

# Office of Community Development

## Disaster Recovery Unit

State of Louisiana

Division of Administration

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## Glossary of Terms

### Federal Agency Terms

**HUD:** The Department of Housing and Urban Development was established in 1965 by the Department of Housing and Urban Development Act. HUD is the principal federal agency responsible for programs concerned with the nation's housing needs, fair housing opportunities, and improvement and development of the nation's communities. HUD provides the main source of funding for Louisiana's recovery from hurricanes Katrina, Rita, Gustav, Ike and Isaac; and the March and August flooding events. Common HUD terms are as follows:

- **CDBG-DR**  
**Community Development Block Grant-Disaster Recovery** assistance is the term for the HUD funding stream that is allocated to eligible disaster recovery entities via congressional appropriations. HUD provides flexible CDBG-DR grants to cities, counties and states to help them recover from presidentially declared disasters, especially in low-income areas. This funding provides crucial seed money to begin the recovery process and rebuild in disaster-affected areas. Since CDBG-DR assistance funds a broad range of recovery activities, such as housing, infrastructure and economic development, HUD can help communities and neighborhoods that may not otherwise recover because of limited resources.
- **FR**  
The **Federal Register** is the official journal of the federal government of the United States that contains government agency rules, proposed rules and public notices. It is published daily, except on federal holidays. The final rules published in the *Federal Register* are ultimately reorganized by topic or subject matter and codified in the *Code of Federal Regulations*, which is updated annually.
- **CFR**  
The **Code of Federal Regulations** is the annual collection of general and permanent rules and regulations (sometimes called administrative law) that were published in the *Federal Register* by executive departments and agencies of the federal government. The CFR is divided into 50 titles that represent broad areas subject to federal regulation.
- **FRN**  
For each congressional appropriation, HUD publishes a **Federal Register Notice**, outlining the rules and regulations for the CDBG-DR funding.

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- **Action Plan**

After HUD publishes the Federal Register Notice for a congressional appropriation, the grantee (eligible government) must develop and submit an **Action Plan** describing the needs, strategies and projected uses of the CDBG-DR funds. HUD must approve the Action Plan before funds are released.
- **Action Plan Amendment**

As the grantee continues to finalize its long-term recovery goals, or as its needs change through the recovery process, the grantee must submit an **Action Plan Amendment** to HUD that updates its needs assessment; modifies or creates new activities; or re-programs funds, as necessary. There are two types of Action Plan Amendments, Substantial and Non Substantial, as follows:

  - **Substantial APA (Action Plan Amendment):** At a minimum, the following modifications will constitute a substantial amendment: a change in program benefit or eligibility criteria; the allocation or re-allocation of more than \$1 million; or the addition or deletion of an activity. Prior to submission of a substantial amendment, the grantee is encouraged to work with its HUD representative to ensure the proposed change is consistent with the FRN, and all applicable regulations and federal law. Substantial amendments will require a public comment period as dictated in the CFR (varies for each allocation).
  - **Non-Substantial APA (Action Plan Amendment):** Action Plans amended to reflect changes, updates or revisions to original projections are considered non-substantial. For these amendments, the grantee must notify HUD, but is not required to undertake public comment. HUD must be notified at least five days before the amendment becomes effective. HUD will acknowledge receipt of the notification of non-substantial amendments via email within five business days.
- **DRGR System**

The **Disaster Recovery Grant Reporting System** is an online system that gathers, packages and provides access to a central database containing a wide variety of information about grantees and their projects. Using a secure ID and password, users can access the DRGR System via a web browser. The DRGR System allows the reporting of integrated information, in other words, data that can be aggregated and analyzed in a number of ways that is convenient to HUD management. This allows for the generation of reports that provide an accurate and comprehensive picture of the appropriation when HUD reports to Congress. The DRGR System also provides a data archive of historical information on program performance.
- **HOME Program Rent Limits**

HOME-assisted rental housing must comply with certain rent limitations. HOME rent limits are published each year by HUD.
- **FMR**

The **Fair Market Rent** is the amount of money a property would rent or lease for if it was available at this time.

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- **OCAF**

The **Operating Cost Adjustment Factor (OCAF)** rent increases are based on the Operating Cost Adjustment Factors released by HUD annually in the Federal Register. Guidance for OCAF Adjustment requests can be found in the Section 8 Renewal Policy.

**FEMA:** *The Federal Emergency Management Agency is an agency of the United States Department of Homeland Security, initially created by Presidential Reorganization Plan No. 3 of 1978 and implemented by two Executive Orders on April 1, 1979. The agency's primary purpose is to coordinate the response to a disaster that has occurred in the United States and that overwhelms the resources of local and state authorities. The governor of the state in which the disaster occurs must declare a state of emergency and formally request from the president that FEMA and the federal government respond to the disaster. Common FEMA terms are as follows:*

- **Major Disaster Declaration**

The President can declare a **Major Disaster Declaration** for any natural event, including any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought, or, regardless of cause, fire, flood, or explosion, that the President believes has caused damage of such severity that it is beyond the combined capabilities of state and local governments to respond. A major disaster declaration provides a wide range of federal assistance programs for individuals and public infrastructure, including funds for both emergency and permanent work.

Louisiana's major disaster declarations for the March and August flooding events are as follows:

Severe Flooding (Disaster 4277) declared on August 14, 2016

Severe Flooding (Disaster 4263) declared on March 13, 2016

- **FEMA PA**

The President can make **Federal Emergency Management Agency Public Assistance** available to local, state and tribal governments, and certain types of private nonprofit organizations to remove debris, provide emergency protective measures, and restore equipment, buildings and other infrastructure damaged by the disaster. This is done on a cost-sharing basis.

- **FEMA IA**

**Federal Emergency Management Agency Individual Assistance** programs provide financial or direct assistance to support the recovery of disaster survivors who have uninsured or underinsured necessary expenses and serious needs. This may include assistance for temporary housing and housing repairs, critical disaster related expenses, and the replacement of essential personal property. This assistance is not intended to restore your damaged property to its pre-disaster condition. Through its IA programs, FEMA may also provide funding to the state or tribal government to support programs that address crisis counseling, disaster case management, disaster legal services and disaster unemployment assistance.

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- **FVL**  
A **FEMA Verified Loss** occurs when FEMA completes a home inspection and the total damages assessed are greater than \$0. Currently, there are around 112,000 homeowners and renters from both the March and August storms that have FVL.
- **FEMA Damage Assessment**
  - **Major-Low:** \$8,000 to \$14,999 of FEMA-inspected real property damage and/or 1 - 4 feet of flooding on first floor.
  - **Major-High:** \$15,000 to \$28,800 of FEMA-inspected real property damage and/or 4 - 6 feet of flooding on first floor.
  - **Severe:** More than \$28,800 of FEMA-inspected real property damage, or determined destroyed, and/or 6 or more feet of flooding on first floor.
- **TSA**  
The **Transitional Shelter Assistance (TSA)** Program provides short-term lodging assistance for evacuees who are not able to return home for an extended or indeterminate period of time following a disaster.

## State Agency Terms

- **OCD-DRU**  
The **Office of Community Development, Disaster Recovery** falls within the Division of Administration and is dedicated to helping Louisiana's citizens recover from hurricanes Katrina, Rita, Gustav, Ike, Isaac and the severe storms and floods of 2016.
- **LHC**  
The **Louisiana Housing Corporation** was created by Act 408 of the 2011 Louisiana Legislative Session. LHC administers federal and state funds through programs designed to advance the development of energy efficient and affordable housing for low- and moderate- income families.
- **RFP**  
A **Request for Proposal** is a publicized document that solicits business proposals from potential providers, through a bidding process by an agency interested in the procurement of a commodity, service or asset. It is the process through which the state of Louisiana is able to solicit and review multiple responses, or proposals, from qualified bidders to carry out work on behalf of the state. Respondents are ranked and scored based on their responses to questions and criteria clearly outlined in the RFP. For-profit businesses and non-profit organizations may respond to RFPs.
- **QA/QC**  
**Quality Assurance** and **Quality Control** can lead to clearer communication, a better understanding of roles and responsibilities by all parties involved, compliance with contractual requirements and a better quality project.

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- **Quality Assurance** services are used evaluate how likely it is that a contractor is achieving specified contractual conditions.
- **Quality Control** services are used by contractors to ensure their work achieves the state's specifications, something which they are contractually required to do. It includes activities like reviewing files for compliance with program guidelines and third party inspections of completed housing.

## Income Level Terms

- **Very Low:** Households whose total annual gross income is up to 30 percent of the area median family income, as determined by HUD, adjusted for family size.
- **Low:** Households whose total annual gross income is between 31-50 percent of the area median family income, as determined by HUD, adjusted for family size.
- **Moderate:** Households whose total annual gross income is between 51-80 percent of the area median family income, as determined by HUD, adjusted for family size.
- **Low to Moderate Income (LMI):** Households whose total annual gross income does not exceed 80 percent of Area Median Income (AMI), adjusted for family size.
- **Area Median Income (AMI):** This number varies by parish and/or Metropolitan Statistical Area (MSA), depending on the actual median income of a parish or MSA.

## Other Terms

- **NFIP**  
The **National Flood Insurance Program** is managed by FEMA and has three components: provide flood insurance; improve floodplain management; and develop maps of flood hazard zones.
- **SFHA**  
Special Flood Hazard Area is the land area covered by the floodwaters of the base flood on NFIP maps. The SFHA is the area where the NFIP's floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies.
- **Elderly**  
A FEMA applicant who is more than 62 years old. This data does not include all households that have a member of the household that is elderly, it just captures those applicants where the person completing the application as head of household is elderly.
- **Access or Functional Need**  
Individuals who may have physical, sensory, mental health, and cognitive and/or intellectual disabilities affecting their ability to function independently (without assistance). Also may include women in the late stages of pregnancy, seniors, and people whose body mass requires special equipment.