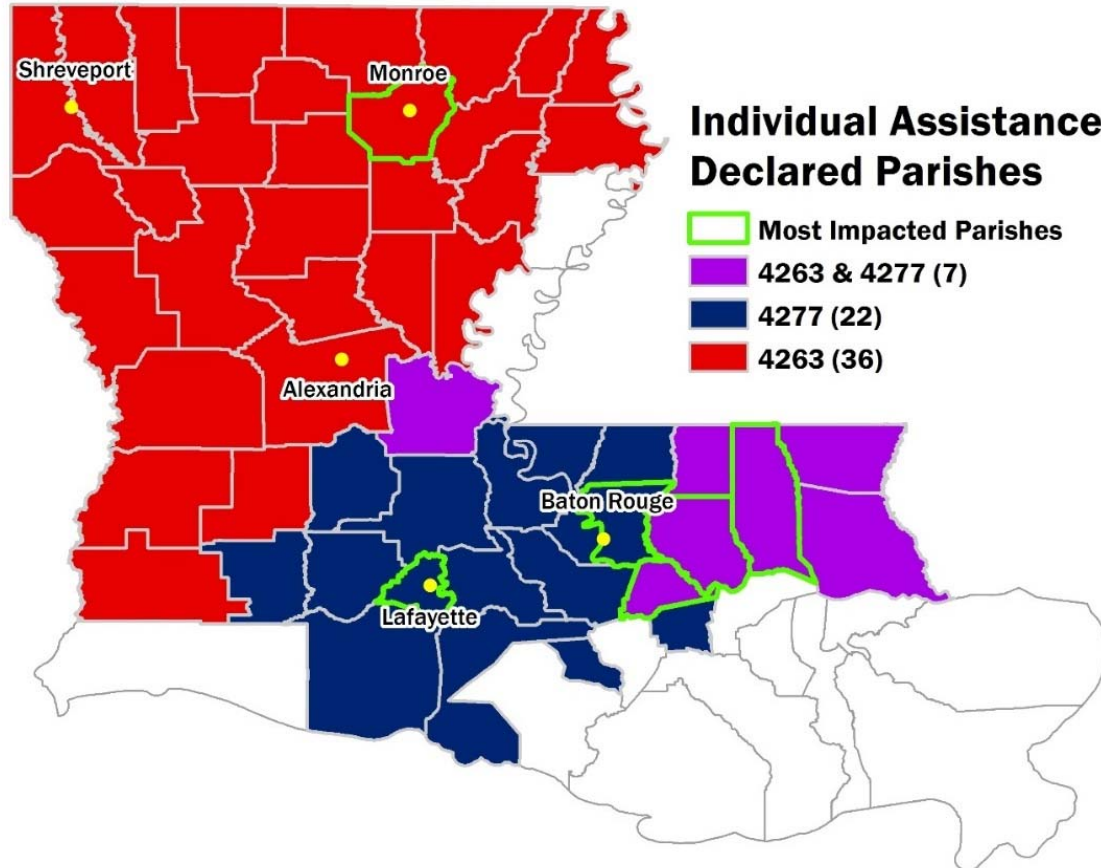


Impacted Parishes – August Floods





HUD-Identified Most Impacted and Distressed



1. Ascension
2. East Baton Rouge
3. Lafayette
4. Livingston
5. Ouachita
6. Tangipahoa



HUD Requirements – Geography

Why are six parishes the priority for this allocation of funding?

HUD identified “most impacted and distressed” areas in the appropriation where 80% of funds must be spent, with housing as the primary focus.



HUD Requirements – Geography

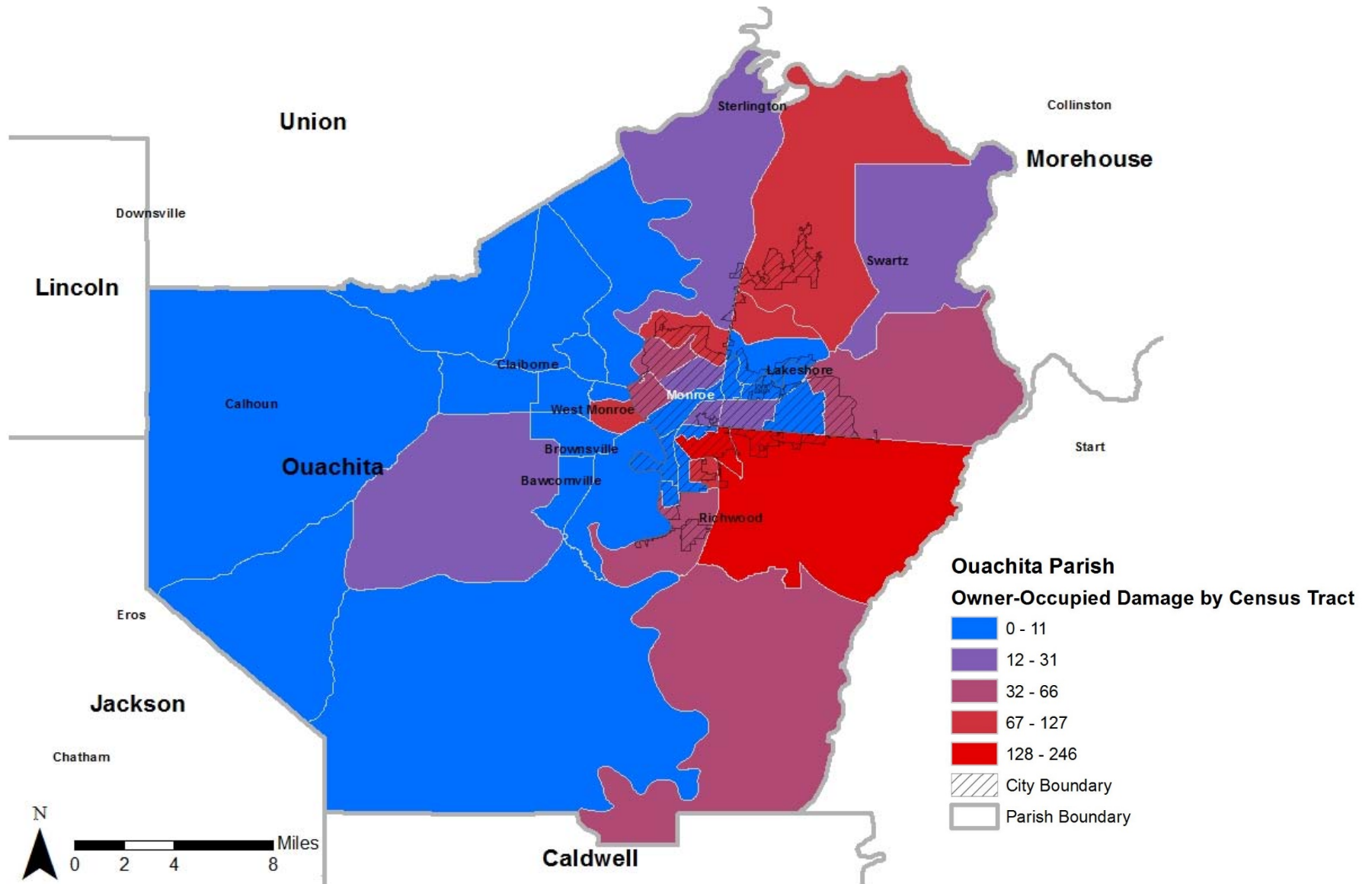
Most Impacted and Distressed

How does HUD determine most impacted and distressed areas?

HUD uses damage data based primarily on FEMA Individual Assistance and Public Assistance records, which indicates the number of households and applicants applying for assistance, and the level of damage to infrastructure, such as roads, bridges, public buildings and utilities.

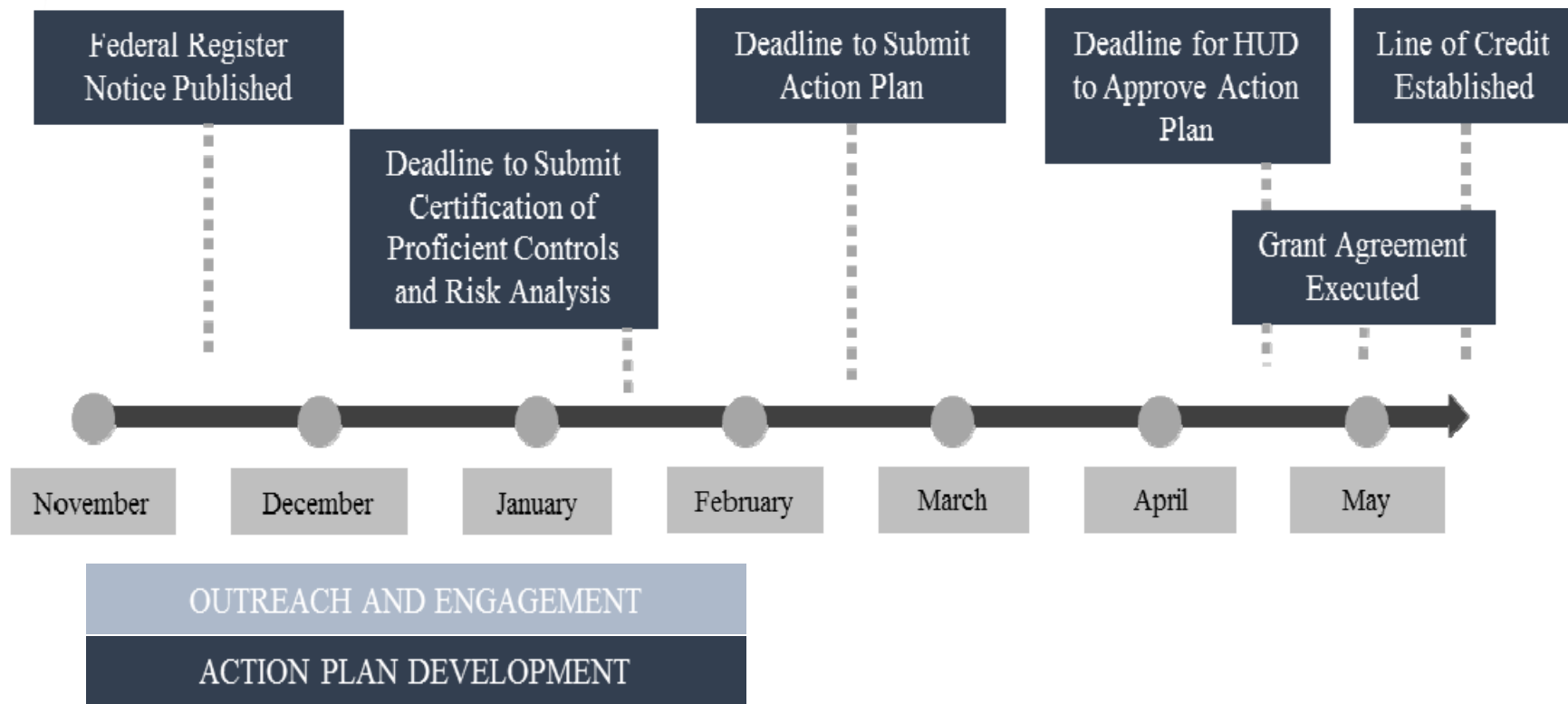


Ouachita Parish – Owner-Occupied Major/Severe Damage



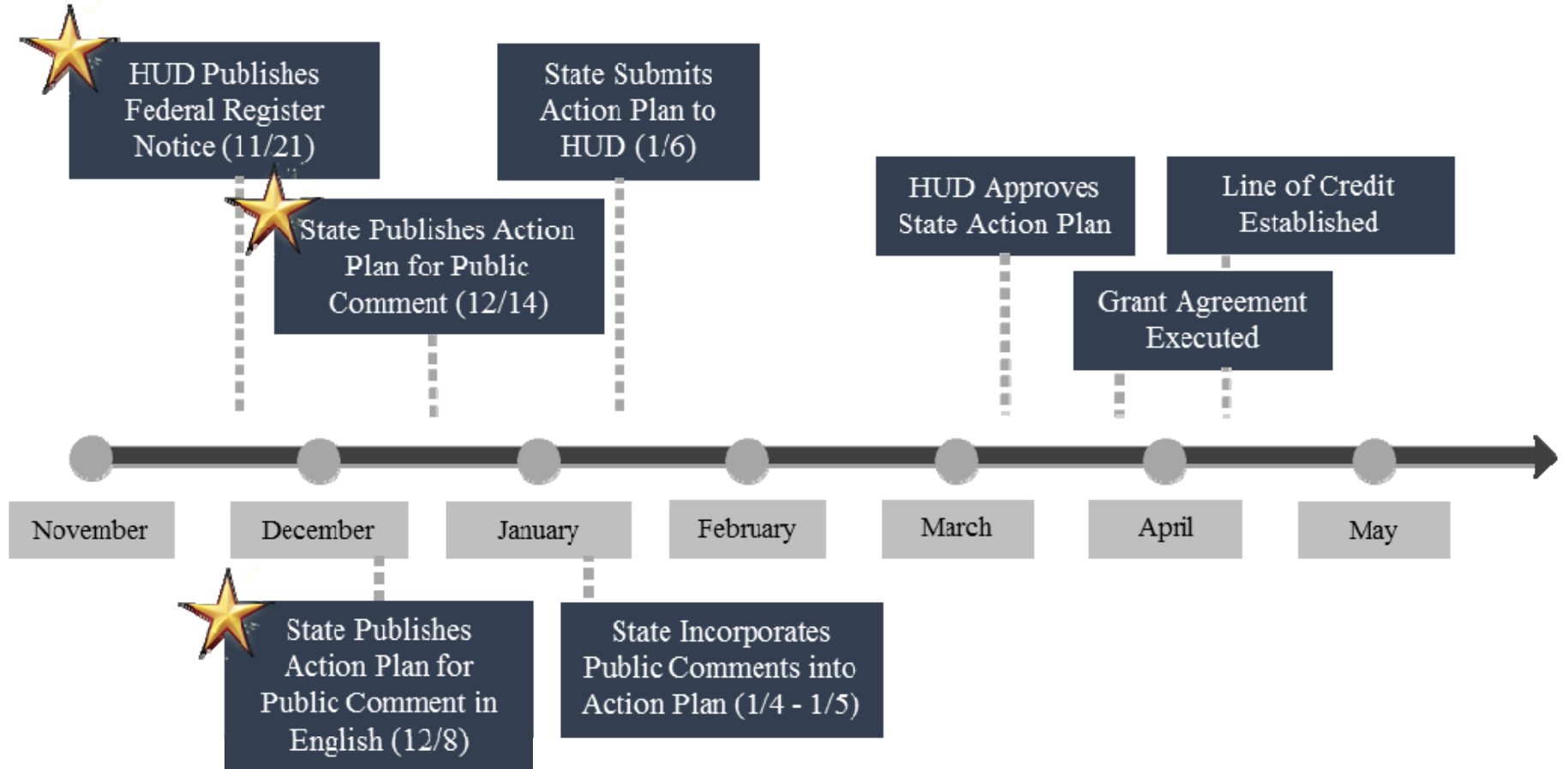


HUD Federal Register Notice Timeline





OCD-DRU Timeline





Program Allocations

Restore Louisiana Homeowner Programs (92%)	\$405,800,000
Restore Louisiana Rental Housing Programs (5%)	\$20,000,000
Restore Louisiana Economic Revitalization Programs (3%)	\$12,000,000
Total Initial Appropriation	\$437,800,000

All allocation totals are inclusive of Program Delivery and Administration costs



Total Resources Requested

Program Area	2016 Severe Storms and Flooding First Appropriation	Total Congressional Request	Approximate Unmet Need Gap
Homeowner Rehabilitation and Reconstruction	\$405,800,000	\$2,667,800,000	\$2,262,000,000
Rental Housing	\$20,000,000	\$180,000,000	\$160,000,000
Interim Mortgage Assistance	\$0	\$40,000,000	\$40,000,000
Business and Agriculture *	\$12,000,000	\$120,000,000	\$108,000,000
FEMA Public Assistance Nonfederal Share Match	\$0	\$130,000,000	\$130,000,000
Resilient Infrastructure	\$0	\$600,000,000	\$600,000,000
Totals	\$437,800,000	\$3,737,800,000	\$3,300,000,000

All totals are inclusive of program delivery and administration costs

*Total estimated damages, based upon limited data from NFIP and SBA



Restore Louisiana Homeowner Programs

Total Allocation: \$405.8 million

Three Solutions:

- **Track 1:** Restore Louisiana Rehabilitation and Reconstruction Program: **Program Managed**
- **Track 2:** Restore Louisiana Rehabilitation and Reconstruction Program: **Homeowner Contracted**
- **Track 3:** Restore Louisiana **Reimbursement Program**



Restore Louisiana Homeowner Programs

Track 1: Program Managed

- State manages and completes the rehabilitation or reconstruction of damaged homes on behalf of homeowners
- Homeowners do not select their own contractors and do not enter into a contract with the construction contractor



Restore Louisiana Homeowner Programs

Track 2: Homeowner Contracted

- Applicants choose to manage their own rehabilitation or reconstruction process. They select their own homebuilding contractors and enter into contracts directly with homebuilding contractors to rebuild
- Applicants will also enter into grant agreements with the state in order to receive funding from the program to pay for their eligible rehabilitation or reconstruction expenses
- Applicant is responsible for completion of repairs



Restore Louisiana Homeowner Programs

Track 3: Homeowner Reimbursement

- If a homeowner has fully or partially completed construction of their home before they applied to the program, they may be reimbursed for eligible expenses incurred prior to application and within one year of the storm event, less any duplication of benefits



Restore Louisiana Homeowner Program

Prioritization Factors

Due to limited funding available in the initial allocation, the state will prioritize homeowners in the first phase of the program that meet the following criteria:

- The home experienced Major/Severe damages (per HUD's definition);
- 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); and
- The household did not have flood insurance at the time of the flood.



Ouachita Parish Damage Data

The below values represent the estimates of potential prioritized applicants for Ouachita Parish

	Owner-Occupied Homes with FEMA Verified Loss				Owner-Occupied Homes with FEMA Verified Loss, Low and Moderate Income, No SFHA, No Flood Insurance	
	Total with major/severe damages	Total with major/severe damages, no Flood Insurance	Total with major/severe damages, No Flood Insurance, outside SFHA	Total with major/severe damages, No Flood Insurance, outside SFHA, LMI	Elderly (Over 62)	Access and Functional Needs
Ouachita	1,680	1,032	579	303	123	6
Statewide	57,345	36,326	19,183	9,677	3,611	409



Low and Moderate Income

What is an LMI household?

Households whose total annual gross income does not exceed 80% of Area Median Income (AMI), adjusted for family size. This number also varies by parish and/or Metropolitan Statistical Area (MSA), depending on the actual median income of a parish or MSA.



Low to Moderate Income – Ouachita Parish

OUACHITA PARISH HOUSEHOLD INCOME LIMITS REFERENCE (effective for FY2016)

Category	Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low (30%)	11,880	16,020	20,160	24,300	28,100	30,200	32,250	34,350
Very Low (50%)	18,200	20,800	23,400	26,000	28,100	30,200	32,250	34,350
Low/Moderate (80%)	29,150	33,300	37,450	41,600	44,950	48,300	51,600	54,950



Restore Louisiana Rental Housing Programs

Total Allocation : \$20 million

The state is proposing three programs to address the recovery of rental housing:

- Rental Incentive Program
- In-fill Rental Development
- Multi Family Rental Gap Program



Restore Louisiana Rental Housing Programs

Rental Incentive Program

- To prevent the loss of affordable rental housing, the state will work with landlords to subsidize the difference between the Fair Market Rents and the rent a tenant can afford to pay



Restore Louisiana Rental Housing Programs

In-fill Rental Development

- The state-run program will offer eligible applicants CDBG-DR funding to restore or create affordable units in structures that contain seven or fewer housing units
- Upon approval, applicants obtain a construction loan from private lenders and once construction is complete, the state will pay down the construction loan, securing a first mortgage lien on the property



Restore Louisiana Rental Housing Programs

Multifamily Rental Gap Program

- This program will provide loans to meet the gap of funding needed to repair large rental properties (20 units or more).
- The program will target:
 - Properties in a Special Flood Hazard Area (floodplain) with the required flood insurance; or
 - Properties not located in a Special Flood Hazard Area (floodplain)



Restore Louisiana Economic Revitalization Programs

Total Allocation: \$12 million

Funding will be used for three small business support program to address a spectrum of recovery needs:

- Immediate and short-term financing;
- Long-term financing and comprehensive recovery; and
- Technical assistance resulting in a sustainable and supported business community



Restore Louisiana Economic Revitalization Programs

Small Business Loan and Grant Program

- This program will work with local community development organizations to provide low-interest loan and partial grant awards for non-construction related expenses to disaster-impacted small businesses
- The first CDBG-DR allocation will be used to prioritize assistance to businesses that:
 - 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;
 - Were directly impacted by the floods, as a documented physical or financial loss;
 - Provide essential goods or services necessary for the immediate and long term housing and community recovery.
 - 80% of the funding will fund businesses located in one of the most impacted and distressed areas. The balance will be available for impacted businesses in the other parishes.



Restore Louisiana Economic Revitalization Programs

Small Business Technical Assistance Program

- The program will provide business technical assistance services as part of loan underwriting and loan servicing processes
- Technical assistance activities may include development of business plans, financial management guidance, long-term recovery and sustainability plans and specialized training



Restore Louisiana Economic Revitalization Programs

Small Business Bridge Loan Program

- The program allows businesses to obtain short-term financing from banks
- The state provides a guarantee for those loans so businesses can obtain immediate capital while they await flood insurance, SBA assistance or other longer-term recovery assistance
- The program priorities will be similar to the priorities of the Small Business Loan and Grant Program



Comments

Deadline for the state to receive public comments on the Action Plan is **January 3, 2017, at 5:00pm.**

Comments on the state's Action Plan can be submitted via the following ways:

- Fill out a comment card and provide your comments verbally this evening
- Fill out a comment and leave it with an OCD-DRU staff member

Phone: 225-219-9600 or (toll free) 1-800-354-9458

Fax: 225-219-9605

Mail: State of Louisiana Office of Community Development –
Disaster Recovery Unit
Attn: Janice Lovett

P.O. Box 94095, Baton Rouge, LA 70804-9095

Email: ocd@la.gov

Online: <http://www.doa.la.gov/Pages/ocd-dru/Index.aspx>



Further Information

For further information regarding 2016 Flood Recovery Programs please visit:

OCD-DRU <http://www.doa.la.gov/Pages/ocd-dru/Index.aspx>

Restore Louisiana Task Force <http://restore.la.gov/>