

RESTORE LOUISIANA TASK FORCE

July 13, 2018

**Louisiana State Capitol
House Committee Room 5
900 North 3rd Street
Baton Rouge, Louisiana 70802**

Approved

MINUTES

(These minutes are not verbatim but a summary of the statements and conversations that occurred.)

I. CALL TO ORDER

Mr. Durbin called the meeting to order at 9:35 AM. Madam Clerk, would you call the roll? Turn your mic on.

II. ROLL CALL

TASK FORCE MEMBERS PRESENT:

Mr. Johnny Bradberry
Mr. Jimmy Durbin
Mr. Michael Faulk
Mr. John Gallagher
Mr. Darryl Gissel
Representative Edward "Ted" James
Mayor Dave Norris
Mr. Michael Olivier
Mr. Don Pierson
Representative J. Rogers Pope
Dr. James Richardson

TASK FORCE MEMBERS ABSENT:

Mr. Randy Cloutre (non-voting, ex-officio)
Mr. Roland Dartez
Mr. Adam Knapp
Senator Dan "Blade" Morrish
Mr. Sean Reilly
Mayor-President Joel Robideaux
Representative Rob Shadoin
Commissioner Mike Strain
Mayor Ollie Tyler
Dr. Shawn Wilson
Ms. Jacqui Vines Wyatt

Ms. Dupont: Sir Chair, 11 members are present. We do have a quorum.

LET THE RECORD SHOW THE FOLLOWING MEMBER ARRIVED AFTER THE ROLL CALL:

Dr. Shawn Wilson

SUPPORTING STAFF MEMBERS PRESENT:

Pat Forbes, Executive Director, OCD
Stacy Bonnaffons, OCD
Jennifer Perkins, Emergent
Nicole Sweazy, LHC
Marvin McGraw, OCD
Robert Bizot, LHC
Pat Santos, OCD
Shauna Sanford, Office of the Governor
Jeff Haley, OCD
Casey Tingle, GOHSEP
Pat Witty, LED
Rene Simon, LAFA
Madhu Beriwal, IEM

Jon Mabry, IEM
LaSonta Davenport, OCD
Dan Rees, OCD
Lori Dupont, OCD
Kim Jupiter, OCD
Nick Speyrer, Emergent
Danica Adams, OCD
Sam Martin, CPRA
Sandra Gunner, OCD
Keith Cunningham, LHC
Erin Monroe Wesley, Office of the Governor

IV. CHAIRPERSON OPENING REMARKS

~ Jimmy Durbin, Restore Louisiana Task Force Co-Chair

Mr. Durbin: Good morning, my name is Jimmy Durbin, Chairman of the task force today. We welcome everyone that is joining us today. Thank you task force members for attending. We have a necessary item to be adopted today, if you all agree. Welcome to the audience today and those in attendance. We have some very good presentations that's going to be made. The Governor should be joining us at 9: 45. Briefly, thank you all for joining us for the Restore Louisiana Task Force meeting here today and welcome to all of you watching online. I want to thank all of the task force members for

their continued participation and commitment to this effort. As we will hear today, much progress has been made but there is still a lot to do for our recovery. I will keep my opening remarks brief as we have a full agenda. But, we also will have the Governor joining us shortly.

III. APPROVAL OF APRIL 13, 2018 MEETING MINUTES

Mr. Durbin: Quorum is present, this meeting is now convened for business. Task force members, if you would move to your agenda page, item roman numeral three is for the approval of the April 13th meeting minutes. If you will move to those minutes and excuse me, our clerk has pointed out to me, Lori, if you will go to the resolution, which is the last page of those minutes that was adopted at the April 13th meeting, go to the bottom, the second line from the bottom to the last, to the right of that sentence, 'private entities' has been added. The resolution was voted on April 13th, did not contain those words, and they have now been added. So, when a motion is made to adopt those minutes, I want to call your attention that has been added. Is there any questions? Okay, there is a motion to adopt.

Mr. Faulk: Motion.

Mr. Bradberry: Seconded.

Mr. Durbin: As amended. Okay, Madam Clerk, call the roll.

Ms. Dupont:	Mr. Bradberry	Seconded
	Mr. Durbin	Approve
	Mr. Faulk	Motioned
	Mr. Gallagher	Approve
	Mr. Gissel	Approve
	Representative James	Approve
	Mayor Norris	Approve
	Mr. Olivier	Approve
	Mr. Pierson	Approve
	Representative Pope	Approve
	Dr. Richardson	Approve
	Dr. Wilson	Approve

Mr. Durbin: The minutes have been adopted from the last meeting. Going back to the agenda. While waiting on the Governor to arrive, item 10 is a public comment period. Anyone in the audience that wishes to make a comment, we have comment cards that must be filled out in advance. Those cards are on the front desk, if you are in the audience and you wish to ask to make a comment at the end of this meeting. During the public comment portion of the meeting, please raise your hand and a card will be delivered to you. Ms. Travis, are you going to make a comment or has your business been taken care of? You satisfied?

Ms. Travis: I think so.

Mr. Durbin: I'll stand by that, you did speak to the individuals out in the hallway. Okay, anyone else? Okay, thank you. I don't want to start another item. All right, we may want to start this little discussion while we're waiting for the Governor. It's not on the agenda. Mr. Forbes and I was speaking briefly before the meeting began. And next Friday is the deadline for filing requests for help. The survey starting all of this, that would be the deadline. And in addition to the resolution on the agenda for the day, if approved, will increase from 50% to 100%. Our next meeting, if we meet quarterly, will be in October. I'm open to having a meeting earlier, for instance, in September. To have updates made publicly. To give the public a better idea of what's going on with the task force. I know in my area in Denham Springs and Livingston Parish, we have questions all the time about what is the Office of Community Development doing? This is very important that we have these meetings to present to the public and the news media, so that people can read what is going on in the recovery of Louisiana. So following my comment, is there any comments from the task force present?

Representative James: Thank you, Mr. Chair. I would suggest that an earlier meeting, just like your area, I'm getting a lot of questions. I would like to make some additional comments before the Governor gets here because I don't want him to be blamed for what I'm about to say. So can I have some privilege for a few minutes, Mr. Chair?

Mr. Durbin: Proceed.

Representative James: So one of the big issues, of course, you guys know, is the duplication of benefits issue. Congressman Graves and Congressman Richmond have done a yeoman's work. Getting a bill out of the House of Representatives. That bill has continued to be stalled in the Senate. The language was included in a spending bill that led to the government shutdown for a day. We hear a lot, especially in my area, most of the questions are duplication of benefits, what's happening. A lot of flood victims still don't understand that it's not an issue that this task force can correct. It's an issue that needs to be corrected in the United States Congress. The work has been done on the house side. This legislation language was included in an expanding bill in the senate. We have one senator who is on the Appropriations Committee where this language

continues to be taken out. I'm very concerned, because our Senator Kennedy, he has so many suggestions for the legislature about what we should and shouldn't be doing, and he's continued to fail us and all the flood victims on the issue of this duplication of benefits. I have reached out to his office. I've reached out to several members of the Appropriations Committee. I know that the spending bill they passed, every single vote was needed for that bill. It was the DACA agreement many of you have heard our senator talking about DACA several times. I've heard him talk about his trips to Russia and all these different things. What I have not heard, what I have not witnessed, is a true fight for this duplication of benefits issue to be corrected for the many flood victims that I represent, that he represents, many from his hometown in Zachary. I would like for us to, in the next meeting, have someone from his office, have someone from all of our congressional leaders office here to give us a real explanation of what's happening. I get this question and comment every single day in my legislative office about duplication of benefits. And I've tried to explain to the people that I represent that it's not an issue for the legislature. It's not an issue for this task force. It's an issue for the folks in Washington. And continuously, I haven't seen enough fight in the Senate to make this happen. Now, I understand politics, and I know that it might not pass but I don't understand not fighting. And if I'm wrong, I would like for someone to come and correct me on this. But I haven't seen the intention to get this done in the United States senate. It's failed multiple times in the Appropriations Committee. We have a member on that committee, and when they have instruments like the spending bill that needed every single vote, I don't understand why there wasn't a fight to include that language. And he voted for that bill with the language watered down and stripped out that would have provided so much coverage and benefits to the people that I represent and the people that he represents. So I would like to hear from the members of Congress or their staffs. And I would like to get an update on the next meeting about what's happening with the duplication of benefits issue because it is the single most important issue for the people that we are attempting to get some aid and coverage to. Thank you, Mr. Chairman.

Mr. Durbin: Thank you, Representative James. Okay, any further comments about coming together sooner than October? Want to leave that up to OCD to set the meeting, or the chair?

Members: Chair.

Mr. Durbin: Well, I recommend September, sometime in September. Lori –

Representative Pope: Any day other than Friday, September 14th.

Mr. Durbin: Okay, you want to make that motion?

Representative Pope: Chair, I'd like to make a motion that we set a meeting in September with the exception of Friday, September 14th. Any other day would be sufficient.

Mr. Durbin: Motioned by Pope. Seconded by Faulk. All in favor, signify by saying aye.

Members: Aye.

Mr. Durbin: Any opposition? That is unanimous. Okay, we have with us our Governor, Governor John Bel Edwards. Welcome, Governor Edwards, to your task force. You may take a chair and you have the mic, sir.

V. GOVERNOR JOHN BEL EDWARDS ADDRESS

Governor Edwards: Good morning, everybody. Mr. Chairman, I want to thank you for the opportunity, again, to be before you. And I want to thank you for the work that all of you are doing. Thanks in large part to your commitment to helping homeowners across the state rebuild from the devastating floods of 2016. And it's hard to believe that was just about two years ago. The second flood hit us in August of '16. But much progress has been made through the restore programs for homeowners, for renters, for businesses, and certainly, performers. And while we can acknowledge that, we also have to acknowledge that the relief has not been as fast as we would like it to have been for many homeowners and businesses. We know that many remain frustrated and we understand that. However, we continue to find ways to improve and to meet more of their unmet needs and that's part of what this meeting is about today. And we're doing that as we work through an awful lot of bureaucratic hurdles that we have to go over and hoops that we have to go through. And not only am I here today to update you on the program's progress but also to request that you seriously and favorably consider approving resolutions that would provide even greater solutions to those who are currently participating in the restore homeowners assistance program. To date, over 52,000 homeowners has completed the program survey. More than 33,000 applications have been processed and grant determinations made, and nearly 13,000 eligible homeowners have been offered grant awards totaling more than \$344 million. And by every relevant metric, this is the fastest project delivery in the United States' history for disaster housing recovery on this scale. That's why I'm saying we can, on one hand, be proud of our efforts, but on the other hand, we have to acknowledge that even though it may be the fastest, there's still people out there who are not where they want to be, and where we want them to be. And so we're going to have to continue to try to do better. As you know, the deadline for homeowners to complete and submit the initial program survey is next Friday, one week from today, on July 20th. Taking that brief survey is the first step and it is absolutely necessary for a homeowner to participate in the Restore Program. And so we are encouraging all home owners who have not done so and who received damage to their homes in

the floods of 2016, either in March or in August, to take a few minutes, and it really only does take just a few minutes, to complete the survey by the July 20th deadline. Thousands have already benefitted from the program and there's the potential for thousands more to do the same. Now today I'm asking you to consider a resolution that would increase Restore's tiered reimbursement structure for eligible homeowners from 50% to 100%. If you approve this resolution, it would result in additional reimbursement grant funds being made available to more than 10,000 eligible homeowners in phases three through six. You will remember that almost a year ago, last August, you approved a similar resolution increasing repair awards for all homeowners in phases three through six to 100%, and reimbursement from 25% to 50%. If recommended by you today, if you approve this resolution, I have already directed the Office of Community Development to immediately submit an action planned amendment to the US Department of Housing and Urban Development. And upon HUD approval, which I believe unlike the initial action plan, this approval should come within a couple of weeks. Certainly we can't guarantee that. But upon a HUD approval, the program will immediately update the grant calculations and contact homeowners including those who've already signed off on their grant agreements. And this is going to result in all eligible homeowners in the program receiving 100% reimbursement. Now, there are some questions about this, and whether increasing reimbursement will negatively impact homeowners who've been unable to benefit from the program because they have Small Business Administration loans, which are considered a duplication of benefits, as you know. The answer is no. Increasing the reimbursement grant to 100% will not prejudice any of those individuals. Over 15,000 Louisiana homeowners were approved for SBA loans to repair their homes. We do not believe, and we have never believed, and we have communicated this consistently to the Obama administration and to the Trump Administration, that they should be penalized from receiving assistance from RESTORE simply because they were approved for a Small Business Administration loan. Like all of you, and those homeowners, I agree that a grant is not a loan, and should not be considered a duplication of benefits for the RESTORE program. Unfortunately, and it is very clear, and it has been made clear to us many times, by both administrations, the federal government, the folks at HUD, interpreting the Stafford Act, do not agree with that. And they require that the approved loan amount be counted as a duplication. And that is why we have been working so hard. I personally have been working so hard with our Congressional delegation to continue pushing for a favorable resolution to this problem. However, until such time as it is favorably resolved, RESTORE is mandated to operate in accordance with the guidelines set forth by the US Department of Housing and Urban Development, which provides the federal funding to operate the program. And I want to stress to everyone here today, and those watching online, again, the expansion of reimbursement funds will not jeopardize any potential grant funds available in the future to homeowners affected by Small Business Administration loan duplication of benefits. Should HUD tell us that the program no longer needs to consider declined SBA loans as a duplication of benefits, either because their interpretation of federal law changes, or because the law itself changes. And we are closely tracking all legislation in Congress related to Small Business Administration loans, and are awaiting further clarification and guidance from HUD to understand how it will affect the program. If HUD does in fact provide guidance favorable to homeowners, then those who are positively affected will be contacted by the program and have their awards updated, regardless of where they are in the program. This is why it's important for home owners who have not yet completed the initial survey for assistance to go ahead and do so by July 20th. If we are able to change the rules for the SBA loans, then those who have submitted their surveys can receive assistance. Homeowners who have not completed the survey, however, will be ineligible for assistance. Another issue that has been of great importance to this task force, and to many citizens of this state, is the Comite River Diversion project. The need for this project was heightened after the devastating floods of 2016. Which is why I and you and many others immediately requested full funding for that project. Well, last week, as I'm sure you are already aware, we heard the good news that we've been waiting for, really, almost three decades in Louisiana. Full funding for this project has now become a reality. It's a historic step for this critical flood protection project. In working with our congressional delegations, and in particular with Congressman Garrett Graves who, and I appreciate his work, I will tell you that he does not miss an opportunity to push for these types of projects, and he certainly didn't on the Comite. But we've had multiple meetings with both the Obama administration and the Trump administration to see this project through to completion. Last year, I was able to meet with Lieutenant General Todd Semonite, who heads the Corps Engineers, at his office in Washington, DC to talk specifically about the Comite project. In March of this year, he came and met with me here and then went out and looked at the Comite area to make sure he understood fully how important this was to this region of our state with respect to flood control. We obviously had very productive meetings. We committed significant state resources to jump-start the project, in addition to committing that the State Department of Transportation Development, headed by Dr. Wilson, would construct the four vehicle bridges that are needed for this project. And earlier this year, Secretary Wilson, Congressman Graves and I met with Mick Mulvaney, who is the Director of the Office of Management and Budget, to specifically discuss funding options for the Comite River Project. Specifically, we were asking that they use the appropriation that Congress made for disaster flood mitigation to the Corps, which was \$14 billion for the country, that they used that funding for Louisiana to fund in full the Comite River Project. We are very appreciative of the fact they chose to do just that. Once this project is finished it will play one of most significant roles in our flood mitigation efforts. Overall the state is set to receive a significant investment

for our flood mitigation efforts from the Corps. Now, this is in addition to the \$600 million we got for community development block-grant funding for hazard mitigation, but the Corps, out of its \$14 billion, will spend \$1.4 billion in Louisiana, on projects including the Comite River, but other projects as well. And those projects include the West Shore Hurricane Protection Project, \$760 million. The Capitol Region Flood Control Project, \$255 million, and Coastal Burns in Grand Island, \$30 million. In addition to that, I am also very pleased to tell you that the Corps is dedicating more than \$100 million for dredging maintenance along the Mississippi River, from Baton Rouge to the Gulf of Mexico. But also has agreed to undertake dredging of the Atchafalaya Basin and dredging and repairs along the Calcasieu River and ship channels near Lake Charles, but also dredging in the Houma Navigation Canal and at Fourchon. So these are critically important projects for us, not just for flood control, but also for commerce. And so we've made a tremendous amount of headway when it comes to securing the funding necessary to undertake these very important projects. And for that reason, I want to take this opportunity to thank the Trump administration, General Semonite, and so many others, who have worked with us on this, but also our congressional delegation, again Working with us to finally begin construction on these critical projects. And while we're discussing flood risk reduction, since we last met, I've issued an executive order establishing the Louisiana Watershed Based Flood Management Council. Through this executive order I've instructed State agencies to collaborate with local government, Federal agencies, Colleges, universities and the private not for profit organizations to develop and implement a watershed based statewide flood risk management program. We know that decisions made in one part of a watershed are going to impact areas elsewhere in that same watershed. Which is why it's critical that we rethink how we work together to ensure that our state and our people are safer from future floods. And that we will spend this money in a way that is most beneficial to everyone concerned. And you're going to hear more details later today at this meeting with respect to this. And I want to conclude where I started and that is by thanking you for your work. You all have been very diligent. In carrying out the work of the restore task force. You are making a tremendous difference and we still have a long way to go. This is certainly not mission accomplished. But we have positive news today on many, many fronts. And largely because of the efforts that you all have made. And with that if you've got questions or concerns, I am well, I'm not going to say I'm happy to hear them, but I'll make myself available for them.

Mr. Durbin: Does anyone on the task force have a question for the Governor or a comment? Governor, you did well.

Governor Edwards: Well, thank you.

Mr. Durbin: We thank you for your leadership, Governor, and just before you walked in the door, this task force decided to move our quarterly meeting up from October to September. We feel it is very important that this task force come together and are able to have dialogue and presentations and discussions, so that the public and the media should be able to convey that to the public, so thank you for your leadership.

Governor Edwards: Thank you very much. I appreciate all of your work.

VI. LA OFFICE OF COMMUNITE DEVELOPMENT UPDATE

~ Patrick Forbes, Executive Director, LA Office of Community Development

Mr. Durbin: This time I call to come take the mic, Patrick Forbes, Executive Director of the Louisiana Office of Community Development.

Mr. Forbes: Thank you Mr. Chairman and members of the task force. I am going to give you an update today, as we always do, on each of the programs. We will not do the program descriptions like we normally do, I think you all have that down at this point, we'll just update where we are relative to our goal.

Mr. Forbes immediately began his PowerPoint presentation.

Mr. Durbin allowed questions during the presentation so the floor was never opened.

Mr. Richardson: You say that as of June 2018 that 90% of the applicants have reached a final determination. And you're indicating at the top that's about 12,800 grants have been offered. So does that mean that out of the 30,000 grants approximately about 18,000 have been denied or have been not qualified? Is that what that says? And, why have they not qualified? What's the issue?

Mr. Forbes: Well, that's really a point that I'll be talking about. It's a great question that I'll be talking about when we move to the resolution on increasing the reimbursement. And it's that we have an extremely high level largely due to SBA. But other reasons that we really don't know. We have very high level of people not signing up. People signing up for the survey, but not completing the application. And then as you pointed out people who apply, but get either zero award which are not counted in the 12,000 or are found to be ineligible. We originally anticipated 10% to 15%. Maybe a little higher from previous disasters that we've done this on and from other people's disasters. We're running at about 34% right now who are zero award. And in fact, in these last stages of program processing the percentage is going up. As we get to the files that are at the end where folks have completed the survey not followed through with documentation or not followed with completing

the application. What we are finding out is that an even higher percentage of those folks are either ineligible, zero award or withdrawn from the program.

Mr. Faulk: Pat, of those numbers that have been denied, how many could you put a figure on that were denied because of small business loans, especially the senior citizens?

Mr. Forbes: It's about 5,000. About 5,000 homeowners who have gotten zero awards and might have otherwise gotten a grant from us but because of the SBA loan duplication of benefits, did not.

Mr. Faulk: And until a determination is made by HUD, they will remain in that category?

Mr. Forbes: By HUD or by Congress. As the Governor pointed out, there are two different things going on right now. One, we are waiting for, I don't know if you recall but the Governor sent a letter to Secretary Carson this spring requesting a quick resolution of their interpretation of the February appropriation act language with respect to SBA duplication of benefits. We don't have that yet. We could conceivably get a favorable response from HUD on that. But on a whole other front, there is a resolution going through the senate that has been eluded to already that would clear SBA duplication of benefits and make it unequivocal, so that there would be no interpretation required by HUD other than that loans are not the duplication of benefits with grants.

Dr. Richardson: How long will we keep the money available for those SBA loans? At what point do we say we have to spend it some place else?

Mr. Forbes: The Governor has made it clear to us that we have got to set some deadline and so that's really a conversation with the Congressional Delegation about when we would have a reasonable expectation that we get a yes or no answer. It's important that we invest these funds in some shape, form or fashion in the recovery. So we have got to set a deadline and I suspect that will be sometime this fall.

Representative James: Mr. Forbes, so we have about 15,000 Louisiana residents who have applied for SBA loans. The Governor stated around 15,000, how accurate is that?

Mr. Forbes: I am sorry, I don't have that information.

Representative James: You don't have the number of flood victims, but so 5,000 residents have received the zero letters because of duplication of benefits. So do we have some folks that applied for an SBA loan but didn't get zero award?

Mr. Forbes: Yes, there are certainly some folks whose losses were greater than their FEMA and SBA and they got some grant funds from us too.

Representative James: But we are still stuck at about 5,000, and you mentioned sometime in the fall if there is no resolution, correct?

Mr. Forbes: Yes, I think just as a matter of making earlier investments in recovery are better than later investments in recovery. At some point it becomes incumbent on us to make recommendations about other things that we could do with the money to spur the state's recovery from the floods.

Representative James: In your later comments about what we are going to vote on today, are you going to discuss what the process looks like? For those folks who have already been through the process, if we pass this, what does that look like?

Mr. Forbes: We certainly can, yes.

Mr. Bradberry: Pat, what does the queue look like once you submit a survey, response time relative to the submittal? How long is it taking to get back to an individual to let them know they either phased or not?

Mr. Forbes: They will know they have phased immediately when they do the survey. The environmental reviews are ordered immediately also. Right now it's around two weeks. They get invited to do their application and that sort of sets it in motion. So, reminding everybody of the process, we make the determination about whether they are likely to be eligible and whether they get in a phase and they are notified immediately. Then we go out and do an environmental review before we invite them to application to avoid that work stoppage. Then they would be invited once the environmental review on site has been done.

Mr. Faulk: Pat, there are still some schools that have not completed the complete renovation and students are displaced. We are going on, as the Governor eluded to, two years since the flood. A lot of these school systems that were impacted have a cash flow issue and for them to be able to do the work that they need to accommodate students and staff, they need some cash. So, what can be done to expedite the process for local school systems so that they can get students and staff back into the locations that they need to have for their schools and not temporary buildings and so on?

Mr. Forbes: Well there are a couple different things that we're doing to try to speed up the cash flow. One of them, as is talked about earlier, is working with school districts in this case to get their agreements with us signed. They have some project worksheets that are already closed out, in many cases. But we haven't gotten the paperwork back from them to be

able to go send that money. We gotta get the cooperative endeavor agreement with them done. So we're working to do some of those that we can fund right now that we haven't funded yet. In addition, we have a question at HUD that has been there for some time now. And we keep being told that we're gonna get the answer in the immediate future, but we haven't yet. And that is around small projects. GOHSEP has a process for doing small projects, and many of these school districts and other local entities have a lot of small projects that they spent funds on. GOHSEP has reimbursed 90 or 75%, and we wanna come in with our remaining amount, but we don't wanna generate 10,000 pages of paper work for the local government to do for them to get that. So we're trying to get a streamlined process with HUD to do that. That would generate a little bit of money coming back to them too. Beyond that, looking at some process where we do other than wait until the closeout of the PW. We certainly can look at specific instances where we just have to do something to create cash flow or whether we wanna look at a different policy. But at this point, that's how we're handling the the PA match.

Mr. Durbin: Pat, let me ask you a questions before I recognize Representative Pope. Is the public assistance reimbursement, does that require an extensive audit of each entity that is submitting reimbursement requests?

Mr. Forbes: Mr. Tingle, I think is here and could speak to this better than I but I think that FEMA reviews every single project worksheet.

Mr. Tingle: Good morning, Casey Tingle with the governor's office of Homeland Security and Emergency Preparedness. The FEMA portion of the process is really primarily on the front end with establishing the eligible scope of work for that project and the cost for that work. When a project has been approved by FEMA, and the funding has been obligated, and to Mr. Falk's point, there are still a few schools for which that approval is not in place. So those school systems are still working through getting the projects approved in the first place. Once a project has been approved and costs have been incurred, those costs come to us for a review. I would not characterize that review as an audit or as an extensive audit, but the documentation is thoroughly reviewed, procurement is reviewed. All of those things so that, at the end of the day, any funding that we have reimbursed. We are limiting whatever risk there might be of the feds clawing that funding back at some point. So that's the purpose of that review. And for the most part, as we get into permanent work and repair and replacement of that infrastructure. That process is fairly timely and that sort of thing because of the way procurement is done.

Mr. Durbin: Okay, could we go back to that slide while Casey is sitting next to you? I was looking at the projects by CDBGDR activity and it is showing that approximately \$101 million that has been set aside, only \$15,905 in public services FEMA Cat B. We have Cat A and Cat C through G where there's been zero disbursement.

Mr. Tingle: So those categories, so category A is labeled there as debris removal, category B is emergency protective measures. So those are costs that are incurred during the fight in terms of personnel, equipment rental, all of those things to try to protect what we have. And so largely, those costs are incurred first and so that's why the reimbursement for those goes first. Categories C through G, those are all permanent work. Those projects are approved, take longer to get approved, and then that work starts once a contract has been let and that sort of thing. So that's sort of what the lag time there is associated with.

Representative Pope: Thank you, Mr. Chairman. I'd like to follow up with Mr. Faulk's comments, I think they're very appropriate at this point in time. He and I both been in the school system for 100 years plus. So we know a little bit about what we're talking about. So take it not as an expert, but somebody who has a little knowledge of this. And I'm gonna speak specifically for one school district, and that's the one that I represent. One that I was a superintendent for 14 years, and that's Livingston Parish. Those people are having major issues. And I don't know what the issue is, and you talked about getting approval. What is the steps that they have to go through to get approval?

Mr. Tingle: So speaking specifically for Livingston Parish, there are three school campuses that are still in negotiations, right?

Representative Pope: Very familiar with that, and will be for years.

Mr. Tingle: One of them is really close to the finish line in terms of getting the outcome that the superintendent wants, in terms of what he ultimately wants to do with that campus and getting the FEMA funding aligned with that. The other two are more complicated, because there's just a variety of factors involved. And so I don't wanna go into all the details.

Representative Pope: But somewhere along the line we are going to have to go into all the details because I can tell you it's been a drag and it's been a drain on their resources.

Mr. Tingle: Absolutely and we are going through all those details with them and working with them. In fact, we have some FEMA management in town to meet with the superintendent this week. So that work is going on and we have closed the gaps significantly over the last four months, but we're not where we need to be with those other two schools and that's work we got to get done.

Mr. Faulk: But Casey, the issue is every time we start to make progress with the submission for a project, FEMA changes the staff. Then we have to go back from the very beginning and start all over and it's a duplication of work, they are not changing things and all it does is it continues to tax the staff. It continues to put students and staff members at a disadvantage. It impacts the communities. So, changing the project manager over and over again is one of the major problems that school systems are experiencing.

Mr. Tingle: I agree with you, Mr. Faulk, that is a challenge and it is a challenge across the public assistance program. Parish governments, state agencies, local governments have all faced the same thing and we have proposed some ideas and relate those thought to FEMA. I will tell you that the arrangement that we have today is much better that it has been. But that turnover, we provided the documentation to the first person and then the second person comes along and they don't have it is something that we have certainly heard and concerns that we've relayed back to FEMA.

Mr. Rene Simon, Louisiana Department of Agriculture and Forestry joined Mr. Forbes at the witness table to discuss the Louisiana Farm Recovery Grant Program.

Mr. Durbin closed the floor for questions.

VII. ACTION ITEM

~ Patrick Forbes, Executive Director, LA Office of Community Development

HOMEOWNER PROGRAM REIMBURSEMENT EXPANSION RECOMMENDATION

Mr. Forbes: I am going to move on now to the next item on your agenda, which is the resolution relative to increasing the reimbursement structure from 50% to 100%. These last two slides are at the end of the slide deck in your books. This will result in obviously increased reimbursement for folks who Went out, either borrowed money, took money from their college loan fund, or their retirement, or their savings and rebuilt their houses. And so far we have only felt comfortable budget wise providing 50%. It's clear to us now, based on. Things we've talked about already, not only reduced number of registrants, reduced number of applicants, reduced number of applicants with eligible experiences as well as slightly reduced average cost of reconstruction based on our original assessments or estimates. That we can cover the 100% reimbursement for home owners who got the work done ahead of time. There are, as we've talked about already, two different groups of those folks. One is folks who have already gotten a reimbursement check from us, a 50% reimbursement check. We have been working on the software modifications to make this happen fairly easily. Once, We get the approval from HUD and can turn the switch on, we'll turn that switch on, hit a button, and that, in essence, will generate the additional reimbursement checks for all those folks who have gotten checks already. Their signature on that check, to cash it, will acknowledge their receipt of the additional grant, which covers some legal bases for us. And it does it in a way that's not onerous on the homeowners who are gonna be getting the additional funds. For those folks who have not gotten the reimbursement check yet but were going to, that number will simply be changed in our calculator from 50 to 100%. So when their grant is calculated, right now we tell them at closing a reimbursement amount and a prospective work amount. The reimbursement amount will simply reflect the 100% reimbursement as opposed to the 50 that it currently does.

Mr. Durbin: On slide three which is the going back a ways, it's the slide that you were asked some questions about, Representative James and others. About the 32,280 applications submitted and 12,800 grant awards have been offered. When you're talking about this increase the resolution will increase it to 100%. Is that gonna open up anything over and above the 12,800 grant awards or is this gonna increase their grant awards, the 12,800. For those folks in the 12,800 who part of their grant was a reimbursement, it will increase what they got. And for folks who are in the remaining bunch, in fact, not all the 12,800 are included there, I'm sorry. There are folks who have gotten award acknowledgement but haven't closed yet, right? So the 5,000 is just those who have closed and gotten the reimbursement check.

Mr. Forbes: But there's a gap in there because folks get all their paperwork and stuff together to come to the closing. And so there are people in two different groups there. But folks who have had the award acknowledgment calculated already, that calculation will be plused up. Does that answer question? I wanna make sure that I'm clear. It doesn't change the number of eligible applicants we'll have and 12,800 is not all of them. We're expecting close to 16,000 now at this point.

Mr. Durbin: Yes sir, 16,000 awards. So, it won't change that number, it will just change the amount of funds in the reimbursement grant for those folks.

Dr. Richardson: Yeah, something that the governor would refer to, his comments was that the use of this money to go from 50% to 100% for this group of applicants would not take away any funds from, I think he said the SBA program. My question is broader, does it take away funds from other homeowner programs?

Mr. Forbes: I want to clarify it is certainly funding that is in the budget that you have approved, the \$1.3 billion. I think that the Governor's point is that funding this modification does not change our ability to fund the SBA fix if we get that.

Dr. Richardson: But it is still \$110 million, something else could have been done with it. What is that other thing?

Mr. Forbes: So there are other things that, as we were talking about a little bit earlier, what we wanna do is to make sure with respect to the SBA fix, if we don't get that by sometime certain we wanna make sure that we get the funds invested in a viable recovery activity, right? Well the same thing goes for these funds. There are things we could go back and do in infrastructure for enhancements. There are things we could do infrastructure for reducing flood risk. Although I will say the fact that we have \$1.2 billion coming from HUD specifically for hazard mitigation and reducing future flood risk maybe moves that down a little bit, but it's certainly worthy of analysis. Other economic development activities. I know that our current economic development loan and grant program was undersubscribed but that may mean that we didn't design the program right. It may mean that there are other ways we can reach small businesses and help them rebound if we have data that says that's critical. Another super important piece is rental housing. I know that we have talked many times here about the lack of affordable rental housing prior to the floods. And that the that the floods damaged or destroyed over 20,000 rental units across the state. And so creating additional affordable rental housing across the state is yet another potential use of those funds.

Dr. Richardson: Obviously, and I'm not saying I'm opposed to it, I'm saying by voting for this resolution we are stating that this is the highest and best use of this money, are we not? Explain that to us all, why is it the highest and best use of this money?

Mr. Forbes: We have what we think, based on our unmet needs calculations that we did and the unmet needs calculations that HUD performed, we think that we currently have our total \$1.7 billion allocation appropriately allocated among different program areas, including 1.3 billion for homeowners programs. Because we were undersubscribed we're actually able to do what we would've done from the beginning which is reimburse 100%. After Katrina and Rita we were able to immediately reimburse 100% for folks who got that level of damage. We did our estimates of unmet needs, and they more or less matched up with HUD's estimate of unmet needs. Our expectation was that we would not be able to do this or we weren't positive we'd be able to do this. It would've been a thing we woulda done right from the very beginning, because all those folks The funds that get drained from these damaged areas by people pulling the money out of their savings account, out of their retirement, out of their kids' school loan accounts, whatever, is money that is detracting from the recovery as a whole. So we think we've got the appropriate allocations by program, and this really is providing the ability to do what we would've done from the beginning had we been positive that we had ample funds to do it.

Mr. Faulk: The resolution, it says, whereas to date, the \$1.7 billion?

Mr. Forbes: That includes all the funds from HUD that we are anticipating receiving. \$1.7 is the allocation from the first three appropriations we got that are more or less unfettered, if you will. They are just for us to decide how to spend on our recovery. It is not inclusive of the \$1.2 billion that was added in February's Appropriation Act, specifically for hazardous mitigation activities.

Mr. Faulk: Should an additional allocation be done, then we would have to look at other ways or do another resolution to dedicate any additional funds that would come, either by legislative action or whatever.

Mr. Forbes: Yes, sir. And I don't anticipate that based on the fact that when Congress passed the last, the February Appropriations Act. HUD determined through their calculations, at that point in time, that the state of Louisiana no longer had any unmet needs in the housing economic development realms. So even if there are additional appropriations for Texas, Puerto Rico, Florida, Virgin Islands, it would not be our anticipation at this point that we'd get any additional funds that would be unfettered in this way. With that being said, yes, the answer would be we would certainly have to bring that before the task force if there was another allocation.

Mr. Faulk: Final question, what is the anticipated time for people who are eligible to go from 50% to 100% having their needs being met?

Mr. Forbes: So, for the folks who have already received the reimbursement, we are shooting for a few weeks. Everybody else it will be part of their regular process.

Mayor Norris: Pat, what about people that have completed, gotten their money, and sold their house? Does the money go to the owner of the house or the person that sold their house and gone? You may not know how to answer but I was wondering about the tax implications for those people. That may create a problem for them, but I know they would be glad to get the money.

Mr. Rees: Starting with the disclosure that I am not a tax attorney, so I am not providing legal advice, I am Dan Rees, the Office of Community Development Deputy Executive Counsel. This is speaking just to the reimbursement and at the federal income tax level. There are exemptions that the IRS has provided sometimes through memorandum. I know they did in the Road Home program, and sometimes through regulation on disaster recovery funds there is a potential tax implication if

somebody has declared an un-reimbursed casualty loss in 2016 on their tax returns, and are now being reimbursed for it. So you're correct, that if they have taken that step, there may be a recapture of that deduction. So that, and I don't know the mechanism of whether they go back and amend, or declare it as income in the year they received it, but that's the one that I think is the most easily identifiable problem.

Mayor Norris: Probably be a good idea when they get a check to advise them to talk to their CPA so they don't inadvertently make a mistake.

Mr. Rees: We have our outreach team here and we will bring that into the conversation.

Mr. Forbes: And the good news is that most of the grants have been dispersed in 2018 so all of this should occur in the same tax year for most people.

Representative Pope: Thank you, Mr. Chairman, in fact, this is an elementary question for one that has to answer a bunch of questions every day. If you don't know that, ask Lori, she will tell you that. If, in fact, this resolution is adopted, if HUD approves it, and it comes back and it goes from 50% to 100%, would there be any variation for someone who has already received an award? Anything less than that 50% increase, or up to 100%. Is there anything in there that would prohibit that from happening? So in other words we're going to say. Individual that's got 50% of an award already. They're going to get another 50%.

Mr. Forbes: Right, eligibility is not affected at all. It is just a number in the calculator.

Representative Pope: Is there DOB rechecked?

Mr. Forbes: We do updated the duplication of benefits analysis to make sure they have not received any more money.

Representative Pope: Good, that is where I was going with my questions. This is an important point. I've been asked that question a bunch already.

Mr. Forbes: Every time we disperse funds, we are required to do that duplication of benefits analysis check. We've actually already ran it. We know the 5,000. There were ten people since the time we've dispersed their funds, they've received additional funding from NFIP so potentially they may not get the full 50%, but the majority of the people that we're talking about will.

Representative Pope: So there could be outliers somewhere?

Mr. Forbes: That's correct, but only based on other funds they have received for the same purpose.

Representative James: Thank you. Pat, I'm curious to know, with the folks that have already been through the process, do they need to come in? Because I'm gonna get the calls, so I need need to know how to answer. Do they need to come in? Do they need to send an email? They just need to wait and they will receive a check?

Mr. Forbes: That's right. They won't have to do anything. I mean, they're gonna have to sign their check, which acknowledges that they agree their new grant amount is this amount, and that's it. And then for the folks who haven't closed yet, it's gonna be essentially a seamless process just because the calculator gets changed. I know you get the questions, so I want to just clarify.

Representative James: I am getting them already.

Mr. Forbes: We've ran a lot of the analysis. Of the 5000 people that would have closed we wanna make this as simple as possible. We know that there are over 90% of them. So nearly 4500 that once resolutions passed we send the action plan to HUD. They approve it. We already have the steps in place that we would do the requisition to the feds, we have received those funds within about ten days. Cut the checks, our plan is to issue a cover letter with the check, and that's all those homeowners will have to do. There are a few homeowners that they're just now, even though they received those funds, their file is being closed out. And they may have some documentation that was identified that needs to be turned in before the check can be cut. Specifically related to their flood insurance declaration. So we know those, they're gonna receive the same cover letter, same time. They just won't have the check and it will clearly tell them that the declaration page needs to be turned in and then the check will be cut.

Representative James: Okay, but first thing is HUD has to approve the action plan, right?

Mr. Forbes: That is correct.

Representative James: And that could take what? How long?

Mr. Forbes: In our estimation, on a non-substantial action plan amendment, it does not change allocations and it does not change grant recipients so expect it to happen within a week. Then a couple of weeks for things to happen on our side. I just want to make sure it's clear that while I just described the small population of people who are gonna have to do a little something extra. We will be sending out an email to the people so that when this is in the news that we don't want them to think they gotta come down to the office or whatever. We'll be sending an email out that says sit tight. This is what the process is gonna look like and this is how this will work.

Representative James: Okay, and on the tax thing and the gentleman that's talking to Nick. In the first Special Session I passed House Bill 10 regarding the tax implications. I don't know the folks that were covered there will be covered by this

increase, but you guys may want to do some research there. It was the first Special Session House Bill 10. Once the fares changed we made some substantial changes here to make sure that those folks weren't hit with an additional tax burden. So I think that they will be covered, and the same folks that will be impacted by this will be covered, but just you guys may wanna take a look at it.

Mr. Forbes: Yes, sir, thank you.

Mr. Durbin: Okay, members of the task force, go to tab six of your binders, the resolution. Any questions on the resolution that is in your packet?

Mr. Faulk: I make a motion to adopt the resolution.

Mr. Durbin: Motioned by Faulk.

Mr. Pierson: I second.

Mr. Durbin: Seconded by Pierson. Lori, go ahead and call the roll.

Ms. Dupont:

Mr. Bradberry	Yes
Mr. Dartez	Absent
Mr. Durbin	Yes
Mr. Faulk	Yes
Mr. Gallagher	Yes
Mr. Gissel	Yes
Representative James	Yes
Mr. Knapp	Absent
Senator Morrish	Absent
Mayor Norris	Yes
Mr. Pierson	Yes
Representative Pope	Yes
Mr. Reilly	Absent
Dr. Richardson	Yes
Mayor-President Robideaux	Absent
Representative Shadoin	Absent
Commissioner Strain	Absent
Mayor Tyler	Absent
Dr. Wilson	Yes
Ms. Wyatt	Absent

Sir Chair, this resolution has passed with 12 positive votes.

Mr. Durbin: The motion is passed unanimously. The resolution is adopted.

Mayor Norris: Mr. Chairman, can I just ask one question before we move on?

Mr. Durbin: I'm sorry, Mayor Norris, go ahead.

Mayor Norris: I keep coming back to this duplication of benefits. I can't understand. While that can't be resolved I understand you've done everything you can do. Is there any possibility of extending the deadline for an application for people that are affected by that only to extend the deadline, so it gets fixed in the first of October? Just so those people don't look back and say gee, nobody told me. I know you are making every effort to tell people, but –

Mr. Forbes: I wanna make sure it's clear because you bring up a great point. We're closing the survey next Friday. The survey takes five minutes. Anybody that flooded their house, we've been saying from the beginning, should fill out the survey. Go fill out the survey. If you have flood, fill out the survey. The application deadline will absolutely rest on the decisions that we make and that we get from congress and/or HUD relative to SBA. We're not gonna close the application process until we understand completely the ramifications from either better guidance from HUD or a law from congress that helps us do something different.

Mayor Norris: So these people are not going to be out in the cold?

Mr. Forbes: No sir, as long as they go fill out the survey by Friday, that's the key. We are not going to close the application in a way that disadvantages those folks who may not know.

Mayor Norris: What about extending the deadline for the survey?

Mr. Forbes: We could start, I think that a lot of the conversation we've had today is we have a good bit of money here, that we need to get invested in the recovery. And because the survey takes five minutes to fill out we just think that it is critical to start to perfectly define our total population for this program. And so that's why we set the deadline.

Mayor Norris: I think some people just got discouraged, disgusted, and even if you communicate with them. The only communication that would mean something to some of these people is to communicate with them and say, hey, the duplication of benefits problem has been fixed. We can give you some money. It just seems that I know a lot of people who don't have email. There are a lot of people that may were discouraged from the start especially in the flood that happened in March. Everybody that was involved in that flood was told there's not gonna be any help. If the governor had not gotten really busy and included the March flood with the August flood and put those two together, the people in the March flood wouldn't even be involved in this conversation.

Mr. Forbes: Yeah, sure. The ease of completing the survey is so low I just hope that anybody who was impacted by either flood would complete it so that we can start to define this population. We have funds allocated from congress and from HUD that we've got to move forward investing.

Mayor Norris: I understand. Thank you.

Representative James: Last bite of this, I share the concerns that Mayor Norris has articulated. I know because I see those everyday folks, especially folks that apply for SBA, they hear that their neighbors are having issues. For the next week, with outreach press releases, we have two media outlets here, please do as much as possible to encourage people. Because I know if this issue gets cleared up, you guys aren't gonna get the calls representing, Pope and I are gonna get the calls from folks that are very concerned. And I know we've done our best to encourage people to apply and complete the survey. But for the next week, I'm gonna ask that you guys ramp up, be it media releases, whatever, to encourage folks and maybe specifically address. Even if you apply for an SBA loan, we need you to at least do the survey.

Mr. Forbes: Thank you, we will. We, in fact, have three more outreach events this coming week in Greenwell Springs, Jones Creek Road Library, and Livingston Parish Library in Denham Springs. And are hoping to get media coverage of those, as well, but we're doing great. Also, doing radio shows in Lafayette and Shreveport next week, so we will continue to do that, I assure you.

Mr. Durbin closed the floor for questions.

VIII. FEMA DIRECT HOUSING PRESENTATION

~ Casey Tingle, Chief of Staff, Governor's Office of Homeland Security & Emergency Preparedness

Mr. Durbin: Okay, next item on the agenda is a presentation by Casey Tingle, Chief of Staff, Governor's Office of Homeland Security and Emergency Preparedness. He will speak on the item in tab seven of your binders.

Mr. Tingle: Thank you, Mr. Chairman. Good morning members of the task force.

Mr. Tingle immediately started his presentation.

Mr. Durbin: Any questions?

Mr. Durbin closed the floor for questions.

IX. WATERSHED PRESENTATION

~ Casey Tingle, Chief of Staff, Governor's Office of Homeland Security & Emergency Preparedness

~ Danica Adams, Watershed Planner, Office of Community Development-Disaster Recovery Unit

~ Sam Martin, Executive Management Officer, Coastal Protection and Restoration Authority

Mr. Durbin: Next on the agenda is the Watershed presentation. Casey, you will be giving that presentation as well, correct?

Mr. Tingle: Yes, sir. I will also be joined by Danica Adams and Sam Martin. This is a really exciting opportunity to kind of catch up with you a little bit in terms of a resolution that you passed previously.

Mr. Tingle, Ms. Adams and Mr. Martin immediately started the presentation.

Mr. Durbin allowed questions during the presentation so the floor was never opened.

Dr. Richardson: I just have a question, because obviously these watershed initiatives are becoming very complicated. Who is advising the council about even what questions to ask, to be completed? I mean, you guys get in a room, and I have great

respect for Shawn, Johnny, you, and everybody, but who's telling you, okay, these are the questions that we have to ask, and where do we go to get it answered?

Mr. Martin: The technical assistance committees are there to do. They are there to ensure that the right questions are being asked from a technical perspective that the right questions are being asked from a geographical perspective. Some of the issues in North Louisiana are not the same issues from a coastal perspective and we wanna make sure that we understand all of those perspectives. And so the technical assistance committees are really there to provide the diversity of voices not just in terms of answering questions that the council might have, but putting questions on the table that we need to go find the answer to.

Dr. Richardson: But they will not give you the answers? Just, these are the issues we need to focus on? Don't they then suggest answers, as well?

Mr. Martin: I certainly foresee them providing recommendations. The technical advisory committees are going to work on both questions and answers and they're gonna be coordinated, because there's a lot of coordination needed between them with, for the council, the watershed council through a working group which is composed of membership from all of the agencies that are all working in flood related areas. So they're familiar with the general landscape, but they're the focus is gonna be engagement out to the communities, to the local jurisdictions, to industry and research institutions, academia in order to compile and consolidate both the concerns and the solutions.

Dr. Richardson: And the \$1.2 billion sounds like a lot of money, but when you look at this issue, it is not even close.

Mr. Martin: And that's why we are not focused so much on how we're going to spend the \$1.2 billion, because what we're looking to do is set up a system and a continuing initiative that will continue to work. Addresses \$1.2 billion, or uses it to address the flood risk in the state. But at the end of the day, have a mechanism for the agencies to work together and to maintain engagement with the local jurisdictions. And a way for them to work together, so that we can continue to chip away at our flood risks, regardless of the funding stream.

Dr. Richardson: And when you get to decided projects, who decides? Is it a state decision, federal decision, a local decision? Who decides on where you put the money first?

Mr. Tingle: So I think as it relates to, we're hopefully going to be over time working with multiple funding sources. But if we look just specifically at the 1.2 billion that the council will be working with initially, I think the council informed by what we learn through this engagement process will be putting forth proposed criteria. And project priorities that we'll get some input on, but that's how the projects themselves will be prioritized. I think we'll also be considering and I'll get to this in just a second, the possibility that we want to try to find some opportunities to do some relatively short turnaround project implementations. Some ideas that are already out there, some projects that are already there that just need to be improved, to some extent, so that we get some initial protection and some good use of that money in the short term while we look regionally and watershed based at larger solutions that are going to require the best up to date information. And we're gonna require the kinds of engagement and cooperation that have to be built, so that people understand that process. We're gonna try to be doing those two things parallel.

Dr. Wilson: Well, I was just gonna add for Dr. Richardson. The members of the watershed council themselves all have programs that are more sustainable, I guess over the long-term that we operate. That would be informed by the results of this from this concept of watershed. And so for us as a department of transportation, we've got the statewide flood control program and it's got parameters that it operates under. Ideally, once we get this evolved and stood up and operating, that program will begin to adopt the elements of what this water shed council has suggested improving. So that within the confines of DOTD, that program could adopt and move to fund those projects under that umbrella with considering watershed. So the same thing I would assume would happen for other agencies that are a member of that council and I don't know Johnny would disagree with that. He's got his own parameters around the money he spends. He could send some money back to DOTD as always. But the idea that each agency is operating with that same philosophical approach, I think is the most important thing that you can have here.

Mr. Bradberry: That is really a great point, because what we don't want is to spend this \$1.2 billion on first come, first served that has to be some coordination. And we think that this approach will give us initially that coordination and will do the best projects that'll bring the most value initially. Because 1.2 billion, you're absolutely right is not enough. Got a lot more we need to do than we do money available.

Mr. Tingle: I do just want to reiterate that we would intend that the vast majority of this funding actually get pushed down in terms of project implementation to the parish and local level for them to execute the project.

Mr. Bradberry: Casey, what is the latest on when the guidelines for the \$1.2 billion will come up in the register? What are you hearing about all of that?

Mr. Forbes: Sorry, what we know from talking to HUD is that it will be after they have provided both the federal register notice for unmet needs from that same appropriation, which does not affect us, which is not out. Originally we heard that was gonna be out near the end of May or early June, and it's not out at this point. It's gonna follow that, it's also going to

follow this SBA guidance that we have talked about that we're waiting on from HUD, which obviously, is not out yet. So, really all we know is that we're behind those two and those two have not been completed yet.

Mr. Bradberry: Pat, for the benefit of the task force, could you say a few words about what we are actually waiting on? The parishes it is going to cover, some of the details behind what this register is going to do for us, and the guidelines that we are going to have to follow.

Mr. Forbes: Yes, sir, thank you. So the federal register notice, the first thing that HUD does is appropriate funds and then allocate them to different agencies and tells them, go make some rules about how to spend this money. This 1.2 billion that we're getting is coming from actually a \$16 billion allocation from that February appropriation that went to HUD specifically for hazard mitigation activities. That's reducing risks from future disasters. The next step is for HUD to write the rules to tell us how we may spend those funds and what the parameters and restrictions are. So that's the federal register notice, is waiting for those rules. I assure you we are not sitting around waiting and doing nothing. We have essentially drafted an action plan amendment already for those funds in anticipation of what we think HUD will put it in there. But obviously, we can't finalize it until they have described for us a few things like, how do we calculate our unmet needs? How do we demonstrate what sorts of tie to the disaster do we need? In fact, we've communicated with HUD about this issue and said, basically we gave them some initial feedback saying, here is what we think you should have in there. They invited us, they acknowledged that they can get good information from their grantees about what's important in terms of hazard mitigation. Therefore, we've already provided some requests to the extent that, one was that we be able to spend the money statewide. I mean, 56 of our 64 parishes were impacted and it's not gonna make sense for us to try to roll out a mitigation program which is forward-looking that leaves out 8 of our parishes. So we've asked for that. We've asked for very broad ability to spend it on things for any future disaster as opposed to just a disaster that looks like our March and August floods. So we've been in communications with them, and we have drafted the action plan amendment and are ready got go, but we can't make the next step until we see that federal register notice. I should say we joined a meeting with Congressman Graves and Secretary Carson late last month and they were saying at that time, the federal register notice may be out within a couple of months from that time. So that would indicate maybe August, September. But because we're behind these others, I don't know.

Mr. Bradberry: Thank you, Pat. Thank you, Mr. Chairman.

Mr. Durbin: Question from the chair. Looking at the initial tax of Casey, you have data engagement projects. And you mentioned a minute ago that data and engagement are the primary ones. And my question is, is the members that will compose the Data TAC, for instance, will that be representatives from across the state? And how many will be on the Data TAC? Who would answer that question?

Mr. Martin: I can answer that. So the actual constituency of the Data TAC has not been determined. And we've been faced with the same problem. The working group sat down, and we're like, we need to convene some membership. We wanna limit the size, so that they can work effectively. But we wanna have broad input, maybe more so than we can get just with the engagement and outreach to entities. So we've started discussing it, and it was a real challenge. And we've figured out the working group didn't necessarily have the expertise in data, and modeling, and whatnot, specifically themselves. So what we've done is we've convened a sort of a pre-TAC, a group of experts from within state agencies. And that's where we stand right now. We've met initially one time. And that mission is to figure out who needs to be on the Data TAC and reach out. But that's the solution that we've come to so far. So I can't tell you who's gonna be on it it right now. But any recommendations can be taken under considerations and brought back to the group of experts that we've assembled.

Mr. Durbin: So this may be an appropriate item for a discussion and presentation at the September task force meeting.

Mr. Tingle: I would concur, and probably suggest that it's something that we will prepare to brief on at every task force meeting as this moves forward. And not only will that be a part of our engagement approach, but the feedback that you have will be very helpful here. Because as I said, this is evolving, this is new, this is different, and we're open to all of those suggestions. Danica, did you wanna say something about just the kind of supporting entities that we're gonna work with?

Ms. Adams: One of the tenants of this structure is that the tac might be narrow in size. But their first mission is to reach out to this broad swath of stakeholders. And so it's these support entities that we mentioned earlier that include the local and regional groups. The federal agencies, academia, research, all of the professional groups. These are the people that are gonna bring the real detailed expertise regarding the very specific questions that are asked. So those support entities are gonna be the meat and the substance of where the content of the recommendations are gonna come from. Even if the tac's themselves are smaller in scope.

Mr. Tingle: Yeah, and our initial problem has not been who to put on them, but the list is so long, that making it workable and efficient is something that we wanna be responsive to at the same time. And not just appear that we're leaving somebody out by error.

Mr. Durbin: Okay, and one final question from me. The representatives that will make up the Data TAC will not be one of the same representatives making up the engagement TAC or so forth, and so it would be different individuals?

Mr. Tingle: They more than likely would be different. They might be different representatives of the same agency or different representatives of the same group. So there might be some overlap there, but really it is expertise driven more and perspective driven more than anything else.

Mayor Norris: By the definition of watersheds that is used in this context, how many watersheds are there in Louisiana?

Mr. Tingle: So depending upon the level that you draw the lines, there are multiple ways to get that. And I don't know the exact number off the top of my head. But I think the number of the functional watersheds across the state is somewhere around 40-ish.

Ms. Adams: So technically, there are 59 watersheds that intersect with the boundaries of the State of Louisiana. Some of those only have a few square miles or less than that, within the state, and so as Casey mentioned, the functional watersheds would be closer to 40 or 50 really.

Mayor Norris: Based on that, that's a technical definition, that is something that engineers understand maybe a little better than the rest of us. Why did the money come through HUD? Is the money going to be restricted in sort of the way HUD money is restricted with social parameters, rather than, in some cases, engineering concepts?

Mr. Tingle: I'll defer to Pat on the restrictions that might come with it. I will say that the reason it came from HUD is because that is how Congress appropriated it. They had different options and this was a unique option that I don't know if we have ever exactly foresaw the way that it would play out, but it provides some opportunities I think at the end of the day that we might not have had otherwise.

Mr. Forbes: And it is by all accounts including HUDs a first time for them as well. So they are not sure, have not communicated with us how they're gonna handle that. We certainly made the case that attaching low to moderate income requirements on funds that are looking to reduce damages. And impacts across the state from flooding of event is not a thing that should be driven by income levels. It should be more technically driven. While that language comes out ultimately, we don't know yet. But we've certainly made the case that tying the normal sorts of restrictions that CDBG funds usually have with them. Because it's for Housing and Urban Development, doesn't quite make sense in this context.

Mayor Norris: This does create a big problem for multiple government entities. Ouachita Parish, for example, if you cross the Ouachita River, the watershed is different from on the other side of the river. I think of all the things that you could be involved in, this is the toughest, because of multiple jurisdictions. Because of cost benefit, but not necessarily low-income cost benefit. So be very interesting to see how this works out. Thanks for the great idea to do it based on watersheds. But generally, the public doesn't understand that. When they talk about drainage problems, they're talking about something in their neighborhood. Their front yard. If you can get water out of their neighborhood, they're not concerned that it gets in somebody else's neighborhood. Are there's no capacity to get it out of the general, of the watershed. So this will be a Gordian knot you will have to untangle. I'm sure you can.

Mr. Forbes: First, I'd like to say, what we hope is that instead of creating problems, we intend to create opportunities for folks. To start to work together in a way that maybe they haven't in the past, and give them an incentive to do that. And to continue doing it long after these funds are gone. So we hope that it's gonna give us all an opportunity to really just start Being the smartest state in the country when it comes to dealing with flood waters.

Dr. Wilson: Yeah, I was just going to say to the Mayor, if it was easy, it would have been done already. [LAUGH] But secondly, I think the model and approach of doing it through CDBG and HUD is perhaps something that's gonna give us a little bit more flexibility than had it gone through the traditional Corps of Engineers model. Or maybe the Department of Interior, or DEQ, or something like that. So I'm excited to try this. And to have an administration that's open to the input that we have like the low to modern income is not something that would fit in this. And so given what the corp has stepped up to do in terms of the other projects, it allows the state to take some ownership and responsibility to control its own destiny. As opposed to relying on the corp to have a tremendous amount of work to do, in addition to those things that we would like to do for ourselves. So I think you're right on the communications piece. But it is, I think, somewhat more flexible than some of those other streams, because it's never been done, and we get to write those rules. And they shut the lights out on me, so I'll stop. That means it's lunch.

Dr. Richardson: That means it's over, right? We gotta vote, right? [LAUGH]

Mr. Tingle: Just to echo Dr. Wilson's remarks, I think all of us are looking at the investments that are currently on the table that are real dollars. This is sort of a generational opportunity for the state of Louisiana. And we owe it to our people to put around that money. The kind of infrastructure and framework that allows us to make clear and transparent. And data based decisions to show the good effort for that money plus whatever money is yet to come.

Mr. Durbin: Casey, on the first page of your presentation on issue, the first slide is council on watershed management created by executive order by the governor on May 29th, 2018. And it's composed of five, it's representatives of five entities. Would you briefly say who those representatives are? I have a good idea but I think it is important for the public to know.

Mr. Tingle: yes, the council is composed of the leadership of those five entities. Dr. Wilson, Mr. Bradberry, Colonel Waskom, Patrick Forbes, and Secretary Montoucet from Wildlife and Fisheries.

Mr. Durbin: And they can designate who they would want to stand in their place, or they individually will attend?

Mr. Tingle: That is currently the legal operation that we are going through, is that we will have the ability for them to have stand-in's as necessary.

Mr. Durbin: Got you, okay, does that conclude your presentation?

Mr. Tingle: It does, sir. Thank you all for the good feedback.

Mr. Durbin: There are no more questions.

Mr. Durbin closed the floor for questions.

X. PUBLIC COMMENT

Mr. Durbin: Okay, for everyone in the audience, we are now going to declare a public comment period. I will declare in that effect right now. Do we have cards that will be delivered of those that have indicated they want to make comments or come forward? I will call your name. Please come and take a mic and briefly state what your concerns are.

Michael Arnone

Representing: Self

Mr. Arnone: Thank you, I live on Tickfaw River. I flooded in 2016. I was awarded a grant about two weeks ago, and I just appealed it. Some of the issues I had with my appeal. One, on page 62, it says, the reconstruction is \$78 per square foot, and does not include elevation. And on page 64, there's a contradiction. It says, it includes three feet. I'm hearing two different versions. Another issue I had, they did not include my second floor. I tore down my entire house, I did not save that part. I also applied for supplemental insurance. I had to hire an attorney, he got 25%. They're saying that's duplication of benefits that money went to me. It's not going to me, it's going to an attorney. So that's part of my appeal. The other part of my appeal is, I thought pilings were not included. I have spent \$23,000 on pilings that will hold the slab up, and the concrete columns. I talked to Mr. Paul, and he said, Restore will take care of pilings. If Restore does not take care of pilings, ICC will. So if I could get ICC to pay for that, and not be considered duplication of benefits. And everybody got a packet, all my exhibits. And that's it, thank you for your time.

Mr. Durbin: Alright, and your appeal was to whom?

Mr. Arnone: To Restore. I just filed it yesterday.

Mr. Durbin: Okay, have you been given any notice of an appearance yet?

Mr. Arnone: Not yet, but I just wanted to go on record. I did talk to some of the guys in the hall. They answered some of my questions but I just wanted to get it on record, so maybe if other people had the same issues they would know about it.

Mr. Durbin: Pat, approximately how many appeals have been made on disputing awards? I don't want to get into the merits of your issue.

Mr. Forbes: I have just been told that we have had about 5,000 appeals and 95% of those are resolved at this point.

Mr. Durbin: And is that internally held at your offices, or somewhere in your offices or where?

Mr. Forbes: The appeal process is part of the Restore program. It is actually the employees of the contractor.

Mr. Durbin: Alright, thank you, sir.

Murray Wennerlund

Representing: Self

Mr. Wennerlund: My name's Murray Winterland, we're both from Denham Springs. We live in an opportunity zone, which consists of 20% of poverty of the Denham Springs area. This is my lifetime fiance, Clara Cruz, and we were flooded in 2016 like many others. I'm here today to ask you all to look and possibly vote today on one issue that everyone's been talking about. But they're looking at a grand scale, and they're not looking at the little fixes that we could do and help many people today. Everyone knows the big fix is in Congress. We don't see a little fix that we could do today, and be within HUD guidelines, SBA guidelines, and make Patrick Forbes, our hero. When you look at why we have duplication of benefits, we're not looking at the people that cancelled their loan. Sure, lots of people filled it out, Mr. Rivera's name was on every one of our loans. We signed it. We're desperate. We needed money. We sent it in. We saw \$400 added to our mortgage. It's not gonna happen this year. So we canceled it. SBA allows us to cancel it. In fact, they have 60 ways of canceling a loan. 61 if you count, they'll write in their own text. So officially SBA sends us all retirees, Mr. Polk is not here, low income, moderate income, extremely low income. They'll send you a letter and they'll cancel it. Let me bring up one point that I think is a major conflict of interest between SBA and anyone in a low income, moderate income. SBA has religiously each

year lowered its income qualifications. This year, we only have to make \$20,600 to get a SBA loan. On \$20,000 a year how household of two, what kind of loan am I gonna be able to repair? It's impossible. If you do a income through expense on your living, you're not gonna make it cost for a single person \$24,650 a year to live. And that's if you could get rent at \$550 and your truck doesn't breakdown, period. So SBA has this unique reporting system for the duplication of benefits. SBA is the only people that can decline you alone and either you are too poor or you're a felon, or you're not legally in the country. That's the only things SBA's gonna decline you for. So the word decline no longer enters into our vocabulary. You have the opportunity to withdraw, specifically the word withdraw. You have to do that by A, not returning your documentation for the loan. The closing document signed by Mr. Rivera out of Dallas. You need to either burn it in your fire pit, destroy it. You gotta make sure your neighbor doesn't send it and your dog doesn't send it. So we need to make sure that we all understand, SBA gives you one opportunity to withdraw from the program. If you are anyone within \$20,000 income or above and that does match HUD's definition of low income. So now we have low income households being approved by SBA and desperate enough, signing that document not paying attention to page 2 that says, you've just been approved for \$120,000 for 30 years at \$436 a month says, my aunt at 90 some odd. And says, Mr. Wallace and Ms. Jeanette Altman of Perryville. I have 300 people that I've read. Each one of them read their comments about low income and moderate income. We're moderate income by a good percentage and I can't imagine someone that making the Altman's of Perryville. Their tax returns literally say, \$5,000. SBA awarded them \$124,000 loan for 30 years based on collateral and their ability to repay. SBA identifies the ability to repay by simply your credit history. Luckily for me in 1984, I threw away all credit. Got rid of my last mortgage. I've built three homes in my life and everyone of them paid for it. My kids have homes ever since through college. I don't believe in the credit industry, but that doesn't mean I won't take it if I'm forced to. But being in this position of I had one opportunity to withdraw and it wasn't publicized. Before that law was processed, that was the only opportunity. Let me get to my major point. So we know now the word withdraw is the only thing that a homeowner can do. The next step, SBA approves your loan. SBA has no other word similar to HUD. Approved or declined, there's not a cancelled by homeowner. So once your loans been approve, the data feed that comes to restore OCD and IEM for the duplication of benefits shows you've been awarded and you've been approved even if and I have examples if you need to see them. But even if your constituents and everyone in your neighborhood sends to you or shows you, hey, I cancelled it. Here's the letter from SBA showing my loans are cancelled and I'll get into what the letter means. Let's say when they cancel, SBA still allows this data feed that Mr. Patrick Forbes and EFI, IEM and all restore people that process the duplication of benefits. They see that. They also see the sum. SBA's policy approved by Mr. Rivera in Dallas states in section 8 that well, sorry, section 8.3 is to renew your loan. And they will redo your duplication of benefits, but let me get back to what I was about to say. Once you've been approved, the loan amount will not lower even if the homeowner only drew down a portion of the money and this is a very little known fact. But it's published in SBA's standard operating procedure, 50, 10 revision 9 online at the SBA website. All we have to do is read quite a few pages, but you just have to read it. When we get to that point that SBA now approves your loan and doesn't have a method of saying to Patrick Forbes, know these families canceled. It also doesn't have a method of lowering your loan. They could increase it. We have one person, Amanda in our group restore LA information exchange. She had hers increased, but her income level is much higher than us. So when you are now looking at a low income family, that was approved because their grandfather left them a house. Because the SBA will give it on collateral of a loan and they're faced with \$160 to \$400 a month payment. And if you ask Mr. Wallace Altman of Perryville, asked the SBA to lower it from \$120,000 to \$25,000, because he thought that would also mean the terms would remain the same, 30 years and it would lower his payment. Well, SBA came back with new terms. Five years, lowered his payment. This retirement couple is living on 90% of their retirement income. This couple also put their savings, more than \$60,000 they put into their home that they paid off ten years ago and this goes across the board. We all know that the retirees are most hit, because they're a fixed income and they're also most of them are low income, moderate income. But when you have the SBA's reporting system to us saying, she's worth \$120,000. Mr. Altman of Perryville's worth \$120,000. My aunt was worth more than me, \$124,000. No means of repaying that payment, and so they took a lower amount. That lower amount does not get reflected in the data feed that's presented to IEM and restore, so they see my aunt. Of being approved by it for an SBA loan, and they feel that she could draw down on this new written SBA loan that was a lower amount of \$120,000. I'm gonna ask you a question, and I just need for you all to a little bit of input here. The word assistance. We take assistance as receiving something, right, helping hand? Can we agree on the definition of assistance? That if we accept assistance, like from SBA, that means we actually, literally accept monetary funds. Is that correct? Anyone?

Mr. Durbin: We would have to defer to legal counsel in the audience before we make a comment like that.

Mr. Wennerlund: Okay, so allow me to put my foot forward and I would say, if I accepted your assistance that means I am allowing you to help me.

Mr. Durbin: We are a task force. The Office of Community Development's director is behind you, so you are referring to OCD not our assistance.

Mr. Wennerlund: I'm here today for your assistance. But if I was to ask Patrick Forbes, if I could have his assistance, I'm sure he would say certainly Murray at a cost. Because it's gonna be a duplication of benefits. Well no, he's not a not for

profit. So we could say if he offered his assistance and I accepted it, I'd receive assistance. In our own duplication of benefits in our admin manual that's online in the OCD's website, it identifies the duplication of benefits in exhibit 2.5 that in the second part of duplication, or first part, excuse me. It says, to receive assistance. When we use the word assistance, the states' on duplication of benefits policy that was signed by Patrick Forbes in the year 2014, here it says, you have to receive the assistance. It says, receive the assistance, and in our February 9th signing with Senator Kennedy and Senator Cassidy. Reading in at the last minute, the words to assist a few people about 5,000 people. 5,800 people, roughly according to Governor Edwards. We're gonna help the low income, moderate income families that had been penalized with the duplication of SBA benefits by updating that data stream that shows that they've been approved when they literally canceled. SBA is policy for anyone to reapply, has to go through the duplication of benefits process once again. So that means if the family enters into the restore program, they're not going to be eligible for an SBA loan. If they receive restored grants, and then they go to SBA in which we only have another of presidential act. But they could then ask us, but then it's up to the SBA to do its due diligence of checking the duplication of benefits, less relieving us from the liability of all duplication of benefits for the SBA recipient.

Mr. Durbin: I am going to ask you a question. You have presented a lot of important facts, great knowledge, I am sure you have been in meetings with Senator Kennedy, Senator Cassidy and Congressman Graves, have you not?

Mr. Wennerlund: No, I have not. I have asked. I have not been accepted.

Mr. Durbin: All right, well, that's your avenue, as you have heard earlier we have Governor Edwards, along with others, have written to the Secretary of HUD to consider modifying the duplication of benefits favorably. That's where we are, we cannot take any action here, but obviously, you have been broadcast across the state of Louisiana for those watching in the news media. So I appreciate you coming and bringing this up. You shared some things on duplication of benefits that I didn't know about. We appreciate you coming. Thank you.

Mr. Wennerlund: I appreciate your time. Thank you. I appreciate the plug on the media too.

Monique Robinson

Representing: Vital Resource Solutions

Ms. Robinson: Thank you. Greetings everyone, thank you for having me. I'm Monique Robinson, director of Vital Resource Solutions. I was here at the last task force meeting. And I just wanted to say since that time period, we have been, we've had some very positive communications with OCD and we have had some success stories for our clients and we look forward to continuing to work with them. Today, I just wanted to bring up another population of survivors that have not really been mentioned and I have mentioned them to Pat. A significant part of these flood survivor population have been subjected to contractor fraud. And presently, there are no regulations or program rules that pertain to making accommodations for those survivors that were impacted by contractor fraud. So we are currently working with OCD and trying to come up with some solutions to find out how can make reparations for those families. Many of them still have homes that be a 4050% complete. They have prosecuted those contractors that have been arrested. So they've taken all the legal steps that they need to take. We are working with OCD to try to get them some kind of funding to finish up their homes. I just wanted to bring it to the attention of the task force. And also, like you said, it's being broadcast, so that other families know to contact Vital Resource Solutions. We are representing and advocating for those families that have been subjected to fraud and that want to get some type of funding to complete their homes.

Mr. Durbin: My highest compliments for all you do for those folks. So, we appreciate you bringing to us an update of what you are doing.

Ms. Robinson: Yes, sir. Thank you.

Mr. Durbin: I am glad to hear that prosecutions are ongoing.

Ms. Robinson: Yes, they are ongoing. The AG's office has been busy, the BRP, all those legal agencies. Thank you.

Representative James: Ms. Robinson, I just wanted to thank you for your work. There is a lady that I represent that is sitting in the back. I want you to go, raise your hand, I want you to go talk to her for me, okay.

Ms. Robinson: Absolutely.

Marilyn Elbert

Representing: Self

Ms. Elbert: I'm a resident of Monticello subdivision. I've lived there for over 30 years and I'm a phase I, solution two homeowner. And I vetted my own contractor. And I had concerns up front with restoring it and accepting my award, even before I consulted a contractor. I was being asked to approve a ECR, where there were items on there like a window apron. I didn't even know what a window apron was. So I kind of felt like that was maybe something we should have put in the process to say, let a contractor or someone look over your ECR, but at that time, I know restore and everything was evolving.

And there just was not a lot of written communication for us to help navigate through accepting these awards and hiring a contractor. And I even visited Restore to express that, to say, I had real concerns about entering into a legal and binding contract With a contractor and not even knowing how this program was going to work. At that point they couldn't even tell me what the time frame would be that this gentleman would receive his payment, but I'm entering a contract legally, that I'm going to be held accountable for. So there were a lot of questions unanswered. And later on in this process, I've met a contractor who really impressed me. And we did all the homework and the paperwork. He didn't do what he said he was gonna do. So we have a two month completion date. He did not do anything but three or four items on my ECR. I have some personal work that we had placed in the contract and made provisions for my personal money to pay him, thank god, no money has transpired between us at this point, but I'm about to probably enter into some type of legal action with this contractor, on the personal work that was done in my home. His restore Louisiana work probably amounts to \$123. The dispute is between the personal work. He did some reconstruction work on some walls and ceilings that a previous contractor had done. Now he well for months has just said. You owe me a certain amount of money, but you provide, he's provided no invoices, no receipts. And so, going to restore asking what do I do in a situation like this. I'm being told that I have to have a letter of cancellation from this contract signed by me. And this contractor. So now I'm being asked to provide a document to someone who is not communicating with me. Someone who refuses to give me invoices or receipts or discuss anything about payment. And in the process I am going through tremendous hardship of living in a MHU for over a year and a half in a disability state. Income wise and physically. And it's been extremely difficult. I have a dangerous oak tree hanging over my MHU. It requires me to leave home every time the weather is severe. I can't afford the rent on the trailer. See, sometimes these contractors don't realize the hardship that they put us through. They're just like, okay I didn't show up and do the job, and you owe me money. I am a primary care giver for a 96 year old that has Alzheimer's. I mean, my life was in disaster mode before the disaster happened. And then, we're gonna have to go through things like this. We've already lost everything. So, today I'm looking for Restore to have a little more involvement. In helping us navigate these things with these contractors. I need to see something in writing in your policy that is telling me why you're requiring a letter of cancellation from this contractor.

Mr. Durbin: That you cannot get?

Ms. Elbert: I didn't. Restore is not in a legal and binding contract with him. I am. So my question is why is Restore Louisiana requesting a letter of cancellation? I want to first ask why is that being asked of me? And then I wanna see the policy in writing. So if I do get into in a legal situation with this person. I want to understand what Restore is requiring of me to resolve that.

Mr. Durbin: You made your comments very well. Explaining yourself and Mr. Forbes and the legal counsel behind you have been taking note of that. I would suggest that after the meeting adjourns that we follow up with Restore. And as Mr. James directed a previous speaker to visit with you. She might have some ideas also, so he appreciates you coming and making your comments. We don't frequently hear these comments but we know they exist and you unfortunately are suffering from someone you thought you had properly vetted.

Ms. Elbert: I am not the only one. I hosted a meeting in my home recently with about six or seven other women who had experienced horrible situations with the same contractor. And I have encouraged all of them. File complaints with the Better Business Bureau, file complaints with the licensing board, file complaints with the Attorney General's Office. We've all done that and to no avail have we had anybody to do anything with this contractor. Or to assist us in any kind of way.

Mr. Durbin: Can I ask you this, have you prepared some form of an affidavit, sworn statement, that you as homeowner have notified the contractor that you have, on your own, cancelled that contract?

Ms. Elbert: I did send him a letter, it was not certified or anything like that and he acknowledged that he did receive it.

Mr. Durbin: I'm not giving legal advice but I am just wondering how far you have gone into this.

Ms. Elbert: Well, that's another situation when your income is limited.

Mr. Durbin: I understand. There is somebody in the audience who may be able to help you. We thank you for coming.

Paula Collins

Representing: Self

Ms. Collins: My name is Paula Collins and I live in the Representative James' district. First of all I would like to thank this task force for the time that you put in to help those who are in the recovery process and do it so in a manageable way. I'd also like to thank the Governor's Office and especially Shauna whom I've spoke with on occasion, but was always willing to assist me. Even, and I say even but also Restore Louisiana. Because I sit here, you've heard the comments from the other people. So, there are thousands of us who's showed the rest the burden of recovery as best as they can give it, and I'm in the final phase, I mean, it took a year and a half there was some breakage, and you say you never really hear the story. There was a point in the contract period whereas the initial reimbursement At first, you couldn't get it until part of your work has been done by a contractor. So to know when it started, you had to had a contractor who would come in and do the work up

front for free at his or her expense, and be reimbursed later. Well, we started on our own and I had no idea that the program had been changed so that if the work was done, the property owner could be reimbursed. I had no idea. But in making contact, I found out that was months later, I found out that that was available. So this year we started receiving monies to help us. I'm one of the individuals.

Mr. Durbin: Money from whom?

Ms. Collins: From Restore Louisiana to be able to help us. I don't know if I can say enough, about how the disaster itself impacted not only your structure but your personal life as well. My husband had, Cardiac problems that didn't exist before the flood. Our health has gone downhill from the flood, not because we value property over life, but life happens because you have property. And so I don't know who the public liaison person is or the public communications director is for Restore Louisiana, but I think they need to sort of work with us who are going through the process. Because someone mentioned that they would like to see the survey extended because of people who did not apply thinking that they wouldn't get anything because they got the SBA. It's so much that's really going on and for you guys to meet on a quarterly basis and God knows they know me at Restore Louisiana. They reach out to me. I reach out to them. Have I been happy with everything that's been going on? No, I haven't. This duplication of benefits raises a whole another question. A law with the 100% duplication. How will we know how we were effected in there? I retired from the State of Louisiana. I took \$60,000, not \$75,000 because I had to pay \$15,000 on it. When I reached age 55, \$60,000 of my money in retirement to be able to recoup my home, the Restore Louisiana wants to restore the structure. They don't say you need a bathtub. They don't say you need a washer and dryer. There's no funds in there for beds, for linen, regardless to what type you use. There's no funds in there for a kitchen table, for a microwave. Those things you have to go out and buy on your own, and if you use the fever money, regardless to what they say, is duplication of benefits. But inside of what they give you, or what you've been given, it has nothing to do with making you, it makes your structure whole but you as an individual, it doesn't make you whole. Now, that's not restore's problem. But I'm just trying to let you know from a personal standpoint, I have a friend who's here with me. She's retired as well. She did the SBA process. She was approved for the SBA process but she too had to go into her retirement funds and money she'd saved up to get her house back in order. Please when you go home, and if you've not been affected by this flood, every time it rains and this is July going into August and we've been getting it every day, know that we're scared to look out of our windows into the streets to see what's gonna happen. And even though they called this a 100 year flood, every day of our lives has been impacted by what happened. You didn't do it to us, neither did Restore, neither the Governor's office. But this is our reality. And we get on Facebook and talk about PTSD from the flood because there's \$60,000 of my personal money that I've put in. I wanted to go into a senior citizens home. And my husband said, no, we have a house, let's go back, but nobody can live that twice. And my heart goes out to the people in Livingston Parish who have not even recovered before they flooded again. This is more than pieces of paper. Or even me worrying you guys on the phone about where's the repayment. Even we sending you texts and emails saying please help me because this has taken part of our lives away. And why I am grateful for you is because they don't pay you to come here. You do it because you care. And that means a whole lot to us. But we need you to still fight for us. Still go to Congress for us. Understand that we are not asking for meeting cheese, we are just asking for recovery. Whole recovery, how in the world am I gonna ever, recoup \$75,000? It's documented, \$75,000, \$60,000, To replace stuff that you live with every day, people live with every day. And I leave saying this, I told you, when I came before, that my homeowner's insurance had gone up. I got a new letter. It went up to \$3,000 on our \$125,000 a home with a claim never filed. They don't have to cancel you. Just puts you in a position where you can't pay your homeowner's insurance. I was fortunate enough to change. This is undocumented. I tell you no lie. I had a fender bender and I didn't even have to get my car fixed. My car insurance for one vehicle is \$307 a month. Because they won't tell you but there's an experience rating. And I lost my car in the flood, my husband lost his truck in the flood, my daughter lost her car in the flood. We're paying this money. At the same time, I'm trying to pay for insulin, life, I'm saying this because life goes on. Trying to fight the state insurance to please pay for the medication that works for me. No ma'am, we will not. This is your third and final appeal. I go six or seven months. My hemoglobin A1C is over 12, 12.74. I'm in line now to have shots. Three shots in each one of my arms, six shots, office visit, \$50 each. Life goes on people, and I'm so grateful y'all standing for us, please don't stop.

Mr. Durbin: Thank you for coming. [APPLAUSE]

XI. OTHER BUSINESS

Mr. Durbin: Lori will be contacting you in the next few weeks to let you know when the next meeting will take place, not on September 14th, and where we will be meeting. So, having said that, this meeting is now concluded and adjourned.

XII. ADJOURNMENT

Meeting was adjourned at 12:27 PM.

Respectfully Submitted,
Jimmy Durbin
Co-Chair of the Restore Louisiana Task Force

Date Approved: February 15, 2019

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