

# Tropical Storm Ida Community Development Block Grant Disaster Recovery (CDBG-DR) Action Plan Public Hearing

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September 8

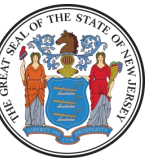
6-8PM

Manville, NJ

September 12

6-8PM

Newark, NJ



# Ida Recovery Efforts To Date



## Sequence of funding:

- FEMA/Insurance -> SBA Disaster Loans -> FEMA Hazard Mitigation -> HUD CDBG-DR -> FEMA BRIC/FMA

## Where we are so far:

- **FEMA Public Assistance:** \$61M to for gov't emergency response/repair
- **FEMA Individual Assistance:** \$250M for more than 88,000 families
- **SBA Loans:** \$260M in low-interest disaster loans
- **FEMA Hazard Mitigation Funding:**
  - \$50M for Blue Acres Buyouts (\$10M set-aside specifically for Manville)
  - \$30M for DCA Elevations
- **Next step? HUD CDBG-DR**

# Overview



Tropical Storm Ida passed through New Jersey from September 1 through September 3, 2021, bringing lashing winds and torrential rains which resulted in Major Disaster Declarations. This qualified the state of New Jersey to receive CDBG-DR funding.



In September 2021, Congress appropriated \$5 billion in U.S. Department of Housing and Urban Development (HUD) CDBG-DR for disasters that occurred in both 2020 and 2021.



In May 2022, HUD allocated funds for those who experienced disasters in 2021. New Jersey will receive \$228,346,000.



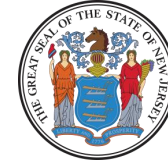
CDBG-DR funds will help New Jersey residents recover from Tropical Storm Ida and strengthen impacted communities to help prevent future damage to homes and public infrastructure.



**\$228,346,000**  
Allocated to New Jersey

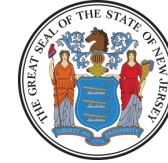


# What are HUD CDBG-DR Funds and Basic Requirements?



- CDBG-DR funds were allocated to the state of New Jersey by HUD. The State must follow all applicable federal rules and regulations.
- **Primary objective of CDBG-DR:**
  - Supporting resilient and long-term community recovery, rebuilding and creating housing, improving infrastructure, and enhancing economic opportunities.
- **Expenditure Requirements:**
  - Based on the damages from the disaster, HUD designates the most impacted and distressed (MID) areas in the state. They are referred to as HUD-MID areas. HUD requires that **at least 80%** of the CDBG-DR funding address unmet disaster needs or mitigation activities in HUD-MIDs.
  - **At least 15%** of the funding must be spent on mitigation activities that strengthen recovery efforts from disasters and reduce or eliminate the long-term risk of loss in future disasters.
  - Each CDBG-DR project must be an eligible activity and meet a national objective. **At least 70%** of the CDBG-DR funding must benefit low-and moderate income (LMI) persons.
- The State will administer the funds through programs directly or distribute to agency partners or subrecipients to help impacted communities.

# Where can funds be used?

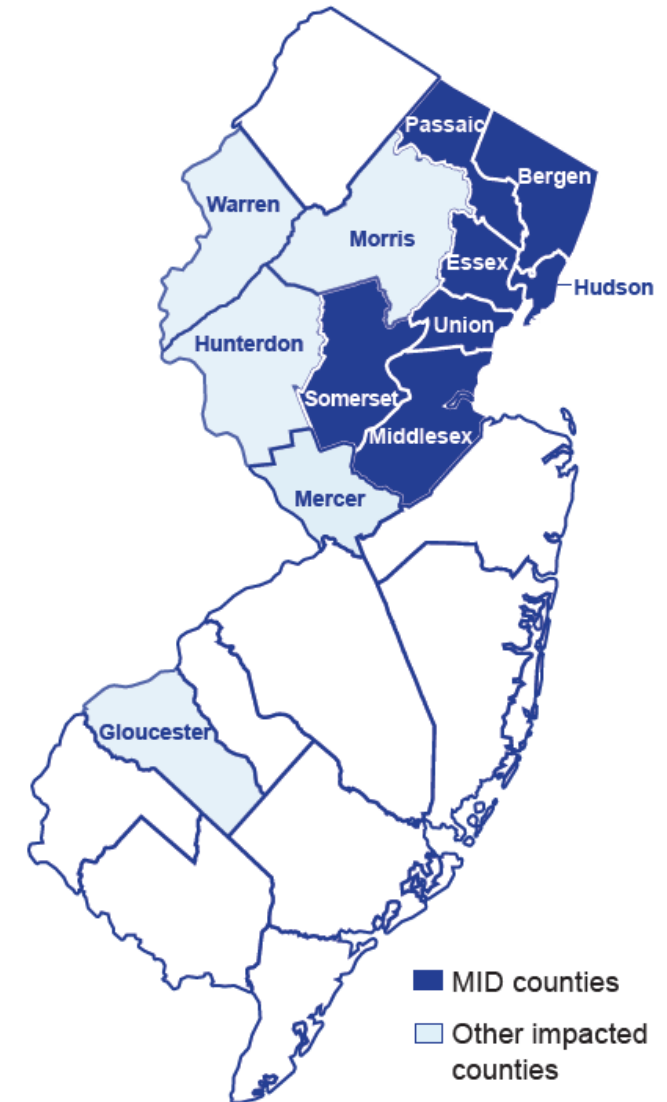


**At least 80%** of funds must be spent in HUD-identified MID counties:

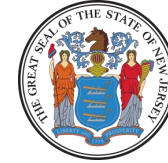
- Bergen County, Essex County, Hudson County, Middlesex County, Passaic County, Somerset County, and Union County.

**20% of funds** may be spent in Grantee-identified MID counties:

- Gloucester County, Hunterdon County, Mercer County, Morris County, and Warren County.



# Low- and moderate- income (LMI)



Households earning **80% or less** of the area median income (AMI) are considered LMI.

At least **70% of program funds** must benefit LMI persons or households.

Most DCA disaster recovery programs include **prioritization** for LMI persons or households.

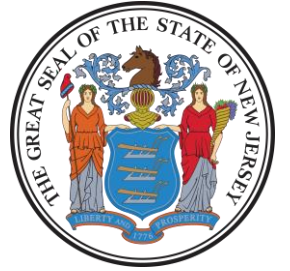
DCA will be tracking the funding spent to assist LMI persons or households very closely to ensure funding is allocated appropriately.

# Fair Housing and Equal Opportunity Programming



The programs in this Action Plan are designed to provide equitable access to recovery funds, accounting for specific historic and systemic inequities that could pose barriers to vulnerable populations and underserved communities.

- The Action Plan focuses on advancing equity and reducing barriers to recovery, including designing programs that address common barriers to housing access.
- The programming adheres with all relevant fair housing laws including the Fair Housing Act of 1968, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act. It also adheres to the New Jersey State Law Against Discrimination (LAD), N.J.S.A. 10:5-1, which provides additional protection against housing discrimination based on:
  - Race, creed, color;
  - National origin, ancestry nationality;
  - Marital or domestic partnership or civil union status;
  - Sex, gender identity or expression;
  - Disability, affectional or sexual orientation, family status;
  - Source of lawful income or source of lawful rent payment.



# Process to Receive CDBG-DR Funds





# CDBG-DR Action Plan and Program Process



HUD allocates CDBG-DR funding based on their analysis of unmet recovery needs, but because of limited resources, HUD only allocated enough funding to meet **60%** of the projected unmet need from Tropical Storm Ida.

- States conduct unmet needs assessments to understand the cost of damages and to identify other sources of funding that may pay for some or all of those costs. States must also develop a mitigation needs assessment to understand the impacted areas' risks and costs to make homes and communities safer in the face of future disasters.
- Having this information helps the State understand how to use and leverage the limited CDBG-DR funds for different housing, infrastructure, planning, and economic recovery and mitigation programs.
- The unmet and mitigation needs assessments, and the high-level description of the programs, are included in the CDBG-DR Action Plan.
- The State will submit the Action Plan to HUD at the end of September, at which time HUD has 60 days to review and approve the Plan. **Funds will not be available to the State until HUD and DCA have executed a grant agreement.** Programs will begin to launch in the first quarter of 2023. The programs will end when all eligible participants have completed closeout, all budgeted funds have been expended, or 6 years after execution of the grant agreement with HUD.



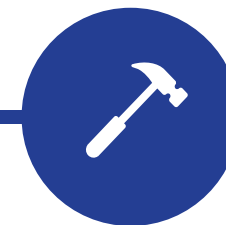
Unmet Needs Analysis



Mitigation Needs Assessment

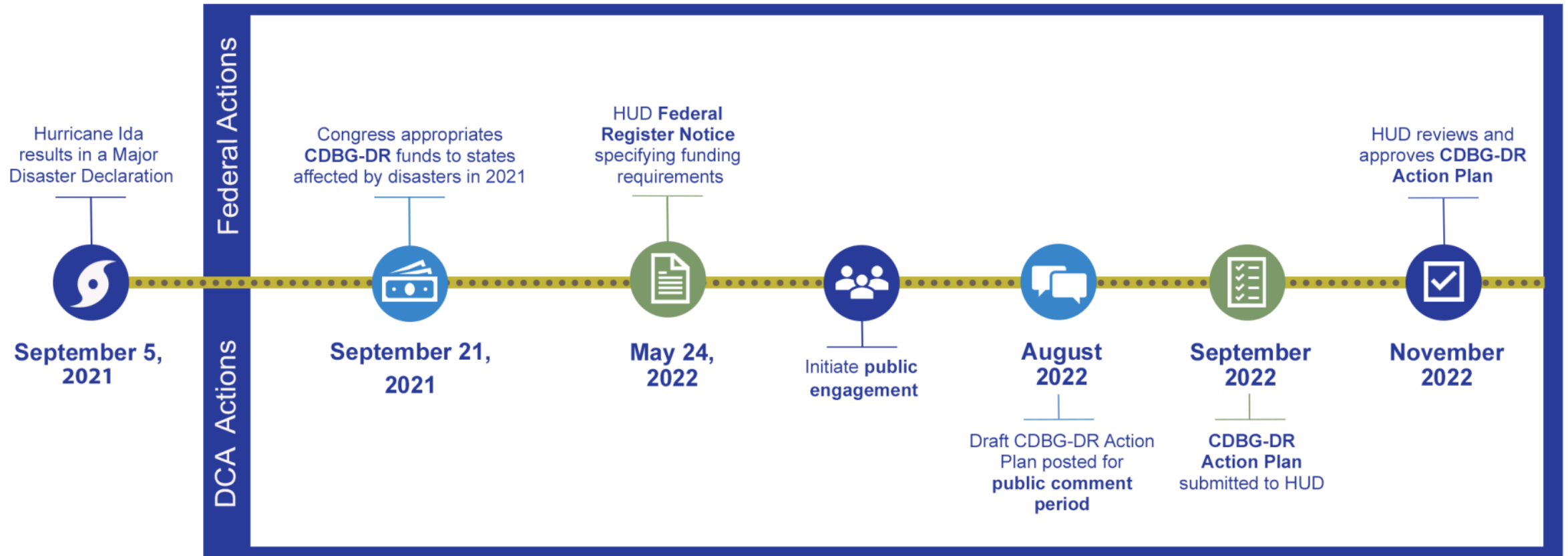
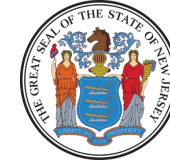


Action Plan



Programs

# Action Plan Timeline



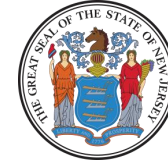
# Identifying Unmet Recovery and Mitigation Needs



The State assessed unmet needs in partnership with several groups including:

- Federal agencies such as FEMA, HUD, and the Small Business Administration (SBA)
- Various New Jersey state agencies
- Local Governments
- Public Housing Authorities

# Identifying Unmet Recovery and Mitigation Needs Cont.



## Housing

55,828 owner-occupied households and 28,101 renter households applied to FEMA, but only 34,977 owner-occupied households and 8,342 renter households received a FEMA award.

- FEMA undervalues the damages to real property, so the State calculated the value of damages based on projected actual costs to recover from major housing damages.

## Economic Revitalization

Nearly 2,300 businesses applied to the SBA.

- New Jersey Economic Development Authority provides grant assistance through their Henri and Ida Relief program.

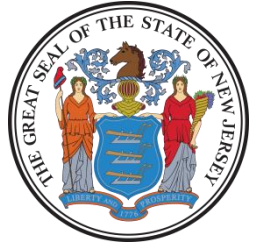
## Infrastructure

The State, local partners, and FEMA continue assessing infrastructure damages. Current estimates show more than \$10 million in damages to public buildings, roads and bridges, utilities, and parks, and over \$200 million in mitigation needs.

# Unmet Needs Analysis



Category	Estimated Total Loss	Other Resources (FEMA, SBA, Insurance)	Unmet Need	Program Allocation	Remaining need
Housing	\$1,411,323,299	\$358,873,322	\$1,052,449,977	\$152,928,700	\$899,521,277
Economic Revitalization	\$384,094,820	\$80,440,800	\$303,654,020	\$0	\$303,654,020
Infrastructure	\$226,998,304	\$173,070,106	\$56,749,576	\$58,000,000	\$0
Planning				\$6,000,000	N/A
Administrative				\$11,417,300	N/A
<b>TOTAL</b>	<b>\$2,022,416,423</b>	<b>\$612,384,228</b>	<b>\$1,412,853,573</b>	<b>\$228,346,000</b>	<b>\$1,363,631,145</b>



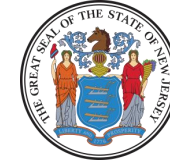
# Proposed Use of Funds

# CDBG-DR Interchangeability Between Disaster Funding



- HUD allows states to use remaining funds from other disasters to address current disaster needs in the areas that were impacted by both disasters. This means the State can leverage unused Superstorm Sandy funding to help address Tropical Storm Ida needs in these overlapping impacted counties:
  - Bergen
  - Essex
  - Hudson
  - Middlesex
  - Passaic
  - Union
- DCA is submitting a Sandy CDBG-DR action plan amendment to HUD to add \$52 million to programs serving Tropical Storm Ida recovery needs in these communities.

# Program Budget



Program Category	Program	Tropical Storm Ida CDBG-DR Budget	HUD-Identified MID Budget (%)	Grantee-Identified MID Budget (%)	% of Allocation	Sandy CDBG-DR Allocation	Anticipated % of LMI
Housing	Homeowner Assistance and Recovery Program	\$58,928,700	80%	20%	25%	\$8,160,000	70%
Housing	Smart Move : New Housing Development	\$25,000,000	80%	20%	10%	\$ 5,000,000	70%
Housing	Blue Acres 3.0	\$11,000,000	80%	20%	5%	\$18,000,000	70%
Housing	Neighborhood Landlord Program	\$47,000,000	80%	20%	23%	\$5,000,000	100%
Housing	Tenant Based Rental Assistance	\$10,000,000	80%	20%	4%	\$ 5,000,000	100%
Public Services	Housing Counseling & Legal Services	\$1,000,000	80%	20%	0%	\$4,000,000	75%
Infrastructure	Resilient Communities	\$55,000,000	80%	20%	25%	\$ 2,940,000	60%
Infrastructure	FEMA Non-Federal Cost Share	\$3,000,000	80%	20%	1%	\$ 2,500,000	90%
Planning	Resilient NJ	\$5,000,000	80%	20%	2%		N/A
Planning	Statewide Housing Mitigation Tool	\$1,000,000	80%	20%	0%	\$2,000,000	N/A
Administration	Administration	\$11,417,300	80%	20%	5%		N/A
Total		\$228,346,000				\$52,000000	76.28%



# Blue Acres



Total Ida CDBG-DR Budget: \$11 million

Blue Acres will fund the voluntary acquisition of residential properties in the floodway, areas subject to a 1-percent- or 0.2-percent annual- flood risk or other DEP-identified risk locations. State-acquired homes will then be demolished to enhance natural flood storage and create open space.



The New Jersey Department of Environmental Protection (DEP) will administer the program.

DEP works with local communities and homeowners to identify homes eligible for buyouts.

- In addition to the fair market value for their property, homeowners may also be eligible for a Safe Housing Incentive to relocate to a lower-risk area. Certain homeowners may qualify for personal, medical or financial hardship incentives.
- The open space created will be owned, restored, and maintained by the state, local governments, or eligible non-profits.
- Blue Acres will prioritize low- and moderate-income households and communities.
- The buyout process will be tailored to meet the needs of socially vulnerable homeowners.
- More information about the Blue Acres Program can be found on the DEP website: <https://dep.nj.gov/blueacres/>

# Resilient NJ



Total Ida CDBG-DR Budget: \$5 million

The Ida Resilient NJ planning program will build on the existing efforts of Resilient NJ, a comprehensive climate resilience planning, guidance, and technical assistance program set up following Superstorm Sandy to support local and regional climate resilience planning.

Ida Resilient NJ will make direct allocations to units of general local governments (individually or as a region), and consultant teams to support local and regional resilience planning.

The New Jersey Department of Environmental Protection (DEP) will administer the program.

The maximum assistance that local governments/regional teams may receive per grant is \$300,000.

# Resilient NJ Cont.

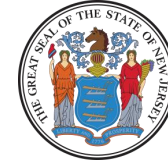


Total Ida CDBG-DR Budget: \$5 million

Planning Activities may include, but are not limited to:

- Developing community-led Resilience and Adaptation Action Plans that address:
  - housing development, economic revitalization, public land use, and infrastructure;
  - updated local codes and standards to improve resilience;
  - coordination and collaboration that break down barriers to resilience such as outreach, education, and capacity building initiatives to promote and establish long-term social and community resilience;
  - innovative and forward-looking long-term resilience projects.
- Obtaining technical assistance and subject matter expertise to identify, prioritize, and plan financially sustainable community projects and initiatives that support equitable long-term resilience.
- Developing comprehensive tools and guidance utilizing the Resilient NJ Toolkit developed under the existing Resilient NJ program.
- DEP has more information on the program at: <https://resilient.nj.gov>

# Housing Programs: Limitations



- Reimbursement of pre-award costs is not eligible under any program.
- Second homes are not eligible under any program.
- Properties owned by households with incomes greater than 120% AMI, in the Special Flood Hazard Area, and without flood insurance are not eligible for rehabilitation or reconstruction assistance.
- Properties that received federal assistance in the past, under the condition of obtaining and maintaining flood insurance and the owner failing to do so, are not eligible for rehabilitation or reconstruction assistance.
- Properties located in the Special Flood Hazard Area are required to obtain and maintain flood insurance and a permanent restrictive covenant will be recorded on the property.

# Homeowner Assistance and Recovery Program (HARP)



Total Ida CDBG-DR Budget: \$58.9 million



The HARP program provides grants to eligible homeowners for activities necessary to rehabilitate, reconstruct, and/or elevate their eligible storm-damaged homes.



The program also allows for mitigation activities designed to make their home more resilient in future storm events including:

- Structural and utility retrofits
- Grading and slope stabilization and other drainage practices

# Homeowner Assistance and Recovery Program (HARP) Cont.

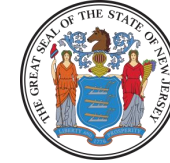


Total Ida CDBG-DR Budget: \$58.9 million

- **Eligible Applicants Include:**
  - Homeowners who occupied the home as their primary residence at the time of the disaster and own the property at the time of application.
  - Homeowner must have a household adjusted gross annual income of \$250,000 or less.
- **Eligible Structures Include:**
  - Single-family homes, duplexes, triplexes, townhomes, modular homes, manufactured homes, and condominiums.
  - Home must have at least 1 foot of flooding or \$8,000 in damages, as determined by FEMA or a program damage assessment.

In cases where homes have been substantially damaged, the cost to rehabilitate is not reasonable, or the home cannot be rehabilitated in a manner to reasonably accommodate the impacted household, homeowners may be eligible for reconstruction or acquisition at current fair market value and incentivized to relocate.

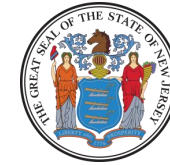
# Homeowner Assistance and Recovery Program (HARP) Cont.



- The applications for the program will be opened in phases.
- Priority in the first phase will be given to LMI households and those 62 and older and/or with disabled family members.
- Homeowners who are required to relocate due to rehabilitation or reconstruction through this program may be eligible for temporary rental assistance.

APPLICATION PHASES		Phase I	Phase II	Phase III
Household Income	Less than 80% AMI	X	X	X
	80-120% AMI		X	X
	120% AMI - \$250,000			X
Geography	Most Impacted	N/A	prioritized	prioritized
	Other Impacted			
Homeowner 62+ AND/OR Household Member with Disability	Yes	prioritized	prioritized	prioritized
	No			
Level of Damage	Substantial Damage	N/A	prioritized	prioritized
	Moderate Damage			

# CDBG 80% AMI Limits

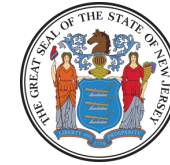


County	Metropolitan Area	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Bergen (2)	Bergen-Passaic, NJ HUD Metro FMR Area	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
Essex (13)	Newark, NJ HUD Metro FMR Area	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$10,3750	\$11,0900	\$11,8050
Hudson (17)	Jersey City, NJ HUD Metro FMR Area	\$64,350	\$73,550	\$82,750	\$91,900	\$99,300	\$106,650	\$114,000	\$121,350
Middlesex (23)	Middlesex-Somerset-Hunterdon, NJ HUD Metro	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Passaic (31)	Bergen-Passaic, NJ HUD Metro FMR Area	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Somerset (35)	Middlesex-Somerset-Hunterdon, NJ HUD Metro	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Union (39)	Newark, NJ HUD Metro FMR Area	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$10,3750	\$11,0900	\$11,8050

Source: HUD CDBG Income Limits FY 2022



# CDBG 120% AMI Limits



County	Metropolitan Area	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Bergen (2)	Bergen-Passaic, NJ HUD Metro FMR Area	\$102,800	\$117,500	\$132,200	\$146,900	\$158,650	\$170,400	\$182,150	\$193,900
Essex (13)	Newark, NJ HUD Metro FMR Area	\$96,600	\$110,400	\$124,200	\$138,000	\$149,050	\$160,100	\$171,100	\$182,150
Hudson (17)	Jersey City, NJ HUD Metro FMR Area	\$96,500	\$110,300	\$124,100	\$137,900	\$148,900	\$159,950	\$170,950	\$182,000
Middlesex (23)	Middlesex-Somerset-Hunterdon, NJ HUD Metro	\$113,900	\$130,200	\$146,450	\$162,700	\$175,750	\$188,750	\$201,750	\$214,800
Passaic (31)	Bergen-Passaic, NJ HUD Metro FMR Area	\$102,800	\$117,500	\$132,200	\$146,900	\$158,650	\$170,400	\$182,150	\$193,900
Somerset (35)	Middlesex-Somerset-Hunterdon, NJ HUD Metro	\$113,900	\$130,200	\$146,450	\$162,700	\$175,750	\$188,750	\$201,750	\$214,800
Union (39)	Newark, NJ HUD Metro FMR Area	\$96,600	\$110,400	\$124,200	\$138,000	\$149,050	\$160,100	\$171,100	\$182,150

Source: HUD CDBG-DR 120% Income Limits FY 2022



## Three Pathways

1



Homeowner-Contracted Rehabilitation or Reconstruction

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DCA provides construction support and design services

2



Owner Occupied and Affordable Rental Duplex/Triplex Rehabilitation or Reconstruction

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Incorporates affordable rental requirements for non-owner-occupied units

3



Acquisition

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Allows for redevelopment of acquired properties

# Smart Move: New Housing Development

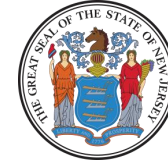


Total Ida CDBG-DR Budget: \$25 million



The Smart Move program is a pilot program that subsidizes the new development of quality, energy-efficient, resilient, and affordable housing in lower risk areas within or near disaster-impacted communities that are participating in Blue Acres or other buyout programs.

# Smart Move: New Housing Development Cont.



1 DCA will competitively select two communities to participate in the pilot.

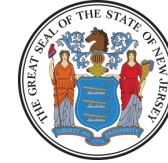
2 Once the eligible communities have been selected, DCA will procure private for-profit or nonprofit developers to build new housing. 70% of this housing will be sold to LMI homebuyers, including Blue Acres participants. Priority will go to those who sold their homes through the Blue Acres program.

3 If funding is available, the State may invest alternative resilient and green energy solutions into the developments, including, but not limited to, fuel cells or microgrids.

4 The new developments will be built outside the 500-year floodplain and the inland or coastal climate adjusted floodplain, as defined by DEP.

5 Homebuyers will be required to meet the affordability periods established by DCA. The affordability periods will be documented through a restricted use covenant, mortgage, or other enforceable legal and financial mechanisms.

# Neighborhood Landlord Program

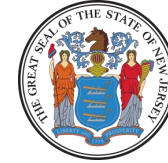


Total Ida CDBG-DR Budget: \$47 million

The Neighborhood Landlord Program will provide zero interest forgivable loans to owners of rental properties with one to seven units requiring rehabilitation, reconstruction and/or elevation as a result of damages from Tropical Storm Ida. The program also allows for mitigation activities designed to make the rental housing more resilient in future storm events.

- **Rental housing assisted with CDBG-DR funds must be principally rented to LMI households at affordable rents.**
  - This means that at least 51% of the units must be rented to LMI tenants and the rent payable by the household plus utilities may not exceed 30% of the income for a household earning 80% of AMI.
  - DCA will annually publish the affordable rents
- **Eligible Landlords Include:**
  - Any public, private, for-profit, or nonprofit entity that owns, has site control, or an option to purchase the subject property that received a significant amount of damage during the storm at the time of application.
  - Priority may be given to the original owners who owned the property continuously from the time of the storm until the time of application for assistance.

# Neighborhood Landlord Program Cont.



Total Ida CDBG-DR Budget: \$47 million

Affordable Periods will be required and documented through a personally guaranteed loan and restricted use covenant:

<b>Rental Housing Activity</b> CDBG-DR funds invested per LMI unit	<b>Minimum Period of Affordability in Years (after initial occupancy)</b>
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000 or rehabilitation involving refinancing	15
New construction, reconstruction, or acquisition of newly constructed housing	20

# Tenant-Based Rental Assistance (TBRA)

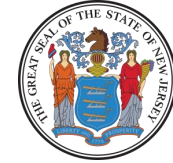


Total Ida CDBG-DR Budget: \$10 million



The Tenant-Based Rental Assistance program will supplement rental housing costs for low-income rental families impacted by Tropical Storm Ida. It also provides at-risk disaster survivors with the assistance needed to access stable and affordable housing while they work toward their long-term recovery.

# Tenant-Based Rental Assistance (TBRA) Cont.



Total Ida CDBG-DR Budget: \$10 million

## Eligible Activities Include:

- Rental assistance will be provided for up to 24 months (pending a waiver from HUD).
- Subsidized amount will be based on adjusted gross income.
- The unit rent may not exceed 130% of HUD's fair market rent for the county where the unit is located.
- Referral services to supportive services through housing counseling and community-based organizations.

## Eligible applicants include LMI rental households who:

- Resided in one of the HUD or State most-impacted counties at the time of the storm or;
- Will be moving into the seven most impacted counties.
- Priority will be given to households at or below 30% of AMI and living in non-congregate shelters.



# Housing Counseling & Legal Services



Total Ida CDBG-DR Budget: \$1 million



The Housing Counseling & Legal Services Program will provide grants to nonprofit subrecipients to deliver critical supportive services to both renters and homeowners impacted by Tropical Storm Ida.

- This is a collaboration of HUD-certified, nonprofit, community-based organizations that provide a wide range of counseling services.
- Counselors will provide supportive services, such as:
  - Foreclosure prevention
  - Relocation services
  - Debt management
  - Assist with application intake for CDBG-DR-funded programs
  - Assist any applicant of limited English proficiency
  - Help tenants understand housing rights, landlord requirements, and the conditions and limitations of their Tenant-Based Rental Assistance

# Housing Counseling & Legal Services Cont.



Total Ida CDBG-DR Budget: \$1 million

Financial counseling services will be provided to owners of small rental properties who will rent housing at affordable rates to income-qualified tenants. They will receive training on fair housing requirements and compliance requirements for participating in affordable rental programs.

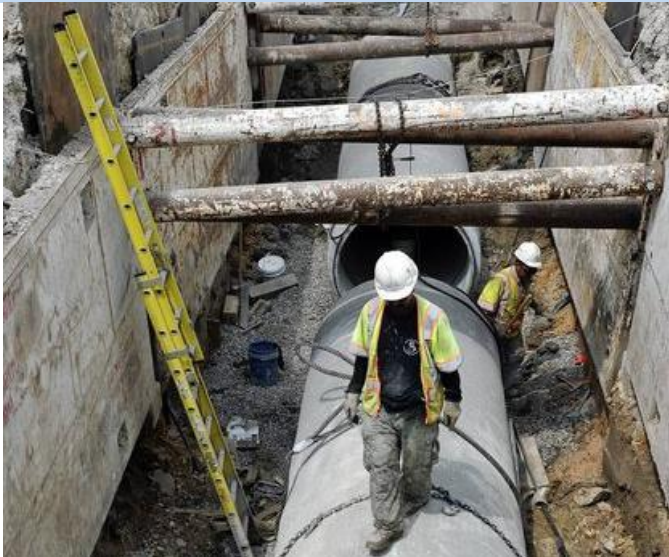
This program will also fund legal services that help impacted residents transition to more permanent housing.

Eligible applicants are any residents that have been displaced or impacted by Tropical Storm Ida.

# Resilient Communities



Total Ida CDBG-DR Budget: \$55 million

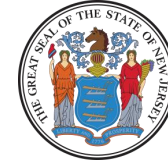


The Resilient Communities program will provide funding for infrastructure projects that will help impacted communities become more resilient to current and future natural hazards.



It will be a competitive program, modeled after FEMA's Building Resilient Infrastructure in Communities (BRIC).

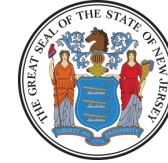
# Resilient Communities Cont.



Total Ida CDBG-DR Budget: \$55 million

- The minimum and maximum program assistance available is \$1 - \$5 million.
- Eligible applicants include local Governments, state agencies, cities, townships, counties, special district governments, and federally or state-recognized tribal government.
- Eligible activities include project planning, acquisition, construction and flood protection, drainage enhancements, and hazard mitigation improvements.
- Funds cannot be used to cover the costs for maintenance and operation, purchase of construction equipment, or buildings used for general use by government entities.

# FEMA Non-Federal Cost Share



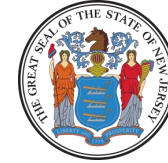
Total Ida CDBG-DR Budget: \$3 million

The FEMA non-federal cost share program provides non-federal cost share match for the FEMA's Public Assistance program.

- FEMA's Public Assistance Program provides supplemental grants to state, tribal, territorial, and local governments, and certain types of private non-profits so communities can quickly respond to and recover from major disasters or emergencies.
- As part of supplemental grants, states and local entities are required to provide a percentage of funding that goes towards the Public Assistance Program; CDBG funds can be used for this
- State and local government entities with approved FEMA Public Assistance projects are eligible to apply.
- All activities must be CDBG-DR eligible, meet a national objective, and able to comply with the applicable federal requirements.
- DCA will incorporate resilience and mitigation measures into the design of CDBG-DR-approved projects, where feasible and cost reasonable.

Projects that provide benefits to LMI persons or households will be prioritized.

# Statewide Housing Mitigation Tool



Total Ida CDBG-DR Budget: \$1 million

The State will develop this tool to determine the housing stock exposed to repetitive flooding.

› Special attention will be focused on LMI communities. ‹

- By identifying areas that have been damaged by repetitive flooding and then cataloging those homes that have previously been mitigated or in need of mitigation, the State will have a powerful decision-making tool.
- The tool will target resources to elevate structures, create buyout strategies, and develop land use plans that take into consideration flooding risks when planning future development.

# Public Hearing Procedures



Attendees are now invited to ask questions or make a comment. To speak today:

- 1 If you haven't already done so, sign up with an DCA staff member.
- 2 State your full name and your comment.
- 3 Speak slowly and clearly.
- 4 You will have **three minutes**.
- 5 We'll warn you when you have **30 seconds left**.

# Questions?

