

**CDBG-DR and CDBG-MIT Grantee-Led Sessions**

**4: Challenges and Opportunities when Developing an Affordable  
Housing Program**

**Wednesday, March 31, 2021**

Olivia Healey: Hi everyone. Thanks for joining us today. My name is Olivia Healey and I will be accompanied by my co-host, Scott Ledford, in conducting today's session. Before we get started today, we are lucky to be joined by Kevin Busch, the deputy assistant secretary for grant programs at HUD, and he will be providing a short welcome and introduction for today's session. Kevin.

Kevin Busch: Great. Thanks, Olivia, and welcome to everybody, all of our grantees to this year's virtual problem-solving clinic. I know we would normally do this in person, but as you all are very well aware, these are some extraordinary times. I want to thank Jan, the DRSI Policy Unit and ICF for putting this on and making it happen in spite of COVID.

And I just wanted to share a few thoughts with you before you continue your convening today. I don't think I have to tell any of you, but it's an absolutely extraordinary time in our country; the COVID-19 pandemic, the resulting economic crisis, unrest in many of our cities. I know this, having just spent the last four years working for Mayor Bowser in D.C. and the last year working out of our EOC, dealing with COVID and some additional things that the nation's capital had to deal with this year.

And it can be hard to stay focused on the disasters that we have already experienced, the disasters that you and your teams are working to recover from. But we need -- we need to stay focused and we need to stay focused on results. And I hope that we can be your partner in that.

I'll also add that the president has set incredibly ambitious goals for the administration around building resilience to future storms and hazards, many of which are being made worse by climate change. And as I have often pointed out, the DR and CDBG mid programs are probably two of the largest programs in the federal government to actually build resilience to future threats while recovering from the ones we just experienced.

I know that that many of you have been working to get the DR program codified and our team's been working -- closely following that, getting technical input in to Congress when it's requested. And I also know that our team values the day-to-day working partnership with you. And whenever we convene, if it's virtually or in person, I know that HUD staff learn from you, the folks that are actually on the ground doing the work and in putting the hard work and elbow grease into the long-term community recovery and better preparing our nation to withstand future disasters.

So, I wanted to come on and just thank you. I recognize the work you do is hard in a regular year and it's been especially hard this year. And I'm really thankful that you're doing it and hope that you can partner with my team even more so than you have in the past going forward. I think together we're going to pull our communities out of this and make them more prepared for the future. So that's it for me. And I think I'm passing it back to Olivia, but I hope you all have a great rest of your conference. Thank you.

Olivia Healey: Thank you, Kevin. Thank you for your words. Perfect start up for today and we should be able to hit on a lot of great topics, as we did yesterday and will continue to do tomorrow. So, thanks for joining us.

I'm going to just give us a brief overview of how things run here, if it's your first session. And just a reminder, if you're back, thanks for coming back. And just from a logistics standpoint, you do have a different link for each of the sessions for today. So, make sure you follow each one of those to get to all the additional sessions. This is our first one for today and will be followed by two additional sessions. And then tomorrow we'll have three additional sessions.

For today, our speakers will present on their content and we'll follow that up by a Q&A. We will first hit the questions submitted through our questionnaire that we sent out to registrants in advance. And then we will answer any questions that you guys submit into the Q&A box throughout the session. As a reminder, that Q&A box is located on the right hand of your screen and if a slide sparks an idea or we get to the Q&A and you want to submit your questions then, feel free to do so and we'll try to hit them all.

Transitioning to welcoming our speaker for today, we have Pat Forbes, who -- I'm sorry, Pat Forbes, who has been the executive director for Louisiana's Office of Community Development since July 2011. Pat oversees the housing, economic development and infrastructure programs that utilize federal disaster CDBG, DRM funds for the recovery of Hurricanes Katrina, Rita, Ike, Isaac, and the great floods of 2016. With that said, I'll hand it over to you, Pat, to let you get going with your presentation.

Pat Forbes: Super. Thank you, Olivia. It's exciting to be here. The state of Louisiana, unfortunately, has had more than our share of disasters and by virtue of that, have had lots of opportunities for development of affordable and resilient housing, both rental and homeowner.

Just for a brief overview of what I'll cover today. Historically, affordable housing has meant reducing the cost for construction so you could make as many units as possible, right? There are basically three pieces to that. How much does the land cost? How much does the construction cost, and how much does the financing cost? And those have really been the focus for those of us in this field for some time.

But as time goes on, as climate risks become greater and greater, we start to see that designing for that risk and for resilience from those future risks becomes equally, if not more important to the folks who we are all trying to help whenever we're developing affordable housing.

Why does resilience matter? Everybody faces risk. Even within this map that you see here, there are communities with much higher risk than might be indicated here. And risk from disasters is not just represented by the damage that might occur to people or to the structures. It's also the long-term effects of those disasters.

We've had several disasters here in the state of Louisiana where entire communities were incapacitated essentially for some period of time. In other words, not only do people, if their housing development floods, not only do they lose their housing, they might -- their job might go

away, or they have to move -- in order to have temporary housing, they have to move 50 miles from their home and consequently 50 miles from their church and their job and their school.

So, this resilience in affordable housing becomes really a key outcome that's required in the work that we do. Another piece of this is that public sector investment and resilience can really help lead the way for others in terms of both demonstrating the values short- and long-term, as well as driving the cost down. I think that everybody on the call would acknowledge that there are certainly financial benefits to building in resilience into housing infrastructure, everything that we do. Some of them are listed here, some more obvious than others.

We've only recently begun to think of the costs of healthcare and behavioral health related to disasters and the effects of disasters. But there are very, very real financial benefits to investing in resilience. And I think we're all perfectly aware of that. In addition, though, there are tons of social benefits to resilience that we may not have thought about, and that we've only recently been thinking about here in Louisiana in the last five or six years, I guess.

The impacts on families and communities to being displaced is just -- can be devastating for a community. I know that post-Katrina we saw whole neighborhoods emptied and folks having difficulty getting back. When you lose that fabric, you've lost some very tangible value in what that community and what that community fabric provides to the larger community.

Again, public health outcomes. The stresses of dealing with disaster and the physical and emotional health impacts of that. Job losses, environmental impacts. And then in a couple of the examples that I'll show here, loss of historical and other cultural benefits and values.

So, again, we go back to this upfront investment, I think everybody has seen the numbers from FEMA's hazard mitigation grant program and other sources. Just have some examples here of how investments in resilience and protection can yield financial, very real, tangible financial results. And it's not just from flooding, although flooding is easily the most impactful across the United States at least, and actually around the world, it is the most common disaster. And that is the most -- provides the most damage every year.

But all of the disasters that we all face around the country, there are innumerable ways to invest and reduce that risk and it pays off. Sorry. So, what I'm going to share with you today are a couple of examples of projects that we've done here in Louisiana. These are both homeowner -- involve homeowners, involve moving entire communities. We've also built in resilience. And I'll talk about this less specifically. I mean, no specific projects on the affordable rental side, as well as we move through the presentation.

The key to this slide is that whenever you're thinking about resilience, you have to think about it at every scale. First, location, of course, what are the risks, the environmental risks associated with a particular location? Then when you move to the site in that broader location, how do you design the site in such a way that reduces risk not only for the residents of the place you're building, but for the surrounding community as a whole?

That's the only way that we can ultimately get to more resilient, broader communities. Is if every piece of the community is pitching in through site design. And then, of course, construction materials and methods. How do we make sure that that at the structure level we've reduced risks as much as possible?

The first example that I have for you is a community called Isle de Jean Charles. It's a predominantly Native American community. It has been a community, tribal community off the coast of Louisiana or right in the coast of Louisiana for generations. The people who live there now, literally their parents and grandparents and great grandparents grew up on the island. It's now lost 98 percent of its land to coastal land loss through various different vectors.

And we have a project there now through the national disaster resilience competition to move this entire community to a safer spot. This is a perfect example, I will say -- I'm going to go back a slide -- when we're thinking about site location and it's the importance of resilience. Isle de Jean Charles is down, right down here off the coast.

And whenever we first started talking with the folks who live on the island about what was most important for them and what location made the most sense for them, they had some choices that were right here, closer to the coast, closer to the water that's so much a part of their life, but obviously not as safe as some locations that might be further upland and higher. And ultimately, the decision they made was to go to the further upland location just to make sure that they had the greatest safety and resilience that they could experience in their new home.

So, the process of designing the new community involves working with the folks who live there, working with stakeholders from around the community, both the existing community and the new spot. The residents have decided to call the new community the New Isle. As I said, it's located about 40 miles inland from Isle de Jean Charles where they live now.

The site design incorporates water storage features to reduce the runoff of water, to provide ample space for runoff from the sites. Interestingly, whenever we got started on this process and were starting the construction, the grading and everything, the local residents who live around the community were very interested, of course, because they already were experiencing flooding and they had assumed this was going to make the flooding worse. In fact, the effect of the site design will be that runoff from the site will be slower and less and will actually reduce flooding in surrounding communities, which has got to be a critical part of how we design going into the future.

And then, of course, the structures. They're all off the ground, they are reinforced for hurricane-force winds. They will all be at least three feet above the 500-year base flood elevation flood for the for the area. See some interesting features here. We heard from the residents how important an outdoor space for socializing with neighbors was. The designs for the homes very much reflect that.

Moving on to another example, Pecan Acres Audubon States is the new community. This is another resettlement of a community en masse, a predominantly African-American community. They had flooded some 17 times since the subdivision had been built in the '70s. And what this

project does is essentially offer an opportunity to get them to a place where they can actually have safe, dry housing. But it's more than that.

It is critical, as we discussed earlier on, that the housing be resilient. It be easily maintained, that the costs, not their annual costs, not go up. I'm sure that those of you who work in disaster recovery have experienced this. You understand that what we run into is that the most dangerous areas in our respective states are where they are predominantly populated by our lower income folks, by folks who are more vulnerable in many ways.

And so consequently, we've got to make sure that as we get folks to a safer place, that we get them to a safer place that they can afford to live. Taxes can go up, insurance costs should go down. But a lot of folks who are not, especially in Pecan Acres, almost nobody in the community could afford flood insurance because it was a low-income neighborhood.

And at the same time, it flooded all the time. It was below base flood elevation. So, flood insurance rates were extremely high, so as you're designing the new community, you've got to do that in such a way you can make it affordable for the long run for the people who you are trying to help.

Just a few features, it's fortified construction. Again, we've got them three feet above base flood elevation, but it also in the same way reduces flood runoff and flood risk in neighboring communities. An interesting aspect of this project is that the community from which -- the footprint of the community from which they are moving, by virtue of a unique partnership with the USDA, the NRCS, that will be returned to wetlands so that it becomes an absorptive piece of the floodplain and reduces risk for their former neighbors. So, it's really a win in every respect for not only the surrounding community where they left, but where they're headed now.

This is -- maybe the trickiest piece of the work is knowing your climate risks. We all -- well, our climate is changing and it's extremely difficult to understand what that looks like right now. In Louisiana we have had the benefit through our Coastal Protection and Restoration Authority that was started shortly after Hurricanes Katrina and Rita and their comprehensive master plan for a sustainable coast and their subsequent work to assess future risks.

We have lots of data analysis, science, engineering, going into assessing what our future risks might be. Likewise, the Louisiana Watershed Initiative, which is so far funded by the CDBG-NIT funds from the 2008 appropriation. A lot of work going into modeling and future risk -- understanding future risk. It's difficult -- I guess I'm stating the obvious, but it's difficult to plan for future risk if you don't have a good idea of what those future risks look like. So it's a critical piece of the work -- is doing the science and engineering work to start to understand those risks better?

Of course, you've heard some of the conversation already about working with folks who are going to be benefiting from the projects is absolutely critical when you're planning your community that you do that with the community.

The plan for Isle de Jean Charles -- this is a photo from one of the planning sessions for Isle de Jean Charles, obviously post, I mean pre-COVID. We worked with residents, we worked with the small steering committee of residents and other stakeholders, and then we take design ideas to the community as a whole. Similar experience in Pecan Acres.

It's critical to understand the priorities and desires and the culture of the folks you're working with, if you're going to ultimately design a community, a new -- or housing that will reflect their needs and meet their needs in the future.

This goes to sort of where we are in the process, as we have through our most recent disasters, we have been going through different iterations of attempts to build resilient, affordable rental housing and homeowner housing. Every time we do that, we come up against higher costs. Building in a resilient fashion has a premium associated with it, right? If you've tried this, I'm sure that you've run into it.

Some of that is built around the developers and contractors' lack of familiarity with certain techniques, with approaches to design and construction. And so, one of the things we're doing is incentivizing or requiring resilience. I mentioned earlier the 500-year flood plain. It's a prime program that's in the second bullet here. We insisted that even to be eligible for funding, a development would have to be outside of the 100-year flood plain and above the 500-year flood plain.

You can also incentivize that with points for resilience, points for sustainable construction techniques, and you can also have requirements. So, in the short run, what that gets us is more resilient housing for people who most need it. In the long term, what it gets us is more resilient communities, fewer people displaced by disasters, which means fewer workers who have to travel further to get to their jobs, fewer children who have to go to a different school because their home is too far from their school now, since their home was flooded or burned or a particular disaster.

The other long-term benefit that we expect to see from this, though, is a growing familiarity with the design and construction features that build in resilience among the contractors and developers, ultimately reducing that premium that we all pay right now for resilient housing construction. So ultimately, we hope to drive that to the point that we're not spending a whole lot more, but we're getting the benefits of resilient design, development, and construction.

And with that, I'm going to go to the question-and-answer session.

Olivia Healey: Thanks, Pat. You provided so many great examples that really help us picture what you've been working on and -- truly beneficial examples. For today we have one question that we received from John prior to today's session that we are going to tackle first. I'll let John get on the camera here and ask it for himself. Thank you, John.

John: Thank you, Olivia, and thank you, Patrick. I can attest from firsthand experience that Louisiana does have some really good, exciting, innovative programs they've initiated and Pat's given a good outline of what they've done. Clearly, they had to face some unique challenges. But

I think what he has shared with us can be used by many of us elsewhere in the country to be replicated.

A quick background. So, I am a CDBG DR grant administrator in a medium-sized city and coming out of a very bad flood. We in effect had a double whammy. We clearly need, as a result of the disaster, new affordable, resilient, smart housing, both single family and multi-family rental. And we have continued to encounter resistance within the apartment owners and apartment developers are who view -- I'm putting this in quotes -- affordable housing as a threat to their business.

And then the other issue we've been dealing with is that we've been dealing with a real estate market for the past couple of years that's been severely depressed. And the real estate brokers in the city have been concerned that an influx of smart, new affordable housing using CDBG-DR funds could depress the market even further. So, I guess with that laid out, Pat, the question I have is how do you try to further incentivize or communicate the importance and need of the type of housing that we're all trying to accomplish with CDBG-DR funds to overcome those concerns that probably many communities in variations are facing?

Pat Forbes: Sure. Well, there are a few different pieces to this one. One is that every single community, state, broader, smaller community, you name it, is going to face different challenges. In Louisiana we have one of the worst situations in the country relative to rent burdened and the percentage of folks take-home pay that they wind up spending on rent or their house note. So, we probably have less pushback relative to creating affordable rental housing than what you've described.

But the other thing that we do is in all of our affordable housing that we fund with CDBG-DR and NIT funds, just about all of it is a public/private partnership. So, we're working with those developers on a competitive basis to get the best projects, both from a cost per unit -- construction, as well as cost per unit long-term operation situation, so that we bring them into the program with us, essentially.

Of course, we've got to incentivize that. We provide flexible financing that helps ensure that they can be successful and keep their properties maintained, keep the rents at affordable rates, but also it pays money back to us over time as we -- as they collect rent and make money, and then we can reinvest those funds. The other thing is investing in mixed-income housing. You can go a long way towards bringing developers and the rental community into the mix by doing mixed income, where all the units are identical in their features and amenities. And they just have to rent at affordable rates to low- to moderate-income folks, a certain percentage of the units. John, I hope I've addressing your question.

John: No, Pat. You've done a good job. It's -- I think what a lot of us should take away from today -- and you offer good examples -- is that we need to, before we charge forward into doing our affordable housing projects, we need to take into account the local characteristics of the area we're serving. One of the strengths that you have -- by the way, just as a quick aside, I was with Greater New Orleans, Inc. until 2012, so we actually crossed paths. So, I'm speaking from experience.



But one of the values for everybody here as a takeaway from what you're doing is that the state of Louisiana, with all of their different DR grants, has paid attention to the local characteristics, and they've adapted and adjusted their affordable housing initiatives to the local community characteristics, both cultural, social, and economic. And that's something I think we all need to take away if we're going to have successful projects. But, yes, you have answered my question. Thank you.

Pat Forbes: Thanks, John. And I guess that's the point of doing the public/private partnership with the developers. When we get a project proposed in Lake Charles, it's generally a Lake Charles developer. And they know that market and that culture better than we do. And so, we can rely on them to build that in, if you will.

John: That's a great point. Thank you.

Kevin Busch: All right, well we'll tackle some of the questions coming into the Q&A box now. John, thanks very much for submitting your question in advance and getting on the panel to talk about it. So, from the Q&A box, we'll start first with a comment that says, just want to thank you for highlighting the resident level impact of resilience. The follow up questions are, how long did the initial conversations go with the example communities? How did you talk about challenges and opportunities? What were your biggest obstacles to resettlement?

Pat Forbes: That's a fabulous question. A couple of different answers. One, in Isle de Jean Charles, the folks had been considering moving for some time. Their land has been going away for some time. Their flood risk has been going up dramatically for years. And so, they had already been considering some move. They didn't know what that was going to look like. Then it was precipitated by the fact that there is a levee proposed and authorized down there now and Isle de Jean Charles is outside of that levee. In other words, unprotected by that levee. And so, the handwriting was on the wall that they were going to have to go.

Nonetheless, this is primarily a Native American community, understandably low level of trust for government. And so, it was -- it has been a long, long conversation that just requires continuing to engage in processes, working -- you've got to find things to work together on. And that can be the design of the houses or the design of the community. It's got to be all those things, in fact.

Where is the community going to be? What's the name of the community going to be? And what are your priorities for the community? What is it that you need there, one, to make it as much like your home as it can be, but also what are the things that you would like to add to it that maybe your home didn't.

In the case of Isle de Jean Charles, it's much closer to economic opportunities, job opportunities, closer to schools, a lot of things that are big benefits for the folks there.

In Pecan Acres, it was similar, but shorter conversation. If you can imagine, these folks were at their wit's end, having flooded 17 times and in some 35 years and unable to afford flood

insurance, they were ready to go. There's still a level of distrust. And I can't -- I can't say strongly enough how important it is to engage with local leaders to help you make those connections to folks so that you can be heard, have people understand the benefits and the risks of everything that you're proposing. But it's really critical to engage with local folks outside the community who might be -- who could be trusted communicators for you.

Olivia Healey: That's a great point. The next question that we have surrounds what are some methods, you know, of the -- grantees can use to encourage local communities to codify resilience into their zoning and building codes?

Pat Forbes: I wish I had a better answer to that. We have not -- well, let me go back to Katrina, Rita, post-Katrina Rita. One thing we did after the 2005 hurricanes was FEMA came in shortly thereafter and produced advisory base flood elevation maps. They were not codified yet, but they represented the best science that was available.

In the interest of making the communities that had been impacted by Katrina and Rita more resilient, we insisted -- we had funds post-Katrina and Rita that we could give to local governments for rebuilding. Not just rebuilding, but rebuilding better, safer, stronger, smarter. Smarter schools, fire stations, et cetera. But we didn't make those funds available to folks who did not adopt the new advisory base flood elevations.

We also required adoption of stronger building codes. Before 2005, Louisiana has not adopted the international building codes. We were initially requiring that. Ultimately the state adopted it and required local governments to do that. But we had 21 different parish governments that were eligible to get this infrastructure funding that we had available, 20 of the 21, some begrudgingly accepted the funding and adopted the advisory base flood elevation.

The result of that was that the communities that were built in the wake of Katrina and Rita were higher, safer, better prepared for the next disaster. And in almost all cases, the next disaster has come. And they've already seen the benefit of that.

In one parish that did not adopt the advisory base flood elevations, they had a subsequent disaster and lots of new construction was flooded. So, we've seen both sides of that coin just since Katrina and Rita in Louisiana.

I'm going to take another second. We're looking now at the Louisiana Watershed Initiative, which is more of a statewide riverine flooding prevention, risk-reduction process. And we are, in fact, looking at potential statewide legislation for elevations above BFE. Don't know when or how, what shape that's going to take. What we do know is the local governments and leaders and stakeholders with whom we work on a regional watershed level are all very much interested in how we make that happen.

And what we've described is that it has to be -- it has to have support both at the top and the bottom. You can't just drive it from the state level. You've got to have local folks who are out there cheering on the event who understand the value of it.

Kevin Busch: Great, and actually have a follow-up question that's come into the Q&A box that really goes back to the initial question about engagement, but follows up on the points you were just making. You mentioned local leaders to be trusted communicators. Can you give some examples of who a local leader could be? For example, the mayors, parish executives, advocates, neighborhood associations, or all of the above?

Pat Forbes: Yeah, you just answered it, Scott. That was perfect. It is all of the above. In the Pecan Acres example, we had a parish council member, Pecan Acres was in his district. And he literally spent time going from door to door. He knew everybody who lived in the neighborhood. And he talked through with folks about what we were trying to accomplish, about what that was going to mean to them both from what risks they might face by taking us up on it, but what the advantages could be.

And got other council members who were invested. The parish at that time, it was the police jury president was very invested. But at the same time, you got to -- there are folks who live in the communities who are leaders within those communities. And they are critical to getting the message across.

In Isle de Jean Charles, we had some challenges. We had some folks who -- there still are folks there who don't want to move and would prefer things to stay the same. And it's understandable. If you've ever been to the island, it is an absolutely gorgeous place. And you can imagine trying to make a decision about moving from where you and your parents and grandparents all grew up. It's a tough, tough decision. But ultimately, you need folks within the community, too, who are -- who understand and are able to communicate.

We've also, in the case of Isle de Jean Charles, have had enough time to develop personal relationships so that we can be trusted communicators of what's coming. And part of that process is really just doing. You keep moving through the process, you do the next step. People see that that it's starting to come to fruition. And that's a big, big driver of trust too.

Olivia Healey: Thanks. We have another question that came in relating to, or just touching back on cost being a big issue and that they're finding builders and developers are not eager to accept CDBG-DR award with the program cap when increased materials costs keep rising. Can you speak to meeting HUD's expectations of documenting costs are reasonable and necessary while also providing enough incentive to cover fears of increased material costs?

Pat Forbes: That might be a little beyond my expertise, but I will tell you a few ways that we get CDBG funds into the construction that might help alleviate some of those concerns. Yes, we have -- there are strong concerns about caps. There are strong concerns about not having caps, as you can well imagine.

There are folks out there who say, oh, my God, you're spending \$300,000 per unit to create affordable housing. And we could just go build a house for \$150,000 or what have you. One of the things we do is finance layering. Whenever we have LIHTC tax credits, low income housing tax credits, we'll put CDBG funds together with those as a loan. It's a very flexible loan. We call

it piggyback. Because we're piggy backing the CDBG funds on top of the LIHTCs, but we also bring in -- we require capital from the developers.

But in the end, we can do that in such a way that we can cover those increased costs. And because the piggyback loans are, in fact loans and they get paid back over time, we can look to the overall long-term cost of the unit as being much lower and we get to keep returning those funds into additional affordable housing projects.

So, it sort of -- it lets us offset the long term cost per unit because we get the funds back and are able to reinvest them. We also insist on, in most cases, very long affordability periods. Thirty-five years affordability to make sure that we don't, one, unduly enrich developers, but two, we spread out the time between when folks could be displaced because a development switches from affordable to market rate.

Kevin Busch: Great. Thanks, Pat.

Pat Forbes: So, I think -- it's a great question because the costs are driving almost everything we're doing now. All these increased construction costs, the lumber, everything, we're having to relook at several things now, both at the homeowner level and in the multiunit affordable rental development level. It's a compelling question that we don't have the answer to yet.

Kevin Busch: So I'm going to go back to one of the previous answers you were giving. Within your programs for which entire communities are encouraged to relocate -- and you were just talking about this in the context of Isle de Jean Charles. How do you handle those who do not want to leave?

Pat Forbes: Great question. We had two different examples. Isle de Jean Charles is completely voluntary. Pecan Acres, but by virtue of that combination with the NRCS funds and the fact that we needed to turn the sub, the old subdivision back into a wetland, we needed 100 percent participation, but we were not willing to compel that. We weren't going to do takings or anything like that.

So, the way that we are dealing with it in Isle de Jean Charles, is we just continue to make sure people understand the benefits of the move as well as the -- Isle de Jean Charles is unique in that we are able to allow them to maintain ownership and access to their homes on the island because of the cultural significance of the island.

They're going to be able to keep their places there, so it can be like -- they can still go there, fish, spend the weekend, do some of the things that they used to do. In the case of tribal customs, that they can have tribal ceremonies there. There's a cemetery on the island that we are not going to move. So that's critically important to folks to still have access to that.

So, one of the things is helping, to the extent possible, ensure that they've got continued access to their old home whenever you're dealing with a community that deep rooted as Isle de Jean Charles is where they are. When they've got that strong of ties to that place, it's critical to figure out ways to leave them access to that place.

The Pecan Acres example is a lot different. They all ultimately decided to go with some folks who were somewhat resistant, but that'll be a wetlands now. On Isle de Jean Charles, there are a few folks who are eligible to move to the new isle who are not going to take us up on it. They have decided and understandably, that they want to spend their last days on the island where they and their parents grew up. So that's what they're going to do.

Importantly, though, the island has also gotten -- there are folks with fishing camps there and stuff like that. We're not buying them out. They don't they don't get this benefit. And so, they'll be able to continue to go there as long as the island is there and doesn't go underwater. But the way that we're dealing with it is on a voluntary basis and education and trust building.

Olivia Healey: Great answer and obviously applicable to what you've been doing. Does Louisiana ever have multiple public and nonprofit entities trying to help the same communities you're working with? If so, how do you coordinate and get a shared plan and approach?

Pat Forbes: We often do, I wouldn't say that it's the norm necessarily. Probably the norm is that we'll reach out to nonprofits that seem to have a nexus -- their work has a nexus with what we're trying to do. In some cases that's financial and homeowner counseling, things like that. It might be lending. That's a big thing that I would I would say to folks is figure out ways to work with lenders. Often you're going to have opportunities for people that, even with some of your subsidies, they can't afford it. And they're going to need some sort of flexible lending vehicle that can be very important to you.

You can work with nonprofits on that. We've worked with nonprofits. In this case, they did reach out to us. In some post disaster reconstruction work, we've run into folks who, for one reason or another, could not become eligible for a rebuilding program that we have. But we can connect them with nonprofits who will go help them get their home livable again. And that went in both directions. We knew of organizations that were doing that. But we also had organizations reach out to us wanting to help with that kind of work. So, it goes in both directions.

Kevin Busch: All right, thanks. I'm going to do a couple questions off of the Q&A box that are kind of follow ups. What was the competition that you mentioned at the beginning of your talk about the Isle de Jean Charles community relocation?

Pat Forbes: What was the what? I'm sorry.

Kevin Busch: The competition.

Pat Forbes: I don't -- oh, I'm sorry. The National Disaster Resilience Competition. Okay, post-Sandy HUD was appropriated and allocated billions of dollars for recovery. And when they got a few years into that recovery process, they decided that they had a billion dollars that they wanted to invest in resilience, innovative resilience projects.

And so, they held -- with the Rockefeller Foundation they held a one billion dollar competition for funding for innovative resilience projects. There were some 67 eligible applicants around the

country. They ultimately awarded 13 different grants. We got one of those -- we got a 48 million dollar grants for the resettlement of Isle de Jean Charles.

We also got a 40 million dollar grant for something that we call LA Safe. It's strategic adaptations for the changing environment. It's essentially looking at if we know we're going to live in the coast. We've got the biggest shipping, fishing, and oil and gas industries in the nation here in our coast. We're going to have people living and working there. How do we adapt to the changing climate and make sure that we're able to still thrive there? And so, we were awarded 40 million dollars for doing that.

There were projects in Virginia, North Dakota, New Orleans, all over the country that were awarded funds to go do interesting, resilient things that might not otherwise be funded with CDBG funds in the course of your normal disaster recovery work.

Kevin Busch: And just one more follow up, which might actually give us a nice lead in to the closing slides here. It says the mixed method is how we incentivize developers in the Florida Keys. Will Pat share the Louisiana Resiliency Report?

Pat Forbes: Share, share what? I'm sorry.

Kevin Busch: The Louisiana Resiliency Report.

Pat Forbes: Reports?

Kevin Busch: s?

Kevin Busch: Yes.

Pat Forbes: Yes, we're happy to share anything that we have. We -- I will say that by virtue of having had so many disasters, we have a long history of disaster recovery and mitigation, and we are always eager to share anything that we know or have with anybody, not the least of which reason is that we always learn from other folks whenever we go through that process, too. So, yes, we're happy to share anything that we have and that can be beneficial.

Olivia Healey: And let me pull up the resources that you've pulled together for everyone today.

Pat Forbes: Oh, yeah, thank you. So, yeah, we have a website on Isle de Jean Charles. We have a website for LA Safe as well as the watershed initiative. LA Safe is mostly coastal. It's a framework for adaptation based on level of risk, and it includes even very low-risk areas and how do you make low-risk areas more able to absorb folks as they move away from riskier areas? And there is even a -- there's the link for the NDRC that I mentioned earlier that you had a question about, Scott.

Olivia Healey: Thanks. So that actually brings us to the end of our presentation. Pat, thank you so much for answering all these questions and your presentation. You provided an incredible

overview and really strong takeaways for people to apply within their own programs and just very helpful tips. We will take --

Pat Forbes: My pleasure. Thank you.

Olivia Healey: Thanks. We will take a 30-minute pause before our next session. You guys can just join on that link and we look forward to seeing you in a little bit. Thank you for your time.

Pat Forbes: Thanks so much for having me.

Olivia Healey: Bye, you guys.

(END)