

Produced by the Coastal Protection & Restoration Authority & the Shell Corporation



A POCKET GUIDE TO FUNDING RESOURCES:

Reducing Coastal Flood Risk For Homeowners + Renters + Business Owners 2020 Update



FEMA



SBA.GOV
The U.S. Small Business Administration





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A POCKET GUIDE TO FUNDING RESOURCES:
Reducing Coastal Flood Risk For Homeowners + Renters + Business Owners

I AM:



homeowner



renter



*business
owner*

I WANT TO:

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TABLE OF CONTENTS

Reducing Coastal Flood Risk.....	7
How This Guide Can Help You.....	9

1. KNOW YOUR FLOOD RISK

How is Coastal Louisiana Changing?.....	13
What is Being Done to Reduce Flood Risk?.....	14
What is My Flood Risk?.....	16
What Do Flood Levels Mean?.....	18
Future Flood Damages.....	21
How Can I Learn More About My Flood Risk?.....	22

2. KNOW YOUR RESOURCES

Overview of Resources to Reduce Flood Risk.....	26
Who Provides Mitigation Funding?.....	28
Who Administers Funding?.....	29

PREPARE FOR FUTURE STORMS

Pre-Disaster Mitigation Grant Program (PDM).....	34
Flood Mitigation Assistance Program (FMA).....	36
Community Development Block Grant (CDBG).....	38
CDBG Entitlement Communities.....	40
CDBG State Program.....	44
CDBG Indian Communities.....	46
CDBG Section 108 Loan Guarantee.....	48

GET HELP AFTER A DISASTER

Hazard Mitigation Grant Program (HMGP).....	52
Increased Cost of Compliance (ICC).....	54
Community Development Block Grant- Disaster Recovery (CDBG-DR).....	56
Home & Personal Property Loans.....	58
Business Physical Disaster Loans.....	60
Economic Injury Disaster Loans (EIDL).....	62



Photo: Tobin Fricke

REDUCING COASTAL FLOOD RISK

Louisiana citizens are very experienced in preparing for and responding to hurricanes and flooding, as well as a host of other natural disasters. Many of these events have had grave consequences for our families, communities, and for our regional economy. With ongoing land loss and sea level rise, the impacts of storms and flooding will continue to increase and pose significant challenges to the vitality and sustainability of our communities.

In many areas across the coast, residents have already been confronted with increasing flood risk to their homes, businesses, schools, and communities. In addition to actual damages suffered, many families must also bear the cost of the rising risk of future storms through increasing flood insurance premiums.

To better meet this challenge of increasing flooding and to reduce the adverse effects of disasters as much as possible, many coastal residents are working to prepare themselves to adapt to the changing coastal environment. Others might want to take action but may lack the necessary funding to do so. Fortunately, there are a variety of federal and state programs that provide financial assistance to homeowners and businesses to help prepare for, or recover from, the next storm. This guide provides resources to better understand flood risk now and in the future, and sets forth a range of resource options to better address these possible events.



Photos Top-Bottom: Dave Gately/FEMA, Ralph Simcox/FEMA, & Samir Valeja/FEMA

HOW THIS GUIDE CAN HELP YOU

1. KNOW YOUR RISK

Many coastal residents have a deep knowledge of the flooding and storm surge risks they faced growing up or living in Louisiana for many years. However, it can be hard to get a sense of how this risk might change in the future. The Coastal Protection and Restoration Authority (CPRA) is working to expand the available flood risk information in order to help coastal residents better understand their risk today, and how it might change in the future. This guide provides an overview of flood risk in coastal Louisiana over the next 50 years, as well as CPRA's online viewer that offers more detail about future flood depths for various sized flood events.

2. KNOW YOUR RESOURCES

In order to share more information about available funding sources, this document lays out the federal programs offering financial assistance in order to reduce flood risk before the next disaster strikes. In addition, we also include resources that can be utilized to speed recovery after a disaster has occurred.

This document is organized in a way that attempts to answer the following questions that homeowners, renters, or business owners might have:

1. *What federal agencies administer pre- and post-disaster aid programs?*
2. *What are the specific programs administered by each federal agency?*
3. *Who is eligible to apply for these programs?*
4. *What activities are eligible?*
5. *How can I contact the relevant agency to apply for funds?*

**STEP 1:
KNOW
YOUR
FLOOD
RISK.**



DAY
SUNT
HUR
SEA
END



Photo: LSU Coastal Sustainability Studio

HOW IS COASTAL LOUISIANA CHANGING?

Louisiana faces one of the highest land loss rates in the world, which puts our working communities, a globally rich deltaic ecosystem, and our national energy infrastructure at tremendous risk. This coastal crisis has led to the loss of 1,880 square miles of land in the last 80 years. As many residents understand from their experience living in south Louisiana, this crisis continues today. As part of coastwide planning efforts, the Coastal Protection and Restoration Authority has conducted extensive analysis that shows we face additional land loss of up to 4,100 square miles over the next 50 years if we take no further action.

If this land loss trend continues, cities and towns across the Louisiana coast will face even higher risk from flooding due to hurricanes and storm events. Homeowners, business owners, and renters face different implications from this increased risk; however, there is reason to be optimistic as there are a variety of resources available to make families, communities, and livelihoods safer.

WHAT IS BEING DONE TO REDUCE FLOOD RISK?

The magnitude of our coastal crisis requires a “multiple-lines-of-defense” approach with coordination between federal, state, and local governments, as well as informed and proactive citizens.

The Coastal Protection and Restoration Authority (CPRA) was established in 2005 after Hurricanes Katrina and Rita as the state agency with authority to chart a comprehensive coastal protection and restoration strategy in order to create a more sustainable Louisiana. Every six years CPRA releases “Louisiana’s Comprehensive Master Plan for a Sustainable Coast” (or “Coastal Master Plan”), which provides more detail about current and future land loss and the different protection and restoration strategies that can buffer our coast and better protect our communities.

Through the analysis developed for the Coastal Master Plan, we have a much better understanding of the risks we face over the next 50 years. Most importantly, the Coastal Master Plan has developed a long-term, coastwide vision for protecting and restoring the coast which can be achieved through the implementation of large-scale restoration as well as structural and nonstructural protection.

While some Coastal Master Plan recommended projects have started to receive funding or are being further developed in engineering and design, homeowners and business owners can also take steps to better understand their flood risk and seek funding to make their homes and businesses safer before the next storm.



Earthen levee construction in south Lafourche Parish.



Effective June 5, 2017



Elevated homes in Musician's Village in New Orleans, LA.

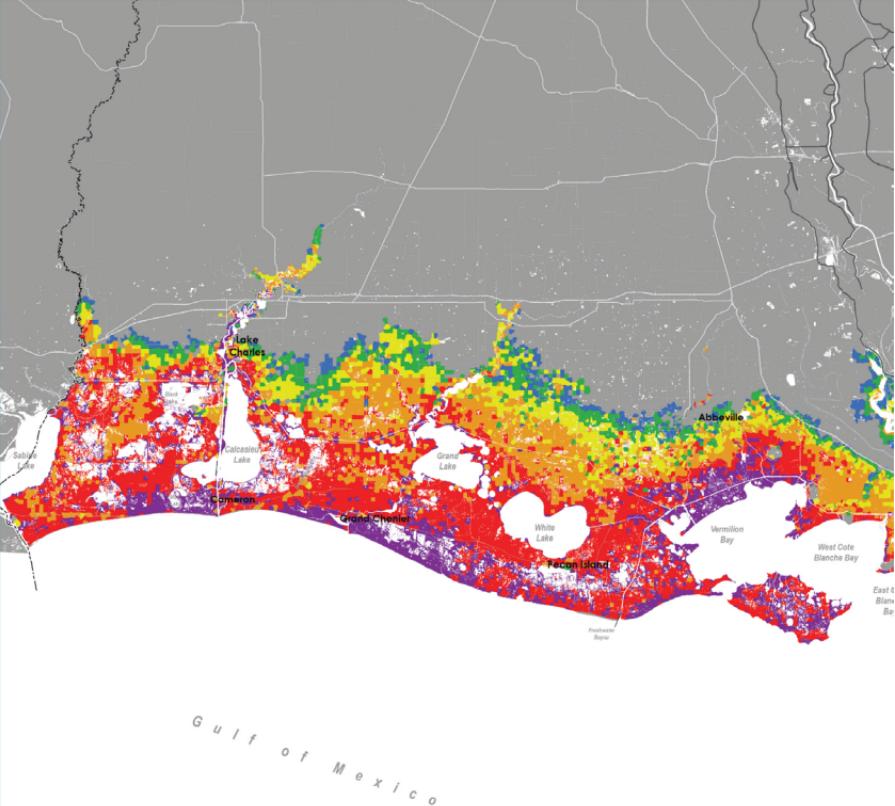
2017 Coastal Master Plan

[http://coastal.la.gov/our-plan/
2017-coastal-master-plan/](http://coastal.la.gov/our-plan/2017-coastal-master-plan/)

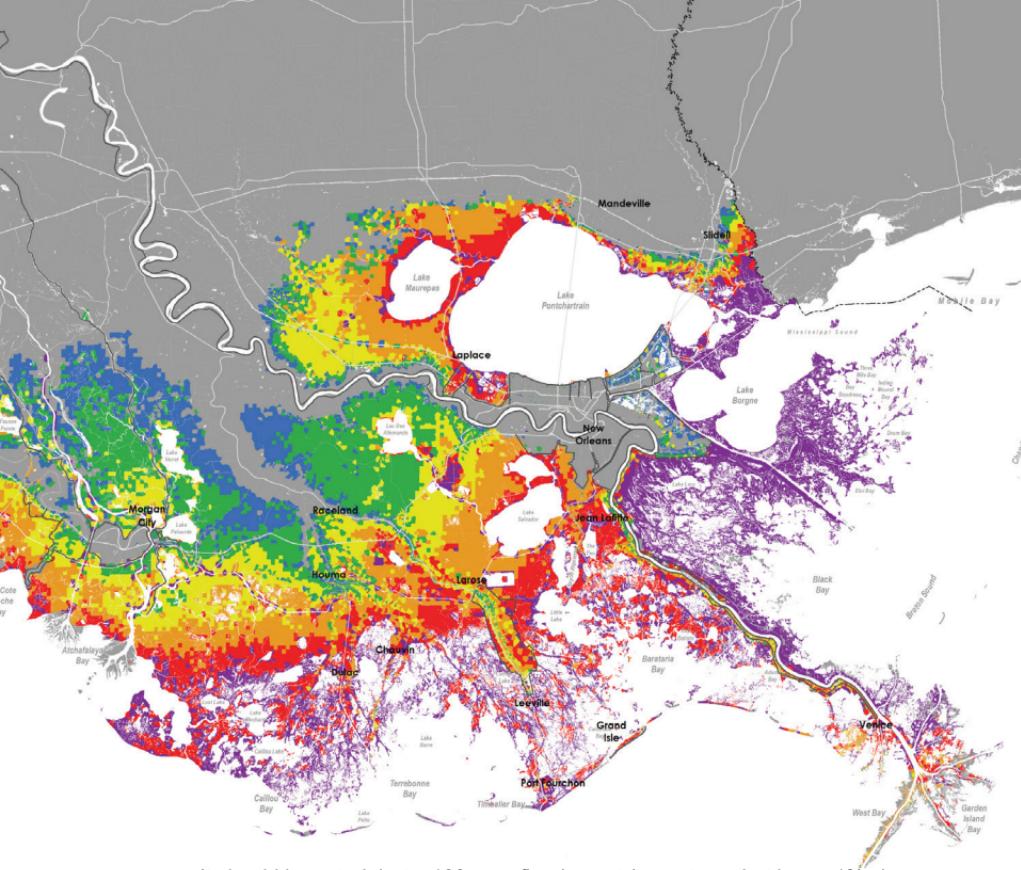


Barrier Island Restoration on Whiskey Island by CPRA.

Know Your Flood Risk



The map above represents Louisiana's future if coastal erosion and sea level rise continue. Produced by the CPRA for the 2017 Coastal Master Plan, the map shows the estimated flood depths associated with an average 100-year flood event occurring 50 years into the future. A 100-year flood event means a storm that has a 1% chance of occurring in any given year.



It should be noted that a 100-year flood event (or a storm that has a 1% chance of occurring in any given year) does not necessarily occur just once every one hundred years. Statistically speaking, it actually has a 26% chance of occurring over a 30-year home mortgage. A more frequent 50-year flood event (or a storm that has a 2% chance of occurring in any given year) has a 45% chance of occurring over the same mortgage lifespan.

45%
chance of
storm flooding

50-YEAR
FLOOD

26%
chance of
storm flooding

100-YEAR
FLOOD

6%
chance of
storm flooding

500-YEAR
FLOOD

Risk of Flooding Over 30-Year Mortgage

WHAT DO FLOOD LEVELS MEAN?

In addition to a description of the probability of occurrence, how do we know what a 50- or 100-year flood event actually means? The answer is nuanced as it depends both on the storm surge levels produced by a particular storm, as well as a particular location in relation to the storm's path. To help put these numbers into context, several past storms are described on the next page to help coastal residents better understand the flood levels they may have experienced during past storm events.

Note, the storm surge estimates cited to the right are taken from two databases: the Southern Climate Impacts Planning Program's SURGDAT (surge.succ.lsu.edu, accessed June 2014,) and the National Oceanic and Atmospheric Administration's HURDAT (www.aoml.noaa.gov/hrd/hurdat/Data_Storm.html, accessed June 2014).



Hurricane Katrina

Hurricane Katrina (2005) produced storm surge that rated as a 100-year flood event in Plaquemines, St. Bernard, and St. Tammany Parishes, while as a 50-year event in Orleans and Lafourche Parishes.



Hurricane Rita

Hurricane Rita (2005) produced storm surge that rated as a 100-year flood event in Terrebonne, St. Mary, Cameron, and Vermilion Parishes.



Hurricane Ike

Hurricane Ike (2008) was rated as a 50-year flood event in Vermilion and Cameron Parishes.

Hurricane Betsy

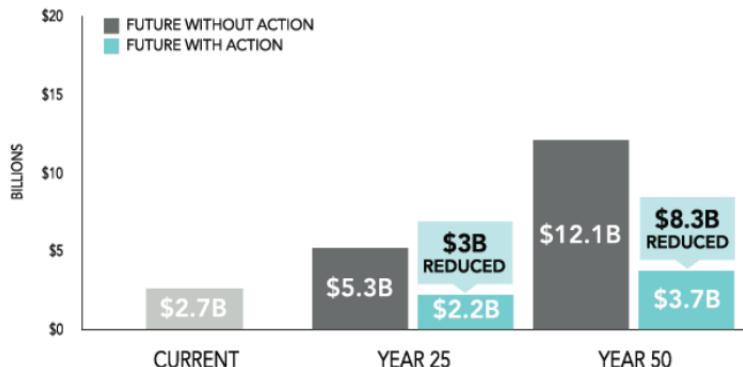
Lastly, Hurricane Betsy (1965) was considered a 100-year flood event in Orleans and St Tammany Parishes, and a 50-year event in Plaquemines Parish.



Photo: Robert Kaufmann/FEMA

EXPECTED ANNUAL DAMAGE

SCENARIO
MEDIUM



OVER THE COURSE OF 50 YEARS, THE PLAN COULD REDUCE EXPECTED ANNUAL DAMAGE BY OVER \$150B

FUTURE FLOOD DAMAGES

If we don't pursue additional protection and restoration measures, over the next 50 years flood damages will substantially increase. Future annual economic damages could increase to almost **ten times what they are today**. Depending on future conditions, the 2017 Coastal Master Plan estimates that average annual flood damages could reach \$12.1 billion dollars at Year 50. This range of damages estimates is due to the fact that we don't exactly know what the future will bring and how our environment will change given different levels of sea level rise, subsidence, storm intensity, and storm frequency, among other factors.

HOW CAN I LEARN MORE ABOUT MY FLOOD RISK?

In order to help families and communities better understand their flood risk today and how it may change over the next 50 years, CPRA has created an interactive web-based “Master Plan Data Viewer” to display land change, flood depths, economic damages, and other information.

This interactive tool uses data developed for the 2017 Coastal Master Plan and shows how risk will dramatically increase if we take no action, as well as how we can reduce flood risk by implementing various structural protection, nonstructural protection, and restoration projects. See the next page for more details about what the viewer provides, or visit on-line at:

<https://cims.coastal.louisiana.gov/masterplan/>



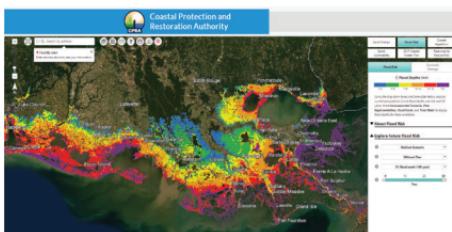
Land Change

The interactive viewer highlights areas of land loss and land gain over the next 50 years if we take no further action to protect and restore the coast. The viewer also illustrates projected land change if the 2017 Coastal Master Plan is fully implemented.



Flood Depths

Current and future flood depths are shown for a range of storms including 50-, 100-, and 500-year level flood events. Users can also click on the map to see more detailed ranges of local flood depths.



2017 Coastal Master Plan

All projects recommended by the Coastal Master Plan are highlighted and additional information is provided about project details, funding, source of funding, and implementation progress.



STEP 2: KNOW YOUR RESOURCES.



Photo: Greg Henshall/FEMA

OVERVIEW OF RESOURCES TO REDUCE FLOOD RISK

There are a range of actions that homeowners and business owners can take to reduce flood risk- from elevating homes, to floodproofing businesses, installing generators, or completing other types of building retrofits. The remainder of this guide is dedicated to describing various sources of funding for flood risk reduction projects, how the monies can be used, and what the application process entails. Additionally, local contact information is provided so readers can obtain more details if desired.

Importantly, there are two broad distinctions in the availability of grant money depending on whether the funds are requested before or after a Presidential-ly-Declared Disaster. Thus, the remainder of this booklet is divided into two sections to help residents:

1. Prepare for Future Storms
2. Get Help After a Disaster

The following pages briefly summarize the various federal agencies which offer grants or loans to reduce flood risk before or rebuild after a disaster, as well as the process a homeonwner, renter, or business owner would take to apply for these funds. The agency and grant details were sourced directly from the respective federal agency's website and links are included to provide additional information for readers to learn more.



Photo: Dave Gately/FEMA

WHO PROVIDES MITIGATION FUNDING?

Federal Agencies

FEMA

Federal Emergency Management Agency



FEMA

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

HUD

US Housing & Urban Development



HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business.

SBA

US Small Business Administration

SBA.GOV

The U.S. Small Business Administration

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace. Although SBA has grown and evolved in the years since it was established in 1953, the bottom line mission remains the same. The SBA helps Americans start, build, and grow businesses.

WHO ADMINISTERS FUNDING?

State Agencies & Local Governments

GOHSEP

Governor's Office of Homeland Security and Emergency Preparedness



To lead and support Louisiana and its Citizens in the preparation for, response to, and recovery from all emergencies and disasters.

OCD-DRU

**Office of Community Development-
Disaster Recovery Unit**



The primary goal of the Office of Community Development (OCD) is to improve the quality of life for the citizens of Louisiana. The Office consists of three sections: the Community Development Block Grant (CDBG) Program; the Local Government Assistance Program (LGAP); and the Disaster Recovery Unit (DRU). All work together to achieve this goal.

The Disaster Recovery Unit within the Division of Administration's Office of Community Development is dedicated to helping Louisiana's citizens recover from hurricanes Katrina, Rita, Gustav, Ike, and Isaac. As the state's central point for hurricane recovery, the OCD-DRU manages the most extensive rebuilding effort in American history, working closely with local, state and federal partners to ensure that Louisiana recovers safer, stronger, and smarter than before.

For More Information

FEMA website: www.fema.gov/about-agency

HUD website: www.portal.hud.gov/hudportal/HUD?src=/about/mission

SBA website: www.sba.gov/about-sba/what_we_do/mission

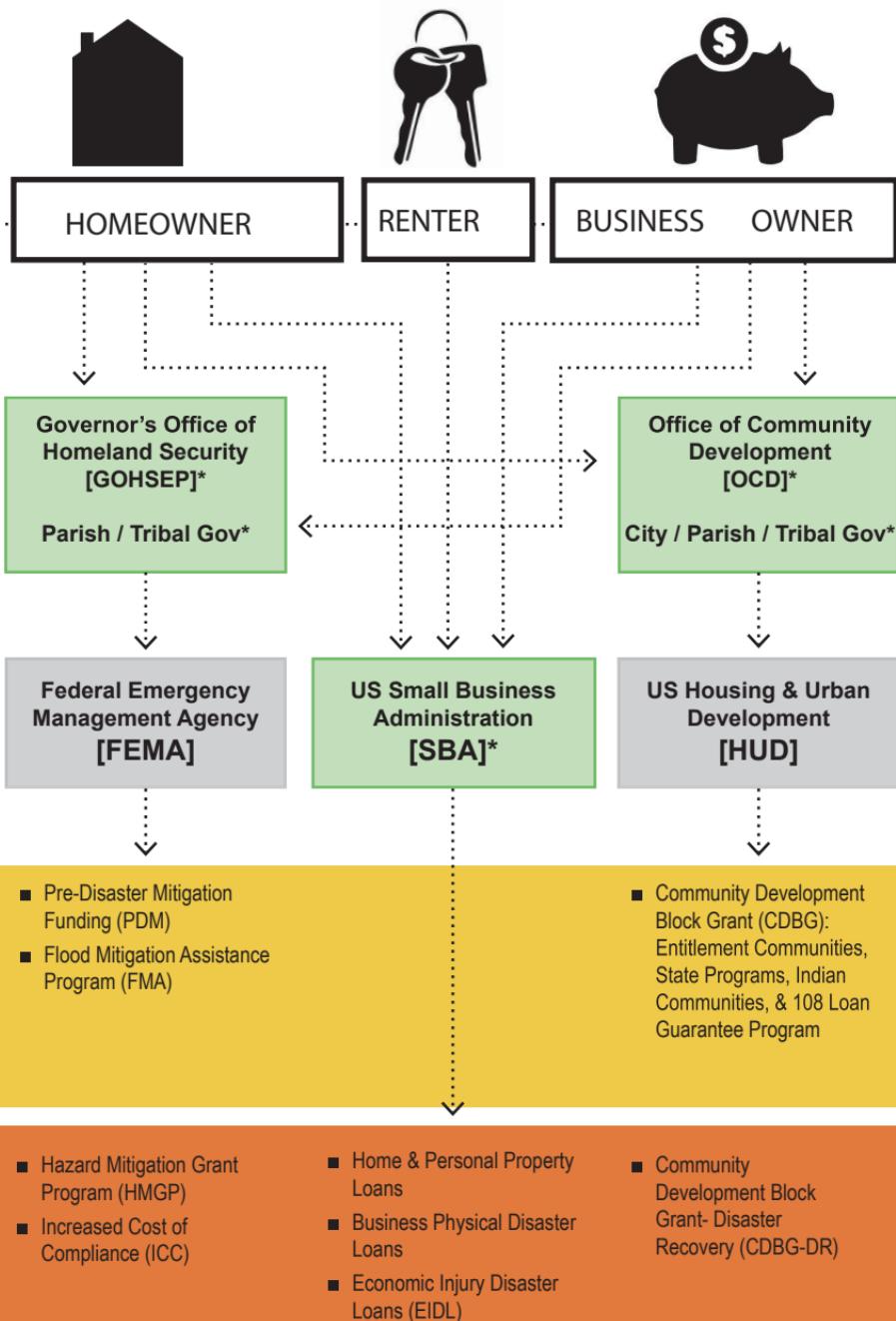
GOHSEP website: www.gohsep.la.gov/ABOUT/OVERVIEW

OCD website: www.doa.louisiana.gov/Pages/ocd/Index.aspx

I AM A:

I WANT TO:





* Interested homeowners, renters, or business owners can contact these government agencies to apply for funding.



Photo: Build Now NOLA



RESOURCES TO
**PREPARE FOR
FUTURE STORMS**

PRE-DISASTER MITIGATION GRANT PROGRAM (PDM)

Federal Emergency Management Agency

Eligible Activities

- Structure elevation
- Dry floodproofing of historic residential structures
- Dry floodproofing of non-residential structures
- Structural retrofitting of existing buildings
- Non-structural retrofitting of existing buildings
- Wind retrofit for one- and two-family residences
- Property acquisition and structure demolition/relocation
- Minor localized flood reduction projects
- Safe room construction
- Soil stabilization
- Generator and/or related equipment purchases (e.g., generator hook-ups) that are not stand-alone but part of a comprehensive project to reduce a natural hazard

Contact

Jeffrey Giering

Louisiana Governor's Office of Homeland Security & Emergency Preparedness

FEMA website: www.fema.gov/pre-disaster-mitigation-grant-program

Louisiana website: www.gohsep.la.gov/GRANTS/RECOVERY-GRANTS/Hazard-Mitigation-Assistance/PDM

Email: Jeffrey.Giering@la.gov

Telephone: (225) 267-2516



FEMA



Program Overview

The Pre-Disaster Mitigation (PDM) program provides funds on an annual basis to states, territories, federally recognized Indian tribal governments, communities, and universities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. Funded projects are intended to reduce flood risk and reliance on monetary allocations after disaster declarations. PDM grants are to be awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds.

How It Works

Individual homeowners and businesses may not apply directly to the program; however, an eligible Applicant (state, territory, commonwealth, or Indian tribe) or Sub-applicant (local government, state agency, or tribal government) may apply on their behalf. In Louisiana, citizens often can apply through the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) or their local parish government.

The federal government will provide up to 75% of funding for eligible projects, with the remaining 25% of funding provided by a non-federal source. However, small and impoverished communities (as defined in Section 203 of the Stafford Act) are eligible for a 90% federal cost share grant and a 10% non-federal cost share grant.

Who Can Apply?



homeowner



renter



business owner

FLOOD MITIGATION ASSISTANCE PROGRAM

Federal Emergency Management Agency

Eligible Activities

- Structure elevation
- Dry floodproofing of historic residential structures
- Dry floodproofing of non-residential structures
- Non-structural retrofitting of existing buildings/facilities
- Mitigation reconstruction
- Property acquisition and structure demolition/relocation
- Minor localized flood reduction projects
- Soil stabilization

Contact

Jeffrey Giering

Louisiana Governor's Office of Homeland Security & Emergency Preparedness

FEMA website: www.fema.gov/flood-mitigation-assistance-program

Louisiana website: www.gohsep.la.gov/GRANTS/RECOVERY-GRANTS/Hazard-Mitigation-Assistance

Email: Jeffrey.Giering@la.gov

Telephone: (225) 267-2516



FEMA



Program Overview

The Flood Mitigation Assistance (FMA) program provides funds on an annual basis to states, federally-recognized Indian tribal governments, and communities to implement cost-effective measures to reduce the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program (NFIP).

The goal of FMA is to reduce or eliminate claims under the NFIP through mitigation activities. The FMA program also now includes FEMA's Severe Repetitive Loss (SRL) and Repetitive Flood Claims (RFC) programs. FMA projects involving only SRL and RFC properties can receive higher federal cost shares (100% and 90% respectively).

How It Works

Individual homeowners and businesses may not apply directly to the program; however, an eligible Applicant (state, territory, commonwealth, or Indian tribe) or Sub-applicant (local government, state agency, or tribal government) may apply on their behalf. All applicants and sub-applicants must be participating in the NFIP, and must not be on probation, suspended, or withdrawn from the NFIP. In Louisiana, citizens often can apply through the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) or their local parish government.

The federal government will provide up to 75% of funding for eligible projects, and the remaining 25% of funding needs to be matched by a non-federal source. However, not more than one-half may be provided by in-kind contributions. Repetitive loss properties are eligible for a 90% Federal cost share grant, while severe repetitive loss properties are eligible for a 100% Federal cost share grant.

Who Can Apply?



homeowner



renter



business owner

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

US Department of Housing & Urban Development

Grant Program Types

- Entitlement Communities
- State Program
- Indian Communities
- Section 108 Loan Guarantee

- See the following pages for more detail on each of these grant program types. -



Program Overview

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The CDBG program provides annual grants on a formula basis to local governments and states.

CDBG funds are generally used for long-term community needs involving housing, economic development, infrastructure, and prevention of further damage to affected areas only if such use does not duplicate funding available from FEMA, the Small Business Administration, or the U. S. Army Corps of Engineers (USACE).

Proceeds from CDBG grants may be used to buy, construct, or rehabilitate public facilities such as water and sewer systems and may be used to match FEMA grants. HUD provides several types of CDBG grants: Entitlement Communities, State Administered Programs, Indian Communities, and Section 108 Loan Guarantee, which are discussed on the following pages.

Who Can Apply?



homeowner



renter



business owner

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

*US Department of Housing & Urban Development
Entitlement Communities*

Eligible Activities

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements
- Public services, within certain limits
- Activities relating to energy conservation and renewable energy resources
- Provision of assistance to for-profit businesses to carry out economic development and job creation/retention activities

How It Works

Applicants eligible for the “Entitlement Communities” CDBG program grants include the following:

- Principal cities of Metropolitan Statistical Areas (MSAs);
- Other metropolitan cities with populations of at least 50,000; and
- Qualified urban counties with populations of at least 200,000, excluding the population of entitled cities.

- Entitlement communities and parishes in coastal Louisiana are listed on the next two pages. -

Who Can Apply?



Entitlement Communities in Coastal Louisiana

Houma/Terrebonne Parish Government

Contact Person:

Darrel Waire, Director

Office of Community Development

Website: www.tpcg.org/index.php?f=community_development

Email: dwaire@tpcg.org

Telephone: (985) 873-65892

Kenner

Contact Person:

Tamithia Shaw, Director

Community Development Department

Website: www.kenner.la.us/pages/section_2_107.asp

Email: tshaw@kenner.la.us

Telephone: (504) 468-7588

Lake Charles

Contact Person:

Alisa Stevens, Director

Office of Community Services & Development

Website: www.cityoflakecharles.com/department/?fDD=6-0

Email: alisa.stevens@cityoflc.us

Telephone: (337) 491-8735

New Orleans/Orleans Parish Government

Contact Person:

Ellen Lee, Director

Office of Community Development

Website: www.nola.gov/community-development

Email: emlee@nola.gov

Telephone: (504) 658-4200

Slidell

Contact Person:

Theresa B. Alexander, Director

Planning & Zoning Department

Website: www.myslidell.com/planning

Email: planningdept@cityofslidell.org

Telephone: (985) 646-4320

Entitlement Communities in Coastal Louisiana Continued

Thibodaux

Contact Person:

Janice Landry, Director

Office of Housing & Community Development

Website: www.ci.thibodaux.la.us/Departments/Housing/Index

Email: jtregre@ci.thibodaux.la.us

Telephone: (985) 446-7217

Entitlement Parishes in Coastal Louisiana

Jefferson Parish

Contact Person:

Nicole Fontenot, Director

Department of Community Development

Website: www.jeffparish.net/index.aspx?page=150

Email: JPCommunityDevelopment@jeffparish.net

Telephone: (504) 736-6259

Lafayette Parish

Contact Person:

Hollis Conway, Oly, Director

Community Development Department

Website: www.lafayettela.gov/communitydevelopment/pages/default.aspx

Email: HConway@LafayetteLA.gov

Telephone: (337) 291-8402

St. Tammany Parish

Contact Person:

Jeanne Marino, Director

Department of Health and Human Services

Website: www.stpgov.org/departments/dhhs

Email: jmarino@stpgov.org

Telephone: (985) 867-5095

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

*US Department of Housing & Urban Development
State Administered Program*

Eligible Activities

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements
- Public services, within certain limits
- Activities relating to energy conservation and renewable energy resources
- Provision of assistance to for-profit businesses to carry out economic development and job creation/retention activities

Contact

Traci Watts, Director LCDBG/LGAP/CWEF Programs
Office of Community Development
Website: www.doa.la.gov/Pages/ocd/cdbg/lcdbg_programs.aspx
Email: Traci.Watts@la.gov
Telephone: (225) 342-0148



Program Overview

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The CDBG program provides annual grants on a formula basis to local governments and states. CDBG funds are generally used for long-term community needs involving housing, economic development, infrastructure and prevention of further damage to affected areas.

How It Works

States are given the opportunity to administer CDBG funds for non-entitlement areas, including those units of general local government which do not receive CDBG funds directly from HUD as part of the entitlement program (Entitlement Cities and Urban Counties). Specifically, non-entitlement areas are cities with populations of less than 50,000 (except cities that are designated as principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000. Non-Entitlement Communities must apply for CDBG funding through their state (excluding Hawaii).

Who Can Apply?



homeowner



renter



business owner

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

*US Department of Housing & Urban Development
Indian Communities*

Eligible Activities

- Housing rehabilitation
- Construction of tribal and other facilities
- Streets and other public facilities, and economic development and environmental improvement projects (including drinking water, wastewater, and solid waste projects)

Contact

Marilyn Burgess
Chitimacha Tribe Housing Authority
Email: marilyn@chitimacha.gov
Telephone: (337) 923-9125

David Sickey
Coushatta Tribe
Email: dsickey@coushatta.org
Telephone: (337) 584-1401

Cheryl Smith
Jena Band of Choctaw Indians
Email: csmith@jenachoctaw.org
Telephone: (318) 992-2717

Sylvester "Joe" Barby
Tunica-Biloxi Housing Authority
Email: jbarby@tunica.org
Telephone: (318) 240-6448



Program Overview

The Department of Housing and Urban Development program is intended to help Indian tribes and Alaska Native villages develop viable Indian communities. Grant money may be used to improve housing stock, provide community facilities, make infrastructure improvements, and expand job opportunities by supporting the economic development of the communities.

How It Works

Eligible applicants are any Indian tribe, band, group, or nation, including Alaska Indians, Aleuts and Eskimos, and any Alaska native village of the United States that is considered an eligible recipient under Title I of the Indian Self Determination and Education Assistance Act (25 U.S.C. 450) or that has been an eligible recipient under the State and Local Fiscal Assistance Act of 1972 (31 U.S.C. 1221). This also includes tribal organizations defined under 24 CFR 1003.5(b)

Who Can Apply?



homeowner



renter



business owner

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

*US Department of Housing & Urban Development
Section 108 Loan Guarantee*

Eligible Activities

- Economic development activities eligible under CDBG
- Acquisition of real property
- Rehabilitation of publicly owned real property
- Housing rehabilitation eligible under CDBG
- Construction, reconstruction, or installation of public facilities (including street, sidewalk, and other site improvements)
- Related relocation, clearance, and site improvements
- Payment of interest on the guaranteed loan and issuance costs of public offerings
- Debt service reserves
- Public works and site improvements in colonias
- In limited circumstances, housing construction as part of community economic development

Contact

Bam V. Gressett
HUD New Orleans Field Office
HUD Website: www.hudexchange.info/section-108/
Email: Bam.V.Gressett@hud.gov
Telephone: (504) 671-3000



Program Overview

Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides states and communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. This makes it one of the most important public investment tools that HUD offers to states and local governments, as it allows for the transformation of a small portion of CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

How It Works

Eligible applicants include the following public entities: metropolitan cities and urban counties (i.e., CDBG entitlement recipients); non-entitlement communities that are assisted in the submission of applications by states that administer the CDBG program; states; non-entitlement communities in the state of Hawaii; and Insular Areas.

Note: for purposes of determining eligibility, the CDBG rules and requirements apply. As with the CDBG program, all projects and activities must either principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

Who Can Apply?



homeowner



renter



business owner



Photo: Adam Dubrowa/FEMA



RESOURCES TO
**GET HELP AFTER A
DISASTER**

HAZARD MITIGATION GRANT PROGRAM (HMGP)

Federal Emergency Management Agency

Eligible Activities

- Property acquisition and structure demolition or relocation
- Structure elevation
- Dry floodproofing of historic residential structures
- Dry floodproofing of non-residential structures
- Minor localized flood reduction projects
- Structural retrofitting of existing buildings
- Non-structural retrofitting of existing buildings and facilities
- Safe room construction
- Wind retrofit for one- and two-family residences
- Infrastructure retrofit
- Soil stabilization
- Wildfire mitigation
- Post-disaster code enforcement
- Generators are eligible in certain circumstances

Contact

Jeffrey Giering

Louisiana Governor's Office of Homeland Security & Emergency Preparedness

FEMA website: www.fema.gov/hazard-mitigation-grant-program

Louisiana website: www.gohsep.la.gov/GRANTS-INDEX/DISASTER-RELATED-GRANTS/HMGP

Email: Jeffrey.Giering@la.gov

Telephone: (225) 267-2516



FEMA



Program Overview

The Hazard Mitigation Grant Program (HMGP) provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The program enables mitigation measures to be implemented during the immediate recovery from a disaster. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster declaration. Applicants must provide a long-term solution to a problem, for example, elevation of a home to reduce the risk of flood damages as opposed to purchasing sandbags and pumps to fight the flood. In addition, a project's potential savings must be more than the cost of implementing the project. Funds may be used to protect either public or private property. HMGP funding is only available to applicants that reside within a Presidentially-Declared Disaster Area.

How It Works

HMGP is authorized through a Presidential Disaster Declaration and can be made available throughout a state or only in specific jurisdictions, as requested by the Governor. Project sub-applications must, at a minimum, meet the following criteria: (1) conform to the State's Hazard Mitigation Plan, (2) provide a beneficial impact on the disaster area, (3) meet all environmental requirements, (4) solve a problem independently, and (5) be cost-effective.

Applicants include state, territorial, and tribal governments and certain eligible non-profits; sub-applicants include local government, tribal government, state agencies, and certain non-profits. Note that individual homeowners and businesses may not apply directly to the program, but a community may apply on their behalf as a sub-applicant.

Who Can Apply?



homeowner



renter



business owner

INCREASED COST OF COMPLIANCE (ICC)

Federal Emergency Management Agency

Eligible Activities

- Elevation- raising your home or business to or above the flood elevation level adopted by your community
- Floodproofing- primarily available for non-residential buildings, where a building is made watertight to reduce the potential for flood damage
- Relocation- moving your home or business out of harm's way
- Demolition- tearing down and removing flood-damaged buildings

Contact

Cindy O'Neal, CFM

Louisiana Department of Transportation and Development (LADOTD)

FEMA website: www.fema.gov/increased-cost-compliance-coverage

Email: Cindy.ONeal@la.gov

Telephone: 225-379-3005



FEMA



Program Overview

If your home or business is damaged by a flood, you may be required to meet certain building requirements in your community to reduce future flood damage before you repair or rebuild. To help you cover the costs of meeting those requirements, the National Flood Insurance Program (NFIP) includes Increased Cost of Compliance (ICC) coverage for all new and renewed Standard Flood Insurance Policies.

Home or business owners are eligible to claim ICC money on their homes or non-residential structures if they are:

- (1) Damaged by a flood to the point that repairs will cost 50% or more of the building's pre-damage market value (substantial damage).
- (2) Repetitive loss structures (those damaged by a flood two times in the past 10 years, where the cost of repairing the flood damage equaled or exceeded 25% of its market value at the time of each flood) under the condition that there must have been flood insurance claim payments made for each of the two flood losses.

How It Works

There are four options you can take to comply with your community's floodplain management ordinance and help you reduce future flood damage. You may decide which of these options is best for you.

- 1. Elevation-** raises your home or business to or above the flood elevation level adopted by your community.
- 2. Relocation-** moves your home or business out of harm's way.
- 3. Demolition-** tears down and removes flood-damaged buildings.
- 4. Floodproofing-** is available primarily for non-residential buildings and involves making a building watertight through a combination of adjustments or additions of features to the building that reduces the potential for flood damage.

Who Can Apply?



COMMUNITY DEVELOPMENT BLOCK GRANT- DISASTER RECOVERY (CDBG-DR)

US Department of Housing & Urban Development

Eligible Activities

- Buying damaged properties in a floodplain and relocating residents to safer areas
- Relocation payments for people and businesses displaced by the disaster
- Elevation of structures
- Rehabilitation of homes and buildings damaged by the disaster
- Acquisition, construction, or rehabilitation of public facilities such as neighborhood centers
- Homeownership activities such as down payment assistance, interest rate subsidies and loan guarantees for disaster victims
- Helping businesses retain or create jobs in disaster impacted areas
- Debris removal not covered by FEMA
- Other public services

Contact

Patrick Forbes, Executive Director

Office of Community Development

Website: www.doa.la.gov/Pages/ocd/cdbg/lcdbg_programs.aspx

Telephone: (225) 219-9600



Program Overview

In response to specific disasters, Congress may appropriate additional funding under Community Development Block Grant-Disaster Recovery (CDBG-DR) grants to rebuild in Presidentially-Declared Disaster Areas and provide crucial seed money to start the recovery process. Disaster Recovery grants often supplement, but may not duplicate, grants from Federal Emergency Management Agency (FEMA), the Small Business Administration (SBA), or the U.S. Army Corps of Engineers (USACE).

CDBG-DR grants are noncompetitive and grantees must submit an Action Plan describing the needs, strategies for long-term recovery, and projected uses of assistance before receiving funds. Through waivers to the regular CDBG laws and regulations, CDBG-DR funds provide grantees greater flexibility in administering funds to help cities, counties, and states recover from disasters, especially in low-income areas. All activities must be located in Presidential-ly-Declared Disaster Areas and must relate to an impact caused by the disaster.

How It Works

Grantees may use CDBG-DR funds for recovery efforts involving housing, economic development, infrastructure, and prevention of further damage to affected areas, if such use does not duplicate funding available from FEMA, SBA, and USACE.

Eligible applicants include states, units of general local governments, Indian tribes, and Insular Areas designated by the President of the United States as disaster areas.

Who Can Apply?



homeowner



renter



business owner

HOME & PERSONAL PROPERTY LOANS

Small Business Administration

Eligible Activities

- Repair or replace primary residence
- Replace or repair personal property—such as clothing, furniture, cars and appliances—damaged or destroyed in a disaster
- To make improvements to property to prevent future damage caused by disaster, applicants may be eligible for up to a 20% loan amount increase above the real estate damage, as verified by the SBA
- Refinance all or part of a mortgage if substantial damage is not covered by insurance and applicant does not have credit available elsewhere

Contact

SBA Disaster Assistance Customer Service Center
Website: disasterloan.sba.gov/ela/Information/
Email: disastercustomerservice@sba.gov
Telephone: 1-800-659-2955 (TTY: 1-800-877-8339)

Program Overview

Home and Personal Property loans are designed to help homeowners, renters, and personal property owners in a declared disaster area recover from a disaster. Eligible applicants are homeowners, renters, and personal property owners who reside in a declared disaster area and have experienced damage to their homes or properties.

How It Works

You can apply on-line for an SBA disaster assistance loan. SBA will send an inspector to estimate the cost of your damage once you have completed and returned your loan application. You must submit the completed loan application and a signed and dated IRS form 8821 giving permission for the IRS to provide SBA with your tax return information.

SBA disaster loans are offered with up to 30-year terms. Proceeds from insurance coverage on your home or property will be deducted from the total damage estimate to determine the eligible loan amount, and the SBA is not permitted to duplicate any benefits. Note that secondary homes or vacation properties are not eligible for these loans.

Who Can Apply?



homeowner



renter



business owner

BUSINESS PHYSICAL DISASTER LOANS

Small Business Administration

Eligible Activities

Loans for the repair or replacement of:

- Real property
- Machinery
- Equipment
- Fixtures
- Inventory
- Leasehold improvements

Contact

SBA Disaster Assistance Customer Service Center
Website: disasterloan.sba.gov/ela/Information/BusinessPhysicalLoans
Email: disastercustomerservice@sba.gov
Telephone: 1-800-659-2955 (TTY: 1-800-877-8339)

Program Overview

SBA Business Physical Disaster Loans can be used for the repair or replacement of disaster-damaged property, including inventory, and supplies. A business of any size or most private nonprofit organizations that are located in a declared disaster area and have incurred damage during the disaster may apply for a loan to help replace damaged property or restore its pre-disaster condition. Business Physical Disaster Loans cover disaster losses not already covered by insurance.

How It Works

You can apply on-line for an SBA Disaster Assistance Loan. SBA will send an inspector to estimate the cost of your damage once you have completed and returned your loan application. You must submit the completed loan application and a signed and dated IRS form 8821 giving permission for the IRS to provide SBA with your tax return information. Applicants must also include the insurance proceeds already awarded in their disaster loan application as well.

If you make improvements that help reduce the risk of future property damage caused by a similar disaster, you may be eligible for up to a 20% loan amount increase above the real estate damage as verified by the SBA. Note that the disaster loan may not be used to upgrade or expand a business, except as required by building codes.

Who Can Apply?



homeowner



renter



business owner

ECONOMIC INJURY DISASTER LOANS (EIDL)

Small Business Administration

Eligible Activities

- Business obligations
- Ordinary & necessary operating expenses
- Not for repairing, replacing or purchasing physical assets

Contact

SBA Disaster Assistance Customer Service Center
Website: disasterloan.sba.gov/ela/Information/EIDL
Email: disastercustomerservice@sba.gov
Telephone: 1-800-659-2955 (TTY: 1-800-877-8339)

Program Overview

The Economic Injury Disaster Loan is a working capital loan to help businesses with substantial economic injury, and cannot be used to repair, replace or purchase physical assets. Substantial economic injury means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster. The loan amount will be based on the actual economic injury and the company's financial needs, regardless of whether the business suffered any property damage.

How It Works

Eligible applicants include small business, small agricultural cooperatives, and most private nonprofit organizations that have suffered substantial economic injury (regardless of physical damage) and are located in a declared disaster area. You can apply on-line for an SBA Disaster Assistance Loan. You must submit the completed loan application and a signed and dated IRS form 8821 giving permission for the IRS to provide SBA with your tax return information. In addition, a business may qualify for both an EIDL and a Physical Disaster Loan. The maximum combined loan amount is \$2 million.

Who Can Apply?



homeowner



renter



business owner



www.coastal.la.gov



State of Louisiana
The Honorable John Bel Edwards, Governor



Louisiana's Comprehensive Master Plan for a Sustainable Coast

committed to **our coast**



Effective June 3, 2017