



**Louisiana Office of  
Community Development**  
Disaster Recovery

# Hurricane Francine

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Action Plan Public Hearing

*March 24, 2025*



# Comments or Questions



## Written

- There is a Q&A option in the bar at the bottom of the Zoom window.
- You may submit Q&A through this feature at any point throughout the meeting.



## Out Loud

- 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.

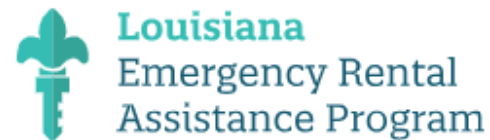
All submitted comments will be recorded and become part of the official record

We will provide our contact information at the end of the presentation should you have any follow-up questions.

# About LOCD-DR

The Louisiana Office of Community Development – Disaster Recovery is the grantee and administrator of disaster recovery funds in the state of Louisiana.

LOCD-DR helps communities provide a suitable living environment and expand economic opportunities for residents and businesses, particularly in low- to moderate-income areas.



ISLE DE JEAN CHARLES RESETTLEMENT

Buyout and Incentive Programs 

## Types of Programs ADMINISTERED

Buyouts and Resettlements

Immediate and Temporary Housing

Disaster Recovery Programs

Trainings and Workshops

Small Business Recovery Programs

Policy and Research

Homeowner Assistance

Provision of Public Services

Rental Assistance

Resilience and Mitigation

Long-Term Recovery Planning

Infrastructure Recovery Programs



# Hurricane Francine Allocation

**\$117,946,000**

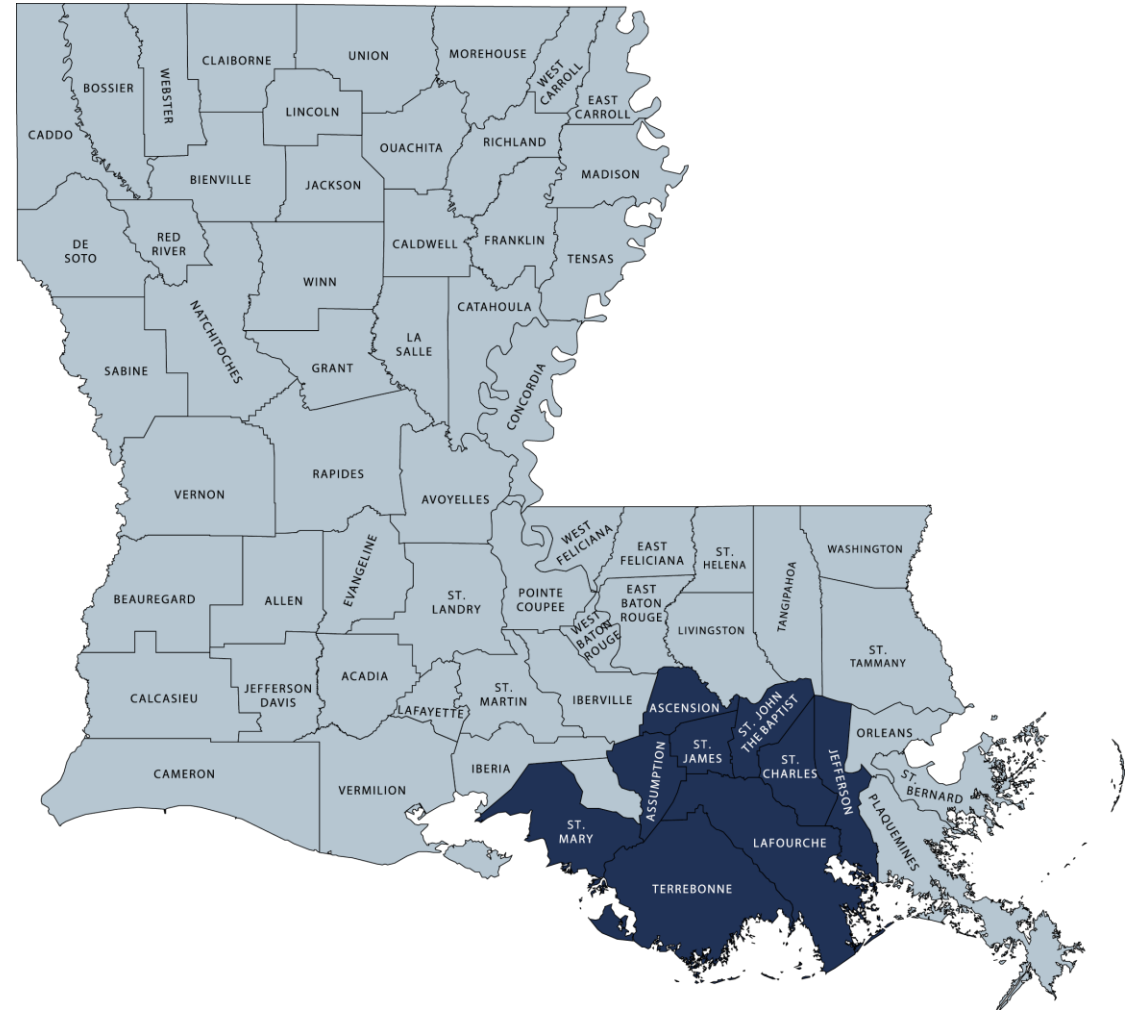
allocated to the State of Louisiana for recovery needs

## HUD MIDS

Ascension  
Assumption  
Jefferson  
Lafourche  
St. John  
St. Mary  
Terrebonne

## STATE MIDS

St. Charles  
St. James





# Funding Timeline

## HUD ALLOCATES FUNDING BASED ON DAMAGE

The U.S. Dept. of Housing and Urban Development allocates \$117.9M in funding to the state of Louisiana for recovery needs associated with Hurricane Francine and publishes **Universal Notice** for CDBG funds.

**JAN 7, 2025**

## STATE DEVELOPS ACTION PLAN

Spending intentions and potential programs are derived from FEMA analysis of loss/damage statewide.

*The development of the action plan included a series of consultation meetings to confirm disaster recovery unmet needs priorities.*

**JAN—MARCH 2025**

**JAN 16, 2025**

## HUD PUBLISHES FRN

HUD publishes Federal Register Notice, providing guidance for how the state must spend allocated funding.

**MARCH 5, 2025**

## PUBLIC COMMENT PERIOD ON ACTION PLAN BEGINS

The public comment period for the proposed action plan will be open for 30 days – ends April 4, 2025.

# Upcoming Milestones



## STATE SUBMITS ACTION PLAN

The state intends to submit final action plan to HUD for approval.

**EARLY APRIL 2025**

## HUD APPROVAL OF ACTION PLAN

HUD has 45 days to review and respond.

**MAY 2025**

## HUD/STATE AGREEMENT EXECUTED

**JUNE/JULY 2025  
(anticipated)**

## HURRICANE FRANCINE PROGRAM LAUNCH

**ANTICIPATED IN  
SUMMER 2025**

*The state will directly contact homeowners based on FEMA IA to complete the Restore Louisiana Homeowner Assistance Program survey during this time period.*

# Proposed Allocation Budget



ACTION PLAN ACTIVITY	INITIAL ACTION PLAN
Administrative	\$5,897,300
Planning	\$2,000,000
Housing	\$110,048,700
<b>Restore Louisiana Homeowner Program</b>	<b>\$108,248,700</b>
<b>Flood Insurance Program</b>	<b>\$300,000</b>
<b>Interim Housing Assistance</b>	<b>\$1,500,000</b>
Infrastructure	-
Economic Revitalization	-
<b>CDBG-DR Grant Total</b>	<b>\$117,946,000</b>
<b>APPROPRIATION DOES NOT</b>	<b>MEET ALL UNMET NEEDS</b>

# HUD-Defined Funding Criteria



HUD requires that at least 70% of all funding must be provided to homeowners at or below 80% of the Area Median Income.

## LMI CATEGORIES

### Very Low Income

Household's annual income is up to 30% of the area median income, as determined by HUD, adjusted for family size.

### Low Income

Household's annual income is more than 30% and up to 50% of the area median income, as determined by HUD, adjusted for family size.

### Moderate Income

Household's annual income is more than 50% and up to 80% of the area median income, as determined by HUD, adjusted for family size.



# Restore Homeowner Assistance Program

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## BASIC ELIGIBILITY REQUIREMENTS:

- ✓ Must have been the owner-occupant at time of the disaster event
- ✓ The damaged address must have been the homeowner's primary residence at the time of the disaster event
- ✓ The damage suffered must be a result of Hurricane Francine
- ✓ The structure must be eligible as determined by the program, which includes single family homes, duplexes, mobile homes, and condominiums
- ✓ The structure must be in one of the disaster-declared parishes
- ✓ Must have applied for FEMA Individual Assistance following the disaster, and FEMA's damage assessment must indicate that the damage to home is major/severe

# Restore Louisiana Homeowner Assistance Program Objectives



- ✓ Provide grant assistance to vulnerable low-to-moderate income (LMI) homeowners impacted by Hurricane Francine who occupied their home at the time of the disaster, received FEMA-determined major/severe damage and have the greatest unmet needs.

## MAJOR/SEVERE AS DEFINED BY HUD

Major/severe damage is determined when at least one of the following criteria is met:

- ✓ FEMA inspected residential damage of \$8,000 or greater
- ✓ FEMA inspected personal property damage of \$3,500 or greater
- ✓ At least one foot of flooding on the first floor

**Homeowners who want to appeal their FEMA determination are encouraged to contact FEMA by calling 1-800-621-3362 or visiting FEMA's website.**

# Restore Louisiana Homeowner Assistance Funding Solutions



## Solution 1 PROGRAM-MANAGED

- Program manages and completes construction process
- Homeowners do not select contractors or deal directly with the contractor
- The program's contractors will repair or reconstruct damaged properties

## Solution 2 HOMEOWNER-MANAGED

- Homeowners manage repair or reconstruction work
- Homeowners select contractors and deal directly with the contractor
- Program provides advisory services and monitoring
- Program reimburses for economy-grade finishes only but homeowner is allowed to pay the difference for higher grade materials/finishes

## Solution 3 REIMBURSEMENT

- Homeowners who have completed partial or full repairs before applying to the assistance program may qualify for reimbursement of eligible expenses incurred before the application process

# Restore Louisiana Homeowner Assistance

## 8-Step Path to Recovery

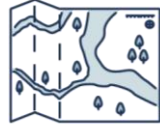


1



TAKE THE SURVEY

2



ENVIRONMENTAL  
REVIEW RECORD

3



COMPLETE THE  
FORMAL APPLICATION

4



ELIGIBILITY

5



DAMAGE AND LEAD  
ASSESSMENT

6



POTENTIAL AWARD  
DETERMINATION

7



GRANT AGREEMENT  
EXECUTION

8



REIMBURSEMENT/  
REPAIR

# Restore Homeowner Assistance Program

## Limited Assistance



Limited assistance is not intended for:

Homeowners with **minor damage as determined by FEMA**

Homeowners who had **adequate insurance to repair their homes**

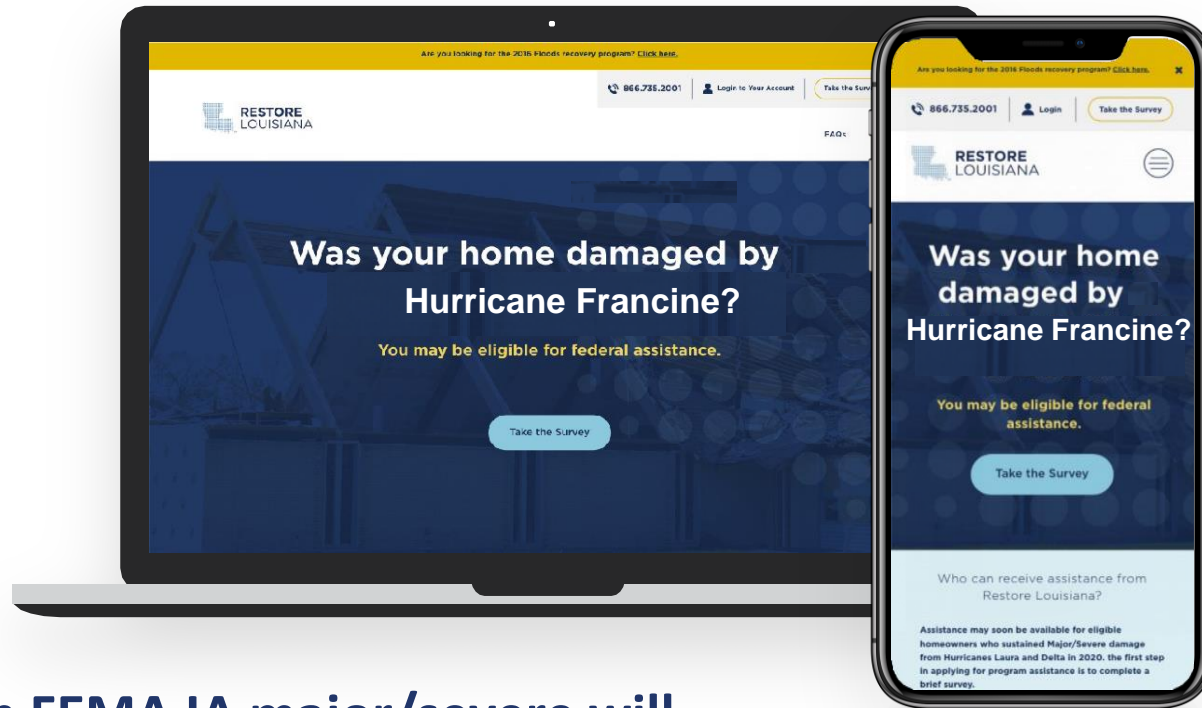
**Replacing contents in home** – funding can only be used for repairing or replacing the structure of damaged home

**PURPOSE OF PROGRAM IS TO ADDRESS UNMET NEEDS**

# Homeowner Survey: Opens soon\*



THE SURVEY WILL BE AVAILABLE AT RESTORE.LA.GOV



\* Homeowners with FEMA IA major/severe will be notified via email, mail and text

# Action Plan Public Comment Period



## OPPORTUNITIES TO SUBMIT PUBLIC COMMENT:



Submit comments at this public hearing



Email  
[ocd@la.gov](mailto:ocd@la.gov)



Mail  
**Disaster Recovery Unit**  
**P.O. Box 94095, 70804-9095**  
**Attn: Janice Lovett**



Fax to the attention of  
**Janice Lovett at 225.219.9605**

Action Plan posted at:

[restore.la.gov/hurricane-francine-action-plan](https://restore.la.gov/hurricane-francine-action-plan)

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



**Louisiana Office of  
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Disaster Recovery**

# Public Comments/Questions?

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**Louisiana Office of  
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**Thank you!**

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