

Overview of Substantial Amendment No. 3 to Action Plan **LA Office of Community Development**

2021 FEDERALLY DECLARED DISASTERS

June 15, 2023





866.735.2001



Comments or Questions?

- There will be a Question and Answer session at the end of the presentation
- If you have questions or comments, please use the "Raise Hand" function on Zoom and we will unmute you to speak
- Public comments, including chats submitted, will be recorded and become part of the official record
- If we do not answer your question before the meeting ends, we will send you a follow up email response



OVERVIEW



Action Plan Substantial Amendment No. 3

Action Plan Substantial Amendment No. 3 establishes new programs, revises existing program budgets and narratives, and updates language throughout regarding the additional \$831.5 million allocation for Hurricane Ida and the May 2021 Severe Storms as part of the Continuing Appropriations Act, 2023 (Pub. L. 117-180).

These changes are in reference to the Master Action Plan, Substantial Action Plan Amendment No. 1 and Substantial Action Plan Amendment No. 2 previously submitted by the state and approved by HUD.



State of Louisiana's Allocations for 2020 and 2021 Federally Declared Disasters

Louisiana has been allocated more than \$3 billion to support long-term recovery needs, including over \$1 billion for Hurricanes Laura and Delta, and more than \$2 billion for Hurricane Ida and May 2021 Severe Storms.

QUALIFYING EVENT	TIME PERIOD	FUNDING ALLOCATION	
Hurricane Laura	August 22, 2020 - August 27, 2020	¢1 hillion	
Hurricane Delta	October 6, 2020 - October 10, 2020	\$1 billion	
Severe Storms, Tornadoes, and Flooding	May 17, 2021 - May 21, 2021	CO 1 billion	
Hurricane Ida	August 26, 2021 - September 3, 2021	\$2.1 billion	



State of Louisiana's Allocations for 2020 and 2021 Federally Declared Disasters

Louisiana has been allocated more than \$3.1 billion for all eligible storms

	DISASTER EVENT ALLOCATIONS	ACCESSED FUNDS DATE	AMOUNT
1	Hurricanes Laura & Delta	November 2022	\$600 M
2	Hurricane Ida & May '21 Severe Storms	Fobruary 2022	\$1.27 B
2	+ Hurricanes Laura & Delta	February 2023	+ \$ 450 M
3	Hurricane Ida & May '21 Severe Storms	APA 3 pending approval by HUD	\$831.5 M



Hurricane Ida & May 2021 Flood Impacted Parishes

25

HURRICANE IDA IA IMPACTED:

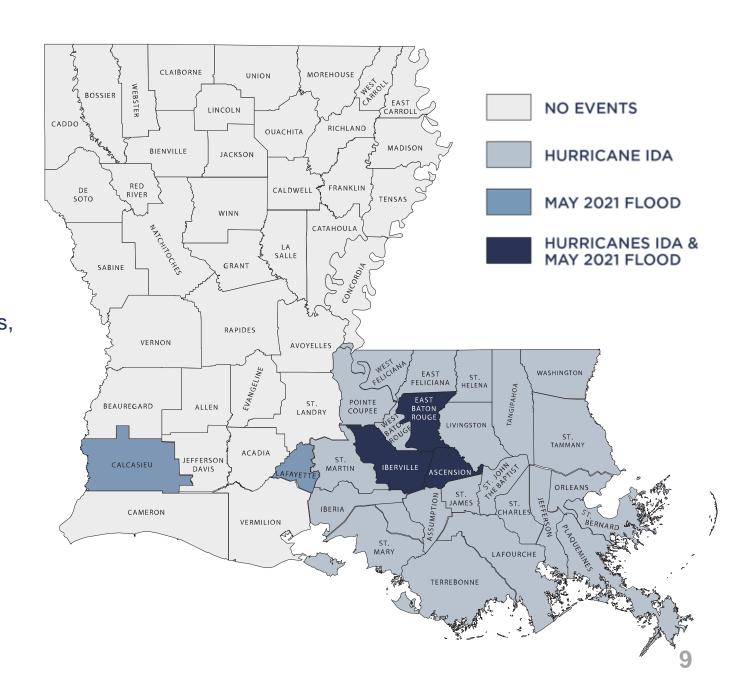
Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Martin, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, West Feliciana

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MAY 2021 FLOOD IA IMPACTED:

Calcasieu, East Baton Rouge, Iberville, Ascension, Lafayette





HUD-Identified

MOST IMPACTED AND DISTRESSED AREAS FROM HURRICANE IDA & MAY 2021 FLOODS

An additional requirement is that 80% of funding must be spent in the HUD-designated Most Impacted and Distressed (MID) areas

- Ascension
- Assumption
- Calcasieu
- East Baton Rouge
- Jefferson
- Lafourche
- Livingston
- Orleans
- Plaquemines
- St. Bernard
- St. Charles

- St. Helena
- St. James
- St. John the Baptist
- St. Mary
- St. Tammany
- Tangipahoa
- Terrebonne
- Washington
- Iberville (70764 & 70788)
- West Baton Rouge (70767)



State-Identified

MOST IMPACTED AND DISTRESSED AREAS FROM HURRICANE IDA & MAY 2021 FLOODS

In addition to the 20 areas identified as Most Impacted and Distressed (MID) by HUD from Hurricane Ida and the May 2021 Floods, the state has also identified the following parishes as MID.

- East Feliciana
- Iberia
- Iberville
- Pointe Coupee
- St. Martin
- West Feliciana
- West Baton Rouge



Restore Louisiana Programs – Ida/May, \$2.1 B

ECONOMIC DEVELOPMENT PROGRAMS Small Business Loan and \$45,695,232

Hometown
Revitalization Program
\$165M

Grant Program

INFRASTRUCTURE PROGRAMS

Nonfederal Share Match Program	\$140,788,036	
HMGP Global Match Program	\$42,095,605	
Resilient Communities Infrastructure Program	\$200M	
Local and Regional Watershed Projects and Program	\$20M	

HOUSING PROGRAMS			
Soft Second Mortgage Assistance	\$20M	Permanent Supportive Housing Program (PSHP)	\$26M
Middle-Market Loan Program (MMLP)	\$30M	FMA-SWIFT (Non-Federal Share Match)	\$3M
PRIME (Piggyback) Program	\$791,800,187	Housing Buyouts	\$100M
Rapid Rehousing Program	\$20M	Restore Louisiana Homeowner Assistance Program	\$380M
Rental Restoration and Development Program (RRDP)	\$20M	Interim Housing Program	\$5M
Flood Insurance Program	\$1M		

PROPOSED BUDGETARY CHANGES



INTERIM HOUSING ASSISTANCE

Provides interim mortgage assistance for up to 20 months, or rental assistance for up to 20 months, and/or temporary hotel assistance for up to an estimated 90 days to eligible homeowners whose households are at or below 80 percent AMI, are actively working through the Restore Louisiana Homeowner Assistance Program and are either:

- Currently incurring additional mortgage and/or rental costs when compared to the mortgage costs incurred prior to the applicable flood event, after removing duplicative assistance from other funding sources provided as support for interim housing expenses; or
- Currently housed in FEMA temporary units without a housing plan after the FEMA temporary unit deadline.

APPROVED ALLOCATION	PROPOSED ALLOCATION	TOTAL ALLOCATION FOR 2021 DISASTERS
\$3 million	\$2 million	\$5 million



PERMANENT SUPPORTIVE HOUSING PROGRAM

- Results in long-term improved outcomes for people whose disabilities would otherwise severely compromise their housing and economic security.
- Creates affordable rental housing units in a non-institutional setting linked with flexible community-based supportive services.
- Creates a program network coordinated at the state level, rather than at the provider level, systematizes access to a
 pipeline of affordable housing units, and opens up opportunities to leverage Medicaid funding and disaster recovery
 funds for long-term housing solutions.

APPROVED ALLOCATION	PROPOSED ALLOCATION	TOTAL ALLOCATION FOR 2021 DISASTERS
\$6 million	\$20 million	\$ 26 million



RAPID REHOUSING PROGRAM

- Provides rental assistance and supportive services to households displaced by Hurricanes Laura, Delta and/or Ida, and the May 2021 Severe Storms at risk of becoming homeless.
- Support services that help households to be self-sufficient including 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.

APPROVED ALLOCATION	PROPOSED ALLOCATION	TOTAL ALLOCATION FOR 2021 DISASTERS
\$10 million	\$10 million	\$20 million



RESILIENT MIXED INCOME GAP FUNDING PROGRAM (PRIME)

- Provides funding for the construction of quality, affordable multifamily rental developments.
- PRIME requires that all new units incorporate disaster resilience measures to provide better outcomes in a major storm or rain event.
- With the additional proposed resources from PRIME, the state can ensure that rental units created to address rental needs in impacted areas will also protect low-income rentals from future disasters.

APPROVED ALLOCATION	PROPOSED ALLOCATION	TOTAL ALLOCATION FOR 2021 DISASTERS
\$407,873,287	\$383,926,900	\$791,800,187



SOFT SECOND MORTGAGE PROGRAM

- Provides homeownership assistance to first time low- and moderate-income homebuyers by providing soft second mortgages and closing cost assistance to acquire site-built homes outside the Special Flood Hazard Area.
- Helps eligible renters to become homeowners in the relatively lower risk areas of storm-impacted parishes, directly serves LMI households, and assists in decreasing demand on affordable rental housing.

APPROVED ALLOCATION	PROPOSED ALLOCATION	TOTAL ALLOCATION FOR 2021 DISASTERS
\$10 million	\$10 million	\$20 million



HOMETOWN REVITALIZATION PROGRAM

- The Program Maximum Assistance was modified from \$25 million to \$70 million
- To revitalize designated commercial districts damaged by the Hurricanes Laura, Delta and/or Ida, and the May 2021 Severe Storms.
- By facilitating the return of commercial districts and businesses to profitability, jobs will be created or
 retained within the community, and residents will continue to have access to the products and services they
 need within their local community.

APPROVED ALLOCATION	PROPOSED ALLOCATION	TOTAL ALLOCATION FOR 2021 DISASTERS
\$75 million	\$90 million	\$165 million



RESILIENT COMMUNITIES INFRASTRUCTURE PROGRAM

- The Program Maximum Assistance was modified from \$25 million to \$70 million
- To address the remaining unmet needs in the areas of infrastructure in order to expand upon and improve resilient community planning.
- Program will require mitigation components to be included within the scope(s) of awarded projects in order to advance long-term resilience.

APPROVED ALLOCATION	PROPOSED ALLOCATION	TOTAL ALLOCATION FOR 2021 DISASTERS
\$50 million	\$150 million	\$200 million



PROPOSED NEW PROGRAMS



New Programs

FMA-SWIFT (NON-FEDERAL SHARE MATCH) PROGRAM

- Investments in flood hazard risk mitigation activities in the MID areas helps to address repetitive losses for disadvantaged LMI communities. These communities, when faced with repetitive loss, find it difficult to rebuild. The state will dedicate funds to offset the burden of the non-federal share match requirements faced by state and local entities and jurisdictions.
- The state will allocate funds to be used for individual flood mitigation projects that mitigate the risk of flooding to individual NFIP-insured structures that are SRL, RL, or are structures that have been deemed Substantially Damaged after August 26, 2021.

PROPOSED ALLOCATION FOR 2021 DISASTERS

\$3 million



New Programs

HOUSING BUYOUTS PROGRAM

- The state will conduct large-area buyouts of repetitive loss properties (on the block or neighborhood scale) for families within repetitive loss areas, or in areas subject to moderate or high flood risk and/or within FEMA designated floodways.
- The MIT-Buyout Program is currently oversubscribed, and the state wishes to provide additional flood mitigation from future events in these FEMA designated floodway areas in the affected parishes.
 Repetitive Loss Properties that are acquired through program buyouts will be restored to natural floodplain conditions.

PROPOSED ALLOCATION FOR 2021 DISASTERS

\$100 million



New Programs

LOCAL AND REGIONAL WATERSHED PROJECTS AND PROGRAMS

- The Louisiana Watershed Initiative serves as the state's multi-pronged approach to mitigating future flood risk
 and expanding resilient development patterns while focusing on natural boundaries. The nine watershed districts
 have created regional steering committees, representative of the demographics, parishes, and local jurisdictions
 within each watershed to ensure inclusivity, including members of protected classes, vulnerable populations,
 and underserved communities at all levels of decision making.
- The state will create a program for local and regional organizations to implement identified projects with demonstrable and quantifiable mitigation outcomes with the eligible MIDs within the state's watershed Region 8.

PROPOSED ALLOCATION FOR 2021 DISASTERS

\$20 million



CITIZEN ENGAGEMENT



Action Plan Public Comment Period – ends July 6, 2023

OPPORTUNITIES TO SUBMIT COMMENTS

- Submit comment at this public hearing
- Email to ocd@la.gov
- Mail to Disaster Recovery Unit, P.O. Box 94095, 70804-9095
 Attn: Janice Lovett; or
- Fax to the attention of Janice Lovett at 225.219.9605

A copy of the Action Plan can be requested by calling 225.219-9600. Translations available in Spanish and Vietnamese.



Restore Louisiana Homeowner Assistance Program Survey Deadline – August 1, 2023



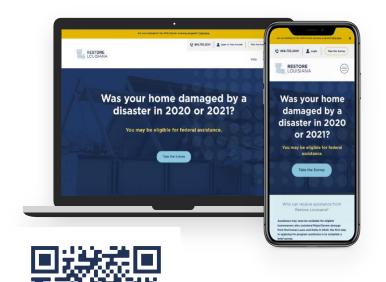


Restore Louisiana Homeowner Assistance Program Survey Deadline – August 1, 2023

BY CALLING:



AT RESTORE.LA.GOV



IN PERSON:

Mobile locations rotate to impacted areas

Schedule and locations: restore.la.gov/events



Questions? Contact us.







