RESTORE LOUISIANA TASK FORCE

August 18, 2017 Family Life Center 125 Juanita Avenue Denham Springs, LA

Approved

MINUTES

I. CALL TO ORDER

Mr. Jimmy Durbin called the meeting to order at 9:39 AM.

Mr. Durbin: Let's take our seats. Good Morning. I'm Jimmy Durbin, one of the members of the Restore Louisiana Task Force co-chairs. Welcome to all of you here. We are going to begin this meeting by calling the meeting to order and roll call. Ms. Dupont.

II. ROLL CALL

TASK FORCE MEMBERS PRESENT:

Mr. Johnny Bradberry
Mr. Jimmy Durbin
Mr. Michael Faulk
Mr. Darryl Gissel
Mayor Dave Norris
Mr. Michael Olivier
Mr. Don Pierson

Representative J. Rogers Pope

Mr. Sean Reilly Dr. James Richardson Commissioner Mike Strain

TASK FORCE MEMBERS ABSENT:

Mr. Randy Clouatre (non-voting, ex-officio)

Mr. Roland Dartez Mr. John Gallagher

Representative Edward "Ted" James

Mr. Adam Knapp

Senator Dan "Blade" Morrish Mayor-President Joel Robideaux Representative Rob Shadoin

Mayor Ollie Tyler Dr. Shawn Wilson Ms. Jacqui Vines Wyatt

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

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

Representative Edward "Ted" James

SUPPORTING STAFF MEMBERS PRESENT:

Patrick Forbes, Executive Director, Office of Community Development

Mark Riley, Office of Community Development

Pat Santos, Office of Community Development

Dan Rees, Office of Community Development

Lauren Nichols, Office of Community Development

LaSonta Davenport, Office of Community Development

Lori Dupont, Office of Community Development

Pat Witty, Louisiana Economic Development

Catherine Fairchild, Office of Community Development

Portia Johnson, Office of Community Development

Kay LeSage, Office of Community Development

Jeff Haley, Office of Community Development

Robert Bizot, Louisiana Housing Corporation

Bradley Sweazy, Louisiana Housing Corporation

Keith Cunningham, Louisiana Housing Corporation

Nick Speyrer, Emergent

Jon Mabry, IEM

Madhu Beriwal, IEM

III. APPROVAL OF JUNE 9, 2017 and JULY 14, 2017 MEETING MINUTES

Mr. Durbin: Thank you. The Committee is composed of 21 members, 11 makes a quorum so we are here now officially convened with a quorum. Next item on the agenda is approval of the June 9, 2017 and July 14, 2017 meeting minutes. We will begin with June 9, 2017 minutes. Those are in your folder in tab 2. Do we have a motion to approve?

Commissioner Strain: I move. **Mr. Bradberry:** Second.

Mr. Durbin: All in favor signify by saying Aye.

All Members: Aye.

Mr. Durbin: Any opposition? Being none, the minutes are approved. Now we will move to the second set of minutes, July

14, 2017 meeting minutes. **Mayor Norris:** Motion. **Mr. Bradberry:** Second.

Mr. Durbin: All in favor signify by saying Aye.

All Members: Aye.

Mr. Durbin: Any opposition? Being none, the minutes are approved.

IV. CHAIRPERSON OPENING REMARKS

~ Jimmy Durbin, Restore Louisiana Task Force Co-Chair

Mr. Durbin: A very special thank you to Reverend Ray Johnson for hosting the Restore Louisiana Task Force meeting here at the First Pentecostal Church of Denham Springs Family Life Center. Also a special thank you to First Pentecostal Church for welcoming us today. Representative James, thank you. At this time I would like to ask Reverend Johnson to come forward and bless us with a wonderful prayer, if you are willing.

Reverend Johnson gave an opening prayer.

Mr. Durbin: Thank you, Reverend Johnson. I would also like to recognize Mayor Gerard Landry for his leadership and dedication to this Denham Springs community and Livingston Parish. We all know that Livingston Parish is one of the top ten most impacted parishes of the Great Floods of 2016. We chose to hold our meeting in Denham Springs because using our data analysis, over 47% of the flood victims in this area, with FEMA verified loss, have not filled out the Restore Louisiana Homeowner Assistance Program survey. That calculates to 7,556 missing surveys. We are hoping to reach some of those victims here today and assist them in the survey step of the process. As some of you may have noticed upon arriving for the meeting, there are tables set up in the reception area of the church. At one table are representatives from the Homeowner Assistance Program who can help submit surveys and answer questions homeowners may have. The other table has representatives from Southeast Louisiana Legal Services and Southern University Law Center to provide information and assistance to homeowners who have legal issues, such as inherited property, title issues, etc. I am excited to report on the additional families who have been served through the Restore Louisiana Homeowner Program. We now have over 41,000 flood victims who have completed the Restore Louisiana Homeowner Assistance Program survey. This equates to an additional 10,000 surveys being completed since our last task force meeting on July 14. More than 21,000 Environmental Reviews have been completed, which represents 94% of the homeowners currently in Phases I-VI. We now have over 10,000 homeowners that have been invited to complete an application; of those, 6,350 have submitted. As of today, 543 homeowners have received grant award acknowledgements through the homeowner assistance program. That totals more than \$16 Million of the funds allocated to Louisiana getting out to Louisiana homeowners. The numbers I just went through demonstrate that substantial and meaningful strides are being made in the recovery process. But we know we are just beginning and that we have a long way to go to help everyone recover from these floods. We know that if you are still not back in your home, none of these things makes much difference. You still need help and this Task Force is committed to seeing that you get that help as quickly as possible within the system we have to work in. Governor Edwards has heard the voices of Louisiana residents who feel punished by the NFIP stipulation preventing them from being eligible for the homeowner program and has requested that this task force look into expanding the program to incorporate those affected. We can expect Mr. Forbes with the Office of Community Development to provide more insight into the possible expansion of the program to modify the program to address this issue with available funds. As I always do, I'll close my opening remarks with this extremely important reminder, if you are a homeowner and were impacted by the March and August floods of 2016, please take the homeowner flood damage survey. It does not matter where you are in your rebuilding process. We need to know what kind of help you need in recovery. This is also the first step in applying and qualifying for assistance. Please visit RESTORE-dot-LA-dot-GOV. Erin, before I ask you to come forward, I'm going to ask Mayor Landry to come take a mic, as he has a few comments he would like to make.

Mr. Durbin asked that Mayor Landry take the witness stand.

Mayor Landry: Thank you, sir. Thank you to everybody for the hard work on this task force. It is very much appreciated, surely for all of us in Denham Springs. It has been a long year. And it's really been long for the folks that are awaiting their monies that they can get from the task force so they can start to rebuild. I know there's some changes that are going to be put forth, I look forward to hearing those. There was one that I would love for you guys to make sure you consider. I know one of the stipulations is, if you live in a flood zone, you cannot apply. That's step one and step two, if I recall, I may be wrong but let's make sure that we can address that as well, because that would exclude most of the city of Denham Springs, which we should not allow. Most of these folks have never flooded before, so let's just remember that. I get it, from the NFIP standpoint, but if a home isn't flooded multiple times, then some decision needs to be made as far as mitigation. But let's remember the folks that have never, ever flooded before, and have been impacted by this event that we do not exclude those folks. So that's my passionate plea to you, to make sure that we do not exclude those folks. And also the sharing of information between the task force and between municipalities and/or parishes I think is paramount not to disseminate disinformation, I just need the facts. I need to know how many people in my city have been impacted. Not so that I can go out and make a public presentation. I just need to know what kind of progress that we're making inside the city limits. And I would encourage you to please just make some modifications to the program to allow that to happen. And the other issue that I'd like to address if I can, is sometimes it's very difficult for our folks to apply. That has been brought to the attention of the leaders of the task force in the past. Just this past weekend I think I forwarded an email to Mr. Durbin, Mr. Pope, and Mr. Forbes. And this lady was still having problems trying to get on. So everybody has an issue sometimes with this and sometimes it's difficult, maybe for somebody of the older generation as myself, that's maybe not computer literate. But there's always the 1-800 number or a location in Baton Rouge or in Hammond that we can go to. But just as recently as 5:30 this morning, I tried again and I still can't get it filled out. So those are the kinds of issues that we see here in the town. And I hope that we can resolve these issues quickly if we possibly can. Mayor Durbin, again thank you for allowing me to speak, thank you, sir.

Mr. Durbin: Wonderful words in request, Mayor Landry, and thank you again for your leadership here in the city of Denham Springs. At this time I'm going to invite to come to the table and speak, this is Erin Monroe Wesley. She is the Special Counsel to the Governor of Louisiana John Bel Edwards. Always bring wonderful words to us, Ms. Wesley, so you have the table, ma'am.

V. GOVERNOR'S OFFICE UPDATE

~ Erin Monroe Wesley, Special Counsel, Office of the Governor

Ms. Wesley: Good Morning Mr. Chair and Members of the Restore Louisiana Task Force. The Governor had hoped to be here today in person to thank you – the members of the Task Force - for your leadership in guiding the state's recovery from the March and August 2016 floods. Although the Governor is not here in person he has asked that we share a brief video message at this time.

Video of Governor Edwards addressing the task force and community was played.

Ms. Wesley: I would like to expound upon a few points the Governor outlined in his video message. Last Saturday, August 12, we marked the one year anniversary of the historic flooding in August 2016 by serving the community. The Governor, First Lady and over 130 staffers volunteered at four homes in the Baton Rouge region, one of the most heavily impacted areas. I had the opportunity to join the Governor and First Lady at the home of Mrs. Lucille Huggins. Mrs. Huggins is 83 years old, a widow and a retired Kindergarten teacher who taught in the classroom for 32 years. Her home was inundated with over 3 feet of water during the August 2016 flood. She is using the resources provided by FEMA and her savings to complete repairs on her home with volunteer assistance by SBP. We had about 30 volunteers at her home priming and painting walls along with doing some landscaping and yard work. Mrs. Huggins will be applying to Restore LA for reimbursement once the repairs to her home are complete. We were also excited to have HUD Secretary Ben Carson join us this week. The Secretary was very complimentary of the recovery work underway in Louisiana saying he was impressed by our efforts and the money will be well spent. He saw firsthand the results from our homeowner assistance program

through a visit to the home of Ms. Charlotte Rimes on Highway 16 here in Denham Springs. During the Governor's time with Secretary Carson, he continued to stress the importance of actions that can be taken by President Donald Trump's administration to ease the burdens of recovery, including relief from SBA duplication of benefits. The Governor handdelivered a letter to Secretary Carson, a copy of which is contained in your briefing binders. In the immediate aftermath of the March and August 2016 storms, more than 18,000 Louisiana homeowners were approved for SBA loans. Under HUD regulations, homeowners who were approved for the loans, whether they used any of it or not, are limited in the amount of assistance they can receive from the RESTORE homeowner program because the entire approved loan amount is considered a duplication of benefits. We have seen this situation play out first-hand with many homeowners. The Governor had the opportunity to meet with Mr. John Rome of Denham Springs at the Greenwell Springs Baptist Church as part of Sunday's flood anniversary service. Damage estimates for his home were determined to be \$48,125.38 for a reimbursement allowance and \$4,769.31 for repairs. Mr. Rome had \$23,446.94 in FEMA IA and another \$65,100 from his SBA loan. This resulted in a total duplication of benefits of \$88,546.94, well-exceeding his project cost. Because the duplication of benefits exceeds his total project cost, Mr. Rome is not eligible to receive assistance from Restore. Finally, the Governor wants to ensure that the homeowner assistance program is made available to help as many homeowners as we can. The state has provided more than \$15 million to over 500 homeowners to rebuild their lives. 21 homeowners in the city of Denham Springs have received assistance with awards of roughly \$998,000. In Livingston Parish, repairs are in progress at 4,617 homes, with a total award amount of \$3,467,627. But we know that we can do more. The Governor has made recommendations for expanding the eligibility and payment amounts within the Homeowner program, as he has said he wanted to do from the beginning, if funds were available. It's important that everyone know that these recommendations were not made in a vacuum. The Governor knows there are many other unmet needs, including investing in infrastructure that will reduce the damage from flooding in future events. But the promise to help homeowners fully recovery and help neighborhoods come back is a top priority. We recommended that parameters be established early on in our recovery process because there simply was no guarantee that there would be enough funds available to assist homeowners with flood insurance. As grants are being awarded and home inspections and damage assessments are being completed, it's clear that there should be enough funds to cover additional affected households. Specifically, the Governor is asking the task force to consider the following: Expanding the program eligibility requirements to include all homeowners with flood insurance who still have an unmet need after insurance proceeds. Increasing the amount the program pays homeowners for flood related repair costs that have not yet been completed. Increasing the percentage homeowners are reimbursed for the repairs they have already completed. Pat Forbes will detail these recommendations as part of his update to the Task Force today. As you carefully weigh these recommendations, we ask for your favorable consideration. I'll take any questions you may have.

Mr. Durbin opened the floor for questions.

Mr. Durbin: None forthcoming. Thank you, we appreciate your remarks.

Mr. Durbin closed the floor for questions.

Mr. Durbin: Sitting here, I'm looking forward and I see a very, very good friend of mine and his name is Layton Ricks. I know you are not feeling very well but would you like to come to the table and make a few remarks? You are welcome to come to the table, Parish President Layton Ricks.

President Ricks: I just would like to echo the sentiments of Mayor Landry and the concerns that we have out here that we still see. We're promoting and working hard trying to get people to fill out these surveys. We understand how important it is across the board, every statement that an individual homeowner makes to us is the exact same thing, why, when we know we are not going to get anything. We've explained the necessity of filling them out to get them in, obviously we hope we can get more money for Louisiana that would go a long way in helping but somehow knowing that sentiment has just about every homeowner in the parish. So, its good news to hear that there has been roughly about three and a half million put out and some 111 homes have experienced some help. Word of mouth certainly would help that spread as well, because up until recently we had not heard those numbers. I would employ each of you if you possibly can, and I know you do in every decision you make, remember these are people. These are families that are depending on whose numbers you use, somewhere between 70 to 80, 90% of the parish was affected by this flood. We need help out here, we need all the help we can get for our homeowners. I applaud the Governor for wanting to relax some of this. I think that would go a long way in helping people out who live out in the parish. I hope he will consider those requests and grant them. I would like to see us do a little bit more as money comes in or as money's made available for the people living in the parish because one of the complaints I still am hearing is this SBA loan. We should not be penalized, and I know you all know this, but we should not be penalized for making a loan and not sitting on our laurels and waiting to get back in our homes. I'm one of those very ones, and I know Representative Pope's in the same position. We should not have elderly people who have used their retirement, have used all their savings to get back in homes, be penalized. We shouldn't have anybody that's willing to borrow money to rebuild their homes be penalized from receiving any kind of money from any governmental body. And so I want to ask you to do all you can to look into that and see what can be done, if anything, to relax some of those rules as well. I applaud all of your efforts. I know it's time consuming, I know it's a gut wrenching the decision that you make. And obviously you are, but again, I would just ask to remember these are families, these are real people. And some of them, I'm sure, are friends or relatives of probably each of you but it's important to consider these things, so I hope you will do that. Thank you so much.

Mr. Durbin: Thank you for all of your hard work.

VI. LOUISIANA OFFICE OF COMMUNITY DEVELOPMENT UPDATE

~ Patrick Forbes, Executive Director

Mr. Durbin: Okay, moving to item 6 of the agenda. We now have a presentation from Mr. Patrick Forbes, Executive Director of the Office of Community Development. What Mr. Forbes is about to present to you is very, very important, so listen closely.

Mr. Forbes: Thank you, Mr. Chairman, and members of the task force. First I will go through all of the programs that we have and then we will talk through the recommendation.

Mr. Forbes immediately began his PowerPoint presentation.

Mr. Durbin allowed questions during the presentation, therefore the floor was never officially opened for questions.

Mr. Faulk: Pat, who is doing the evaluation of the scope of work?

Mr. Forbes: So our contractor, IEM, has contractors and subcontractors who go out and do that. Once they do that, those subcontractors have QC process, IEM has a QC process and then our program, through a separate contractor, we've talked about this at previous meetings, our quality assurance/quality control contractor reviews those damage inspections as well for accuracy and completeness. And then they go to the grant process.

Mr. Faulk: How thorough is the evaluation that's done so that those homeowners are assured that they are going to get the true value of the work that needs to be performed in their home, so that it can be restored to a level of satisfaction for them? Mr. Forbes: Great question. There are a few things to make sure that that happens. One, the QC process that I've talked through, that's the objective of it, we absolutely have no interest in shorting anybody's grant, we want them to get as much money as they can out of the program. So, the QC process is in place to try to do that first. The second piece of that is that homeowners may appeal the amount that we've given them, and they may appeal that if they choose solution two, which is what most homeowners are choosing, solution two, where you pick your own contractor. Most homeowners are deciding they want to use their own contractor. If their contractor comes in and looks at the scope of work that we've produced and says you missed about 20 feet of baseboards or you've under calculated the square footage of sheet rock or whatever, we can go back, consider that change, obviously we have to verify that that's correct. So, that's the next opportunity for homeowners to make sure that the amount that we have calculated in Xactimate is the right amount. Now, if they change materials, if they choose other things, their cost will go up. As long as we capture the scope of work, there's 11 linear feet of kitchen counter space, and cabinets, and 2700 square feet of floor. As long as we get those things right, and the homeowner and their contractor, both, have the opportunity to say, wait you've missed something.

Mr. Faulk: Leading to the next point, what is the period of time from whenever the scope of work has been performed, they submit their application, and the application is approved, that they begin to see some reimbursement?

Mr. Forbes: Right now I can't tell you a good time. It's too long right now. We've got, as I said, some 6,000 applications in, and we've completed 543 grants so far. So, we've got a lot of grants to move through the system. We're still ramping the speed of the system up. A month from now I'm going to be able to tell you how fast we're moving and what our process is capable of, and then we'll be able to project from the number of applications and surveys we have how long that is going to take. Our objective is, when we ask you to come in and fill out an application, that within three to four weeks we're going to be out with an award amount. Then, it's up to the homeowner to get their contractor to do it, unless the homeowner chooses solution one.

Mr. Faulk: Okay, thank you.

Mr. Forbes: So, our target is three to four weeks on that.

Mr. Bradberry: You stated that many people have started work on their homes, but really haven't completed, there are some that spent their money already and need reimbursement or waive their reimbursement of some sort just so they can

complete. What's the process for that? How long or how are you treating that situation? Because a lot of people have come up to me and said I've started and spent my money. I've got some money from FEMA and I'm not finished and I know I'm owed a reward, how do I finish? So, how long is it going to take them to get that award, and what is the process for going through that process?

Mr. Forbes: I'm going to try to answer what I think the question is. Our inspector will go in, calculate the value in our program of what work has been done already and calculate the value of how much work is yet to be done. Our award to them will be in those two pieces, a reimbursement for what they've completed already and an award of perspective funding for their contractor or for our contractor to go do that work going forward. Is that?

Mr. Bradberry: Yes, so you do it based on perspective amount.

Mr. Forbes: Both, we calculate reimbursement amount and perspective amount.

Mr. Bradberry: And do you find that most homeowners are satisfied with that?

Mr. Forbes: Yes, that's the program, is that if you've done work, we want to reimburse you for it, and if you got work yet to do, we want to finish it for you if you like or give you the funds to let your contractor finish.

Mr. Bradberry: I guess what I'm hearing is that they are having a difficult time getting that reimbursement and that being enough to finish what they have. So, what I'm asking is are you hearing that, are you tackling those sorts of issues, or is it just sweet talk and it's not getting back to you?

Mr. Forbes: I don't think I've heard that because if they've got work yet to do, we would be providing the funding for that, unless they had duplication of benefits in excess of what our total calculation was.

Mr. Bradberry: Thank you. I see a lot of people bowing and shaking their heads, yes this is the problem. I guess during the comment period we will hear some of that.

Mr. Durbin: Pat, let me just say this for the audience. There will be a public comment period for anyone in the audience to come make a public comment. We have actions that need to take place before noon, so reserve your questions or public comments until the end of the meeting. There is a card that you can fill out if you want to make a public comment or have a question to ask. Someone with OCD will approach you and follow up with you but anyone that has cards to hand out please look around for those who would like to make a public comment. I see some hands being raised. We don't have time to have people ask their questions right now so just fill out the card and you will be called up during the public comment period.

Representative Pope: Thank you, Mr. Chairperson, and Pat, I'd like to ask one question in reference to a follow-up to what Mr. Bradberry asked that is when you are going out and doing your survey into these homes, you are determining there is going to be monies, if they are qualified, let me rephrase that, if they qualify, there are going to be some monies if they've already completed a portion of the work, there will be some monies for that needs to be complete, and then you also made the statement, and this is my question, yes, if they are not penalized, and that's my word, for SBA or FEMA or some other resource of funds, that comes off. What is the percentage or do you have a number or do you have a ballpark number of how many people that you are finding that have either accepted FEMA money or implied or made application whether they accepted FEMA SBA money or not? What percentage of people would be and how many and what percentage of that would be penalized in reference to what they would be able to get otherwise?

Mr. Forbes: I don't have that off the top of my head but I'll see if we can get it when we are done with the meeting and I can tell you the number.

Mayor Norris: Before we get off the homeowner side, on your flow chart here you have made reference to three or four weeks, starting with taking the survey. How far does three to four weeks get?

Mr. Forbes: I'm sorry, what I meant to say was three to four weeks after you complete the application.

Mayor Norris: What happens?

Mr. Forbes: We would like to have issued the award.

Mayor Norris: The grant?

Mr. Forbes: The potential award determination.

Mayor Norris: In three to four weeks?

Mr. Forbes: Yes. sir.

Mayor Norris: That's pretty remarkable. Based on how big the pipeline is right now of what's going on, can you anticipate? **Mr. Forbes:** There are already people in the pipeline who have been waiting a lot longer than that. We've invited 10,000 people to complete applications, and over 6,000 of them have completed applications, and we will still be sometime getting those people through the pipeline because we're still strengthening the system up. So, three to four weeks is when we are running at full speed, which we are still trying to get to.

Mayor Norris: So, if they take the survey, that's when they find out if they are eligible and which phase they fall in?

Mr. Forbes: That's right, they will find out whether they fall into one of the phases based on their answers. It doesn't really determine eligibility, that will be done at the application phase but at least it tells us they fit the criteria based on the information they put in the survey to fall into one of the phases and then they'd be invited to application later.

Mayor Norris: So, based on the number of people that have taken the survey, do a lot of people take the survey and then you have to tell them they aren't in the category?

Mr. Forbes: Sure, some probably 15,000 people have gotten an email that says you are not in a phase right now. A great number of those are folks who have flood insurance.

Mayor Norris; But right now, do you leave people with the opportunity that we may call you back? You may become eligible, depending on what happens today?

Mr. Forbes: Yes, in fact, if you take the Governor's recommended actions today, that would change that email for some 12,000 people who have completed the survey already who have flood insurance.

Mayor Norris: That would be pretty impressive. Thank you. Let me make one suggestion on the flow chart. Take the survey, the first item, the second is invited to make an application, because a lot of people that have taken the survey or filled out the survey turn out to be not invited to application, I just think that's an important point. That you have to be asked to fill out the application.

Mr. Forbes: Thank you.

Mr. Robert Bizot and Mr. Bradley Sweazy joined Mr. Forbes at the witness table to discuss the Rental Programs.

Representative Pope: Could you expand on the manufacturing housing units?

Mr. Forbes: I actually didn't talk about the manufacturing housing. We are working as folks exit the manufactured housing units with them to see if they are, again, just like the TSA population, if there are folks who are going to need some additional assistance getting to a more permanent housing situation than MHU. In addition to that, disaster case management, which is completely different brand, not the CDBG funds, its FEMA program for helping folks. Our disaster case management folks are also working with people who were working on their recovery plans to get out of the manufactured housing. So, there is a good deal of effort going into that process. Thank you, didn't mean to skip that.

Ms. LaSonta Davenport joined Mr. Forbes at the witness table to discuss the Small Business Program. No questions were asked in regards to the Small Business Program.

Ms. Kay LeSage joined Mr. Forbes at the witness table to discuss the FEMA PA Cost Share Match Program.

Mr. Faulk: How quickly are local public bodies being reimbursed or given this amount?

Mr. Forbes: There is a long process. I'm going to let Ms. LeSage talk to you about it and how we are prioritizing.

Mr. Faulk: I know it's a long process.

Mr. Forbes: I will say, before I hand the microphone to Ms. LeSage, that nobody has really done this before. We have worked with FEMA and HUD to get them to make their processes work better together. We've had very limited success so far, I will say. They actually met in DC without us there. I commend them for at least the efforts to try and make this work better and faster. But so far, we have not made much progress in that, so I'm going to let Ms. LeSage describe the process for you. It requires a great deal of work. Our objective, I will tell you, is that this will not be a complicated process for the local governments and non-profits who are going to be the recipients.

Mr. Faulk: It's a very long, detailed, arduous process, especially for folks that may not have the staff, okay, number one. Second question I have is, what is the status on the national level regarding the waiver for the buildings? We have so much coverage for buildings and I know Livingston Parish has been significantly and those other school systems that had buildings that were damaged.

Mr. Forbes: Yes, sir. I have not heard anything about progress on that deductible reduction effort, except that I have heard Congressman Graves at some of his town hall meetings talk about putting legislation in this fall to try to affect that. So that I know of, we've not gotten any further than the last meeting on having that be fixed. Except that I have certainly heard our congressional delegation discussing the possibility of legislation this fall to try and fix it.

Mr. Durbin: I'm just curious to ask, how many public entities have received reimbursement?

Ms. LeSage: No public entities. There are no public entities that have gotten their public assistance other than the state. These particular agencies that have to pay for state agencies that we use to run through the process. There are no other entities that have, there is actually none that are at closeout in the PA system. So, none that are at closing are finished and those that are certified, this is the final payment.

Mr. Durbin: As far as statewide, how was the participation?

Ms. LeSage: It was good. We had 243 tepees across the board for the three sessions. We had one in Pineville, one here in Baton Rouge, and one in West Monroe. There's actually 428 current applicants in the process. They are not mandatory to attend one of those sessions. They have already worked with our office and are familiar with us. There wasn't a need for them to attend. They are familiar with the requirements. We are going through that list to ensure that we didn't miss someone that should have attended. That's what we are working on this week.

Representative Pope: I need to follow-up on Mr. Faulk's question and also a question for you. You indicated an answer to his question. At this point, no funds have been distributed, that correct?

Ms. LeSage: We have distributed-

Representative Pope: Other than the state. **Ms. LeSage:** Yes, sir, and those were actually-

Representative Pope: Not your local government, parish government, school districts, etc.

Ms. LeSage: Correct.

Representative Pope: Only the state. They have to make applications, is that correct?

Ms. LeSage: Yes, sir. It's very-

Representative Pope: They notify you if they are interested in making this application. Once they've done that, what would be your estimation of a timeframe where maybe they could get some real money?

Ms. LeSage: We are dependent and working very closely with GOHSEP because we need to get them to closeout. So, we need-

Representative Pope: That didn't answer my question. I mean, I just need a timeframe.

Ms. LeSage: Once they get to closeout, it's one payment in full, once they get to closeout. So, what we have spoken to everyone about is to make sure you have provided GOHSEP with all the requirements in order to close. Once I have communication certification from GOHSEP, then I will make that lump sum payment for the match, one payment.

Representative Pope: And if I'm a school district, and I am speaking for one right here that I represent in this parish, I make that request, how many times do I have to fill out forms, and how many forms do I have to fill out to get GOHSEP to respond? Or you don't have that answer, I know you don't work for them.

Ms. LeSage: Yes, sir. I don't work for GOHSEP.

Representative Pope: I understand that.

Ms. LeSage: We are working closely with them to be sure when to closeout.

Representative Pope: So, I still don't know when that would be.

Ms. LeSage: Not a specific timeline, no sir.

Representative Pope: That's my issue with some of these processes.

Mr. Faulk: Is someone from GOHSEP here?

Mr. Forbes: Our responsibility is we will get the checks once it hits closeout. That's why we've got access to their database. Once it hits closeout, we'll get the checks out.

Representative Pope: And I have no issues with what you all are doing. I'm just going back and directing at some other agency, and I think that it's making it very difficult to have duplication applications, fill out this form, this form, etc. Whatever. Pat, this question is for you and this is to do with the-

Ms. LeSage: Let me address your one comment you just made, there may be one piece of paper that they're going to have to fill out additionally for me. I'm not adding any additional work, that's not the objective.

Representative Pope: I'd fill out two if I could give them money.

Ms. LeSage: Right, exactly.

Representative Pope: The thing I think Mr. Faulk sort of alluded to, is this goes directly to the school system that is you may not have, I don't know, \$500,000 per building, per site. I can tell you Livingston has \$22 million that have been affected, if they have to put up \$500,000 per building on each school site. That's a significant amount of money. Is there anything that's going to help cover that?

Mr. Forbes: So that is the thing I was talking about a little bit earlier, which is that there is nothing, that is not fixed, but I did hear congressional delegation members talking about legislation for this fall as part of the budget process to try and get that fixed. I certainly won't try to predict the success in that but I know there's an effort.

Representative Pope: So, at this point in time, they are going to be responsible for that amount of money unless we get something on the federal level.

Mr. Forbes: That's correct. And the Governor has asked for that as well.

Representative Pope: I'll assure you that our congressional delegation is probably doing the best that they can do with it. It's just that I need to make these people understand that that is still there. It's a real thing. It could be a cost to the school district of \$22 million. In fact, it's not changing. And he said, I don't see any hold for bids yet.

Mr. Forbes: Yes, sir. I understand. That's a much bigger than the match. It is in terms of raw dollars. But the Governor, I know, has that at the top of his list for this fall.

Mr. Durbin closed the floor for questions.

VII. ACTION ITEM

i. Restore Louisiana Homeowner Program Recommendation

Mr. Durbin allowed questions during the explanation of the recommendation, therefore the floor was never officially opened for questions.

Mr. Forbes: Moving to the proposal based on the recommendation that the Governor has made regarding expansion of the program. Essentially there are three aspects to this. Once is expanding to include all eligible homeowners who have flood insurance. If you remember correctly, we originally excluded all homeowners with flood insurance. Based on an assumption that they would have resources available to rebuild that other people without insurance would not have, and based primarily on a lack of available funding to meet all the needs as we saw them. The third appropriation allowed us to add phase one folks with insurance. What we have been able to do now, and the reason that we are proposing these three changes is that now that we have gotten 41,000 surveys in, and now that we have awarded 550 awards and we have a better understanding of average cost for repair reimbursement and we have a better understanding of how many people are coming into the program we have been able to re-estimate how much money we have available in total. The Governor talked about this from the very beginning, as he alluded to in the video. Since February, he's been saying, as additional funds become available we will expand the program to provide additional funding and include others that were not included. So, the first step is adding folks with flood insurance. I want to make sure it's perfectly clear this does not mean replacing flood insurance. We cannot. That is still a duplication of benefits. The purpose of this is for folks who are underinsured and can't get back in their homes because they didn't have enough money. I can tell you I've spoken with at least one homeowner who told me he had \$110,000 house, he owed \$8,000 on the house and so he constantly carried \$8,000 worth of flood insurance. That was the minimum the bank would allow. When his house flooded, that was 4 feet of water, the bank got the \$8,000 flood insurance payment and he's sitting there with a gutted house. So, that's a person that \$8,000 would be a duplication of benefits, but he still needs additional funds to get back in his home. So, that's really the scenario. I don't want anybody to leave with the impression that we're giving people with flood insurance money that we're not giving to people with SBA loans.

Mr. Bradberry: To what extent does the reimbursement or the difference paid, that example you just cited, \$8,000, how much of that \$80,000 or \$90,000 that is needed going to be paid by the program?

Mr. Forbes: Well, that's good, let's do this scenario. Let's say he's got \$50,000 worth of repair damage and he got \$8,000 from NFIP to repair that damage. Well, that went to the bank. It doesn't matter to us. He had a loan before. We still have to count that \$8,000 as a duplication of benefit, but if our Xactimate repair value number is \$50,000, then we will provide \$42,000. He's got to come up with \$8,000. That would all go in escrow and then the contractor would get started with the work

Mr. Bradberry: Does your reimbursement include contents?

Mr. Forbes: No, sir. On the same token, we don't count flood insurance that's for contents as a duplication.

Mr. Bradberry: Unless you have a content ledger.

Mr. Forbes: It still doesn't count as a duplication. If they had \$50,000 in contents payment and \$50,000 in structural repair payment, we only count the \$50,000 for structural repairs as duplication because we don't cover content.

Mr. Bradberry: That's declarative.

Mr. Forbes: Thank you, yes, sir. SBA loan investments are exactly the same scenario. If you got an SBA loan for content or for exterior work, it's not part of our scope of work. None of that counts as a duplication of benefits for our program. The only thing that duplicates are things that are for the same exact activities that we are funding. I do want to say as part of this process, that is the one thing that the Governor talked about most, SBA. The Governor has talked with us about SBA. He talked with Secretary Carson about it. He has submitted innumerable letters to both presidential administrations, to both Congresses, since last August to the Office of Management and Budget all around SBA issues. He knows it is the question that he gets most often about our recovery, it's the question we get most often about our recovery is why is a loan considered the same as a grant? We think it's ludicrous too. It doesn't make sense. At this point, it's the law. The Governor has requested relief from it, I want to make sure everybody understands, if in fact tomorrow we got that relief, we would need more money, obviously. I think that's obvious to everybody. We are going to go replace people's SBA loans, which we want to

do, we're going to need more money, so those two things are going to have to go hand in hand if that's a congressional fix. It's going to have to be both relief from the SBA rule regulation law and the money to cover that difference, so that's critical. **Mr. Durbin:** Do you have any knowledge of possible legislation? I know you were talking about the congressional delegation introducing something in Congress this fall session, do you know if that's going to include this SBA issue?

Mr. Forbes: I'm not intimately familiar with the legislation or the discussions, I do not know. I would assume that it does. I've been at town hall meetings with many of our congressional delegation around the area and they are getting the same earful about SBA that we all do. Sorry for the diversion. I'm going to go to the second aspect of this proposed expansion, which is a increasing from 50 to a 100% the amount that we reimbursed folks with 120% of area medium income or above. If you recall because of our estimated shortages of funding, we said the people who were more than 120% area medium income, we're only going to, for prospective work they have not done yet, we were only going to cover 50% of that, because we didn't have available funds. But what we're proposing here is that that go to 100% for every home owner in the program. I know that when we talk about it we say over 120, but in essence, what it means is every homeowner on the program for prospective work, get back in the house, will be at 100%.

Mr. Faulk: You're talking about the available funds, and we've gone through several other programs, what will be done with the funding should the other programs not require the total amount that you've allotted to them? Will they go into these categories, so that we can help more homeowners recover?

Mr. Forbes: That would be up to this task force and the Governor. That would certainly be our recommendation, is we would continue to make that homeowners and I would add renters, affordable rental housing and homeowner program would be our top priority of recommendations, if other programs have available funds.

Mr. Faulk: And then, I guess my question is, shouldn't we approve these recommended changes? What steps will be taken, or how will you know who to contact to let them know that this is available to them, that there could be some hope for some of these folks that maybe did not meet the 120% requirement, maybe had flood insurance? So, what steps will be taken to let people know and how will you find out who these folks are?

Mr. Forbes: There are two different answers to that. One for folks who have already completed the survey. If somebody has already completed the survey, we know that they would be in phase three, but for the fact that they have insurance. They'll automatically get an email, a notification from the program. If they don't respond to it, we'll make call outs. We do all those things. But we know who they are, they filled out the survey, and we will reach back out to them and say I know that you got a letter that said you were not in a phase, you are now in phase three, or whatever the appropriate number would be. Now, there's the group of people that you're talking about who has assumed they were not going to get a benefit, or not enough benefit to make it worth their while, because there's a misconception out there that the program as currently designed doesn't help people that make too much money. There are benefits at this time, 25% reimbursement, 50% the rebuilding costs. No matter how much money you make. If you completely rebuild, we still have reimbursement payments for you. That will continue. You are right, we've got a challenge in outreach now because a lot of people have either been misinformed or misunderstood that think they're not going to be eligible. So, now we've got an outreach challenge to help them understand that there's even more benefit available for them and for those folks who have flood insurance we have an outreach challenge to help them understand that now they are eligible for the program.

Mr. Faulk: If they received reimbursements, let's say 25% and they went on and they finished, will they be put back in the mix to get additional reimbursement?

Mr. Forbes: That would be how it would work, except that so far we have only made grants to people in phase one and two which are 100% reimbursed. We haven't put any 25% reimbursement checks out yet, so reimbursement checks for folks that would've gotten the 25 would now be the 50 and we don't have to go redo anybody. If in the future we were able to move that number up and people had received 50, there would a process of cutting another check. They wouldn't be paying for having been early in the process.

Mr. Bradberry: I guess you will go over the numbers in a second but if everybody fills out the survey, is there going to be enough funds to cover each option?

Mr. Forbes: The reason we have additional available funds is that, one, survey numbers are lower than we expected, and two the average rebuilding cost is not going to cover this whole difference. So the answer to your question and what the congressional delegation has said to us is, you show that you need the additional funds and we're going to go get them for you. So the answer is no, likely, if all of a sudden if 57,000 eligible people completed the survey tomorrow, we have new estimates and we have a new unmet need. And we figure out what that unmet need is and we go try to get that additional funds.

Mr. Bradberry: Alright, and until you get those additional funds, is this going to be on a first come first serve basis?

Mr. Forbes: Yes, with people who, we may get to the point if we continue to get more and more and more survey results and those people are eligible for the program, we will continue to calculate available funds versus estimated usage, and we

very well may get to the point where we say, people who complete the survey after such and such date are not going to be eligible. We've always said there would be a deadline for the survey, and if we get to that point that's what we will do.

Mr. Bradberry: I will ask the question a different way. What percentage of the survey people who haven't filled out surveys that are left, in other words we're at 15% plus or minus surveys filled out?

Mr. Forbes: Yes, but the numbers that I'm going to show you, we've also assumed that 10,000 more people will fill out the survey.

Mr. Bradberry: Okay, that's what I'm thinking.

Mr. Forbes: Yes, we've made a guess at how many more will do it, if more than that fill out the survey, we could well wind up in a situation where we were short of funding for the additional later people.

Mr. Bradberry: Okay, so this program will pay for itself with an additional 10,000 survey applicants, is that what you are saying?

Mr. Forbes: Correct.

Mayor Norris: So, if we pass this, then we are saying that there is no income limitation?

Mr. Forbes: Right, that's correct. There would still be, the only people who would receive 100% reimbursement are those folks in phases one and two, and if you remember, that required you to be both low to moderate income and either elderly or persons with disabilities living in your household. So, that is an income distinction in reimbursement amount still.

Mayor Norris: Have you recalculated the average cost, that if we have no income limitation and we're talking about houses that may have been \$500,000 or \$600,000 houses?

Mr. Forbes: The thing is that because we're only using our Xactimate standard material estimates, it's unlikely that we would get to a situation where we have a huge grain like that. Most of those \$500,000 or \$600,000 houses don't have Formica countertops or linoleum floors.

Mayor Norris: Okay, so are we to choose in voting on this between 75 or 100%?

Mr. Forbes: Yes, sir. Our recommendation is, and when I show you the numbers, you'll see that we can handle the 100% with estimated available funds and we would recommend going straight to the 100%. So, you can see the last piece here. Of the numbers, and that's in front of me actually. We don't have that slide back there. I'm sorry you don't have that slide. Okay, I'm going to go through the numbers for you then. We still have \$1.3 billion allocated through the Homeowners Assistance Program. Our current estimate of need for our current population is just under \$700 million. It leaves us \$440 million additional, and that's when after we've added the 10,000 people that I just mentioned to Mr. Bradberry. So, we are making a guess that 10,000 more people will complete the survey and be eligible.

Mr. Bradberry: Now the 700,000 is before you added the 10,000 because you are adding 198 into 10,000, right?

Mr. Forbes: That's right, that's before we add the 10,000, then when we add the 10,000 there's a remaining \$440 million that we have to allocate, and we have estimated the cost of each of the three different proposals that we've made to you. Covering 100% of the perspective work for phases three through five, is in our estimation an \$81 million price tag. Bumping the 25% reimbursement up to 50% is over \$121 million price tag, and adding all NFIP holders with unmet needs is a \$193 million price tag. So, if you add all three of those together, we're at \$396 million roughly, so we still have a little bit of a buffer there between what we estimate as the available funds, and what we would be spending to add these three aspects to the program. So, there's still about a \$45 million buffer in the estimated remaining amount and the cost of these three proposals combined.

Mr. Bradberry: Pat, what confidence level do you have that you're going to get 10,000 additional surveys?

Mr. Forbes: I'm actually quite confident that we will get at least that many, to tell you the truth. We've gotten 10,000 more in the last month. Now granted that was during a very heavy outreach period on multiple different fronts and many of those outreach efforts are in here, shortly or already have. With that said I think that the movement of eligibility to flood insurance folks, as well as increase reimbursements and increase repair amounts is going to drive a lot of people to the survey. It's our best guess right now, but we could surpass 10,000.

Mr. Bradberry: Again, just so I understand and just to be clear, once you pass 10,000 you get another 20,000, the money that's left for this program is going to be based on a first-come, first-serve basis?

Mr. Forbes: That's correct.

Mr. Bradberry: And so, did you sensitize those numbers any at all? Did you go to 10,000 above the 10,000 you assumed, and 20,000? Have you sensitized these numbers at all? You see, because it makes a difference if we can vote for 50% and 75% versus 100%. Needing that, we may want to leave additional funds in case additional people fill out the survey.

Mr. Forbes: Yes. Over the 10,000?

Mr. Bradberry: Yes, and you're saying that we're going to have to ask our delegation to go after more money to change this program, if that's the case, and people might be scrambling because it has got to be on a first-come, first-serve basis.

Mr. Forbes: After the next 10,000 people fill it out, that's correct.

Mr. Bradberry: So I'm just concerned about that and that is what is going to drive me to vote on the 100% level versus the 70% level.

Mr. Forbes: So, the 70% is basically double, and that would be \$40 million. There are a few assumptions in here that I should make clear. We've assumed that there's some 10% dropout rate on these folks. We have also seen with the flooding insurance holders, there's going to be a much higher dropout rate 30% based on assumption. The reason is probably most people with flood insurance have rebuilt and are fine despite the fact that our calculation during making unmet needs is based on total flood insurance proceeds that we know were out there. So, there numbers are also, we think, fairly conservative. So, there probably is a bigger buffer than the \$45 million that we think, it's our best conservative guess right now.

Mr. Bradberry: Okay, thank you, Pat.

Mayor Norris: This doesn't violate any HUD rules?

Mr. Forbes: HUD will have to approve this, but by our assessment, this would be what we call a non-substantial action plan amendment. We're not changing the funding in a program, and we're not changing who the beneficiaries of the program, and so, consequently, it's a matter of our submitting an action plan describing the new plan for spending, and they have five days to tell us whether they object, and then it's automatically approved.

Representative Pope: I would just like to make a comment, then also will make a recommendation to the committee if I could. I would just like to, number one, thank the administration and the Governor for taking this initial step. Certainly, I want to compliment Pat, because for you people who know, he and I've had this debate for months at the appropriate time, I would like to move favorably at 100%.

Mr. Olivier: I second that.

Mr. Forbes: If I could just respond to that for a second. I work at the direction of the Governor and of this task force, and any credit for these changes goes 100% to the Governor for telling us. He told us, you've got this much money left over, go look at how you can add money to this. And that's our job, and that's what we did. I appreciate it, but-

Representative Pope: My compliment to you is finding a way to do it.

Mr. Forbes: Thank you, sir.

Mr. Durbin: Okay, members, go to tab seven in your binders, and that is the proposed resolution. Pat, would you point to the appropriate portion of this resolution, or paragraph that we should pay attention to?

Mr. Forbes: Yes, sir. I think one thing you may notice is that we have slimmed down the 'where as' in the resolution in a way that it doesn't reiterate a bunch of things that you all know we have moved to. If you will go to the bottom of the first page, and actually more importantly, it's the three bullets on the second page are the most important parts and those are essentially the bullets that I just went over, they recommend including everybody with insurance and otherwise ineligible as being now eligible. Increasing payments for prospective work that is work not yet done to 100% to everyone. And increasing the reimbursement amount for phase two through six from 25% to 50%, recognizing that phases one and two are already 100%. So, those are the three recommendations. Then, number two just implores the Office of Community Development to submit an action plan amendment to this effect.

Mr. Bradberry: Pat, did you say phases two through six or three through six?

Mr. Forbes: I'm sorry, thank you, three through six.

Mr. Durbin: Okay, you heard what Representative Pope made a motion to do, and that is to approve 100%, which was seconded by Mr. Olivier. Alright, looking at the resolution and the second bullet, where is that going to be modified?

Mr. Forbes: That's in the second bullet on the last page.

Mr. Durbin: Second bullet which increased the percentage from 50 to 100.

Mr. Forbes: Yes, sir.

Mr. Durbin: So this resolution complies with Representative Pope's motion, right?

Mr. Forbes: Correct.

Mr. Durbin: Okay, just to clarify that for the board, for the task force, it has been motioned by Representative Pope and seconded by Mr. Olivier. All in favor, say aye.

All Members: Aye.

Mr. Durbin: Well, Ms. Dupont, let's call the roll.

Ms. Dupont:

Mr. Bradberry **Support** Mr. Dartez Absent Mr. Durbin **Support** Mr. Gallagher Absent Mr. Faulk **Support** Mr. Knapp **Absent** Mr. Gissel **Support** Senator Morrish Absent **Support** Representative James Mayor-President Robideaux Absent **Support** Representative Shadoin Mayor Norris Absent Mr. Olivier Seconded Mayor Tyler **Absent** Dr. Wilson Mr. Pierson **Support Absent** Representative Pope **Motioned** Ms. Wyatt Absent

Mr. Reilly Support
Dr. Richardson Support
Commissioner Strain Support

Ms. Dupont: Sir Chair, 12 members vote in favor, the resolution has passed.

Mr. Durbin: Anything further to discuss? Okay. I brought up an issue to you earlier before the meeting began and that is the FEMA expiration period on proof of loss, pertaining to flood insurance, and to our knowledge, there has been no extension approved by FEMA, however, I'm going to present it to the task force to think about offering a resolution directed to FEMA to extend that proof of loss prescriptive period for filing past September 1, which is when it will expire. So, any discussion on my comment? Is that correct, Mr. Forbes?

Mr. Forbes: That is my understanding.

Mr. Durbin: Alright, is anyone on this task force wishing to make a motion to request FEMA to extend that proof of loss

filing deadline?

Representative Pope: So moved.

Mr. Faulk: Second.

Mr. Durbin: All in favor signify by saying aye.

All Members; Aye.

Mr. Durbin: Is there any opposition? There being none, the resolution has passed.

Mr. Forbes: We will word that resolution and send it out to you for approval before we submit.

Mr. Durbin: If I recall our conversation that is in the area of the Commissioner of Insurance, to make that request of FEMA.

This is just to supplement what he would formally request from them, correct?

Mr. Forbes: Yes, this would just show additional support for that.

Mr. Durbin: Thank you, Mr. Forbes.

Mr. Durbin closed the floor for questions.

VIII. PUBLIC COMMENT

Mr. Durbin: Moving to Public Comment. As I said earlier, anyone wishing to come forward and sit at the table and take a microphone, we have a number of cards. I'm going to ask everyone whose name I call out to come forward to comment and limit y our comment or question to approximately two minutes, because we have a lot of cards here. Two minutes, please, because someone with the task force will visit you. Okay, or they will respond to you upon their receipt of these cards from the Office of Community Development. It may be today, it may be next week, but it will be soon. Okay, I'm going to request Thomas Pyle to come to the witness table. Thank you.

Mr. Pyle: Everyone I dealt with at the center has been nothing but perfect, but I live in a doublewide mobile home and they are telling me that I'm going to get x amount of dollars to replace it. I cannot buy if they give me the full amount, I cannot buy, have it installed, and my old one taken off and the new one installed for what they are offering me. Then they say, you got \$16,000 from FEMA. Well, I put that \$16,000 into my home, along with my own labor and the labor of two other people that helped me. So, I can't get the trailer. Then the people I talk to at the mobile home lot, it will cost \$10,000 to set it up. Who can come up with that amount of money?

Mr. Durbin: Someone will be following up with you Mr. Pyle, soon. Thank you for your comment. Your card is filled in, your phone number and address is on here. Thank you for coming.

Mr. Durbin: Next I have Vonda Waskom. If you will limit your remarks to two minutes, please.

Ms. Waskom: I'm Vonda Waskom, Executive Director of the Bogalusa Housing Authority, and I'd like to comment at this time and to ask for an extension on the small landlord program. We have been working with a non-profit, Save Bogalusa, and we have been looking more at the adjudicated properties that we have and we are also looking at blighted areas. This research takes time. We have made contact with some property owners and we're back and forth, but we still do not have ownership of the property. We would like to ask for an extension. After five years of compliance, would love to convert those into home ownership for the residents. So, if you could please consider the extension of this program, it would be appreciated. Thank you.

Mr. Durbin: Thank you, this young man right behind you is listening closely and will visit with you.

Mr. Durbin: Next is Mike Myers.

Mr. Myers: I just want to support the Governor's proposal to include assistance to all flood victims including those who had flood insurance. I can tell you personally, I have flood insurance. My house is still not repaired, there's about a 40 to \$60,000 gap between what flood insurance has paid and repairs needed to be done and it's all tied up in an endless process, one of which was filed in January of this year and still in the request for supplemental funds from flood insurance, so I'm not the only one out there like that. A lot of people, thank God they had sufficient insurance. In the real work market price and cost, insurance does not cover the cost of repairs. Thank you.

Mr. Durbin: Thank you for your comments.

Mr. Durbin: Next, Paul Matherne, you can come forward and we have a microphone up here. Would somebody hand Mr. Matherne a microphone so he doesn't have to squeeze behind the table?

Mr. Matherne: We were underinsured, filled out the survey in April, got a rejection letter. We completed the repairs using, we did have flood insurance, we were in a AME zone, never flooded for years, it's been there 20 something years. We were underinsured for medical reasons, we have mother and father in law living with us. We are almost complete. We are still lacking some vanities, cabinets, that kind of thing. We're already back in, we've sent the trailer away, and we were just making sure that we would get a little bit of help. Not looking for a hand out, but just a hand up. Trying to finish and complete it and to get it back the way it was. We did a whole lot with the little bit that we did have in insurance, but we're still almost there. Happen to anybody who wants to come look at the home and how much we did and the amount of things that we accomplished with a little bit of money, it would astound people. I want to make sure that the money that we do get will be used and will be used to put everybody we know, there will be no extras. Some people want to get a check and hope they're going to make money. We just want to get it completed, and that's what we're looking for, just some help.

Mr. Durbin: This lady right here that I just handed your card to, it was not filled out completely, so she will help you. Thank you.

Mr. Durbin: Jackie Yancey. Ms. Yancey.

Ms. Yancey: I need clarification on income levels for reimbursement. My 2016 1040 put me 4% of my income into the 25% reimbursement, 96% into the 100% reimbursement. It's my understanding that if my income for this year, 2017, is lower, then I can qualify for the 100%. I can use that income and qualify for the 100% reimbursement, is my understanding correct?

Mr. Durbin: Somebody with the Office of Community Development will respond to you quickly. We have your card and your phone number so somebody will follow up with you. Thank you so much for sharing your concern and question.

Mr. Durbin: Wendy Williams, coming forward. You can have a seat if you would like.

Ms. Williams: My name is Wendy Williams. I'm the executive director of Project Save Bogalusa. Project Save Bogalusa is a community revitalization project and we are the only CHDO organization serving Washington Parish. We were recently successful in a cooperative endeavor agreement with the city of Bogalusa for the donation of adjudicated properties. There are currently more than 750 adjudicated properties inside the city limits of Bogalusa. I'm here to urge you to not only expand your funding application deadline, but I would also urge you, as in the words of Governor Edwards, to remove the barriers in the program. Specifically, dealing with the neighborhood landlord program, I ask you to expand the eligibility to include options for the purchase of property. When you are dealing with adjudicated properties, there is a title process in clearing up that title. We are currently working with CivicSource to clear up those titles, and that takes 90 to 120 days. So, we need a little bit more time now that we're having to research these properties. Non-profits are mission-driven, therefore, we don't have the resources needed to land-bank properties. We can't just buy these properties and wait for the next natural disaster.

We also go into neighborhoods that the traditional developer doesn't want to invest in, areas where there's blight. In Bogalusa, our streets are lined with blight. So, I ask that you take these considerations. Thank you.

Mr. Durbin: Thank you.

Mr. Durbin: Melanie Rogers.

Ms. Rogers: I live on Thistle St in a triple-wide mobile home. I just got approved to get \$65,000 to go buy another mobile home. At the first flood, my husband passed away. He worked in city parish for 23 years and I took out his 401(k) plan to pay off our mortgage and did a concession after the August flood. I used some of his life policy to fix things, and then asked FEMA to reimburse me because we didn't have flood insurance because we weren't supposed to get flooded in Magnolia Estates. Well, yesterday they told me that I had to get rid of my mobile home that I just paid for and the \$16,000 that FEMA reimbursed me for the stuff that I paid for, I'm having to use that for closing costs and I have to get rid of the home that me and my husband, my deceased husband, that we purchased in 2004. That's not fair. If you all are going to give me \$48,000, whatever, I can use that to rebuild my mobile home to where it should be.

Mr. Durbin: Why don't we do this, I heard your situation, we've heard your situation, is there someone that she can go in the front up there to talk to about this?

Ms. Rogers: They told me that they couldn't talk to me because all this is confidential. I just tried to talk to the lady back there and she said she couldn't talk to me about anything because all this is confidential. So, they don't have nobody here that can assist me.

Mr. Durbin: Someone will be quickly following up with you. Thank you.

Mr. Durbin: Charlette Minor.

Ms. Minor: I thank you all for approving the resolution. Now, my family, we're in phase six, we'll probably benefit. This is my second request, I made this request at the last meeting. And it's on the Neighborhood Landlord Program. One, for nonprofits to be able to, under the five to seven units, expand it to the \$125,000 per unit for construction-eligible expenses. We have nonprofits who are 18 on the list that would receive the contingent award. And so, it would greatly benefit them to get more increase on that, so they wouldn't have to have a debt service with the bank. And then second is to allow forprofits to participate. I support nonprofit before for-profits, but I also live in a community where we got impacted by the flood, and we have renters as well who are still looking for housing. And so, Louisiana needs capacity. Those who are willing, whether nonprofit or for-profit, that have resources and can do it now, to have our families come back and be rehomed, that's the direction we need to go. I didn't get any follow-up from the first meeting.

Mr. Durbin: Okay, someone will definitely be following up with you on this.

Mr. Durbin: Robin Williams. Welcome Ms. Williams.

Ms. Williams: Thank you, good morning. My name is Robin Williams. I live in Forest Ridge subdivision off of Buddy Ellis Drive. I just wanted to give the panel a realistic version of the timeline that is going on with the Restore project. I am grateful, I do not want to appear as though I am not, but I filled out the survey when it first opened up April the 10th, I was invited to apply, which I did so June 18. I'm pretty sure at that time I didn't hear anything. July 1 was the first inspector that contacted me. He made an appointment to come out, he never came. I had to call and basically threaten to report him to his supervisor if he didn't come after the first ten days. Finally I called back, I got another inspector. The first inspector did come, he spent five hours in my home. He took measurements, he took pictures. He was all in my shower taking pictures. This was on July 10. I left my form in my car, I had written all my dates down. I'm sorry. He came, he stayed five hours, he got there at about 4:30 that evening and he didn't leave until 10:30 that night. At that time, he said he would submit the information and get it all uploaded and I would be contacted. I waited a week, didn't hear anything. Called to check and they said that I had been assigned to Providence. Now Providence apparently is the company who is doing the inspection. And I was like, well why am I assigned to them? I already had an inspection. They said that something happened with Rick, he was the inspector, I didn't get any more details on that, they said I would be assigned someone new. I was assigned, new guy came out that day. He spent another four and half hours at my house, did all the same things the first inspector did. So, that's from July 1 until today, which is August 18, 49 days, I have been in the inspection period. I'm still showing a level one QC inspection in progress. No one can really tell me how long that takes, which I understand. They don't want me to lock them into a timeframe, but I feel like none of the departments really know what's going on in the other departments because no one can really tell you. They don't know what happens in level one QC but that's where I am and the next phase is going to be eligibility. So, in the meantime, I've been working on my house. I have depleted every cent that I have. I've taken money, I had to choose between, I'm a single parent, I felt I had to make a house for my child. We didn't have any place else to go. So, I've depleted all of my resources financially, and I've not paid credit card bills or mortgage bills, to just try to get my house livable so we can have a place to go. I am thankful that you all approved the resolution to increase the reimbursement amount but the pipe is taking so long to get through this. I mean, I have a house to keep.

Mr. Durbin: I hear you and before the meeting began I talked to a number of people that have not heard back. Just like you, I want you to hang around and I will visit with you myself after we have finished, okay. Thank you for coming up.

Ms. Williams: I know so many people that have not applied and when I talk to them about it they say they don't apply because they don't know anyone who has gotten reimbursement funds. If more people got funds, you wouldn't have to advertise to get people to apply.

Mr. Durbin: Just hang around, okay.

Mr. Durbin: Clifford Kemp, Sr.

Mr. Kemp: Beautiful day to be in paradise. You have to have something to say, but you have to feel good about it too. I am totally disabled. I live in Ascension Parish. Been a registered voter over 50 years. I have been turned down by FEMA four times. As of yesterday, they called and I got my sons to talk to them until there was no more talk left. My latest letter from FEMA said my home was livable. We fought left and right. They told me over there that was done. The other thing I had with FEMA, just a simple thing, of fighting about my social security number, did not apply with the information they have. I went into your office and what happened when they were flipping through my pages, the page was totally blank. You ran a copy off and all you had to do was ask for another copy. I am tired. I have traveled 48 states and Canada for 32 years. This is what I need. My home is not livable. I was treated someone less than a human being when I was with FEMA. When we walk into the restore homeowner program, I felt welcome because they welcomed me. Again, this process in April, and I've been trudging back and forth, I've gone through the survey, I've gotten the survey number, I've got every other paperwork. I'm a quiet person and I've lived with all of my family members until they got to that point. My question is, I did not know that you had a program for temporary housing. I am living in my car. I want to know what stage, how long is it going to be before anything happens? The inspector has been out to my home and said that somebody will set review shortly. Your time is up.

Mr. Durbin: We have your card here and we will visit with you shortly. Please note that I want a follow-up on that story. If you are living in your car we need to find out what is going on.

Mr. Durbin: KC Jones.

Mr. Jones: Good morning. I am a resident of Denham Springs and I did the survey just as soon as it came out, so that's how long ago it was. Been through all the hoops. Been inspected two or three times. Been in the sign-up phase too. And the process. And been waiting now, I guess three or four weeks for everything to be reviewed. I heard something today that kind of concerned me, that Restore didn't give funds out if you were in the flood zone, so I'd like to get that clarified there. Am I waiting for nothing or did I just hear that incorrectly?

Mr. Forbes: I know you said we would answer after the meeting but this is too big of a question. We fund projects in flood zones, we fund projects outside of flood zones, it doesn't matter. It matters about the phase that you are in and that's just a matter of getting a manageable number of applicants coming in at a time, is all that phasing is. Your floodplain has absolutely nothing to do with your eligibility for the program and you will absolutely be eligible.

Mr. Durbin: Thanks, Pat, for coming up.

Mr. Durbin: Joe Norton, Jr.

Mr. Norton: My name is Joe Norton Jr. I'm a proud resident of extreme southeastern East Baton Rouge Parish. I have lots of good neighbors in Ascension. A couple of things. There was a news report recently in one of the meetings, a public relations person made the comment that most phase three flood victims had been invited to apply as of about a week ago. I'm in phase three and I have not yet been invited to apply. I have a case worked that was assigned to me on my birthday in late June when I went to their office over at Celtic Studios. I haven't heard much from her other than to say check your email every day. So, that's one concern. The other thing is the SBA road block. I am not opposed to people with flood insurance getting assistance from this program, I know many of them have been lowballed by insurance companies and need help just like I do, but I believe this question was answered earlier, if the Feds reverse the SBA road block tomorrow, you will need more funding. I'm not going to be real thrilled if the request to expand to people with flood insurance gets approved and then those of us who bought the SBA loan is a great thing, you ought to do it, are going to be penalized for what's not of benefit in my opinion and being left with no assistance from this program. If that happens, I'm not going to be a happy camper. Thank you.

Mr. Durbin: Thank you for coming up and sharing your comments.

Mr. Durbin: Katherine Phillips. Can someone bring a microphone to Ms. Phillips?

Ms. Phillips: I didn't want to come up and talk. I wrote my question down. – Written question: In the video from the Governor, he said that one of his objectives was to get more money for homeowners by increasing the reimbursement from

25% to 50%. Does this mean when a homeowner receives a grant of money, they only get 25% of what they've spent and he is going to try to get us 50%?

Mr. Durbin: Yes ma'am, that is correct.

Ms. Phillips: That is all I needed, thank you very much.

Mr. Durbin: Tawana Purvis.

Ms. Purvis: I have the same issue about the SBA loans. I don't think it's fair. I mean we had to move on and when FEMA came they're the ones that kept suggesting get a SBA loan. So, that's my comment.

Mr. Durbin: Appreciate it. You remember the comments of our parish president, he's in the same situation with an SBA loan. We will be working with the congressional delegation, encouraging them to look at this very closely.

Mr. Durbin: Jackie Cockrell.

Mr. Cockrell: Thank you all. First off, I'm representing my daughter. I live in the St. Amant area. I did not have flood issues, but my daughter lives here in Denham Springs and she did. Couple of things, one, the restore program did what I would call a very pitiful attempt to get her back where she could live in her residence. They put a commode in that still does not flush today. The electrical receptacles they put in, I had to go back and redo myself. I gutted the house myself. I'm 70 years old. She couldn't afford it, she was going through a divorce, still going through a divorce. Now FEMA is trying to put her out of the trailer. I'm not a happy camper. I had to get a letter from her lawyer yesterday and she had to write a letter to give to FEMA today to keep from getting kicked out of her trailer today when she has no other place to go with three children.

Mr. Durbin: We're reading between the lines with your comments and, Mr. Forbes?

Mr. Forbes: I want to clarify, I'm fairly certain that what Mr. Cockrell is talking about is the Shelter at Home program, which is not the restore program. It was a short term sheltering program until we can get there. Anyway, I just wanted to make sure people understand that this distinction between the two. One was for short term sheltering, and this is up for long term recovery.

Mr. Durbin: We need to follow-up to see if she has completed the survey through this program.

Mr. Cockrell: She has done the survey.

Mr. Forbes: If she's already done it, you can go to the table in the back and ask those ladies in there to look her up and find that out. The other thing I wanted to make sure that we do is that if she is headed out of a MHU it may be that she's going to need some housing services in the interim, and the disaster case management services through Catholic Charities.

Mr. Durbin: Someone will show you to the table in the front and they will help you with it.

Commissioner Strain: Can I ask a question? Why are we picking up these mobile homes or these trailers up before people are back in their houses? Why is that happening, can anybody answer that?

Mr. Casey Tingle with GOHSEP approached the witness table.

Mr. Tingle: So, FEMA has what they call a recertification program where they come out every 30 days and evaluate the survivors, progress in their permanent housing plan, and there are some minimal requirements that a survivor needs to meet. Unfortunately, I think some of the things that we're hearing are some lack of consistency from staff member to staff member, in terms of how that is evaluated and that sort of thing. We've had some success with FEMA management in evaluating those concerns as they get raised to us. Unfortunately, that happened on a case by case basis when we find out about it and not necessarily on the front end when that issue is actually occurring. So, we are more than happy to engage with FEMA as we find out about those issues but there are a lot of reasons why there are a lot of complications on an individual basis. But in general, if someone is working towards their permanent housing plan, they should be, as a part of this process, being recertified and able to stay within the program deadline of February, when the program ends, and that is something that we're working with now in terms of evaluating if an extension is required and that sort of thing.

Commissioner Strain: Well I would think that if you see where we are in this process and the number of road blocks that have been found, we're going to have to extend this but I can't see if someone still needs to be in one of those units that it gets picked back up. Because you are not going to cycle that unit to somebody else at this time.

Mr. Tingle: No, that's correct.

Commissioner Strain: That unit is going to either go to storage or construction or whatever happens to it, right?

Mr. Tingle: Yes, sir. They are currently as they are being deactivated going through GSA for auction but that would agree with your point that in general the rule is if somebody is working for and is making progress, they should be allowed to be recertified at every 30 days.

Commissioner Strain: Okay, but you will take a look into this and make sure that someone doesn't fall through the cracks?

Mr. Tingle: Yes, sir.

Mr. Durbin: Ace Cox.

Mr. Cox: One is I just want to say thank you to everybody that's here on the committee and working with this as far as putting Louisiana put back together. My name is Ace Cox. We started a small Facebook group at the beginning of the floods, it's called Louisiana Flood Rescue. That small Facebook group is just shy of 42,000 people currently on that group. Everyone there is related to this flood, the page was started specifically for them. The issue I'm running into currently is that the miscommunication and just lack thereof. What I would like to encourage your team, I spoke with Nick who is helping you guys with marketing, is to give a representative for that community those online platforms and those Facebook groups, to actually go on there. When the Restore Louisiana name was mentioned on that page, we're having 120 to 130 comments, questions, and everything like that. The challenge you are running into is people from the community that dealt with the organization, you guys, are speaking on your behalf. That is not the way to go about things because unfortunately those individuals aren't as educated on policies and procedures, so my request is that through Louisiana Rescue that we have someone that can assist with those questions. The other concern I have is with the current open meeting, such as this. If there's an option to hose one of these after hours or on the weekends, I think that would do a justice to the community. Simply because, Friday morning, most of those individuals that are currently trying to rebuild their homes, they don't have the luxury to step away from work. They have to be at work this morning. With your webcast peaking at roughly 3,000, just over 3,000 views today, that indicates that communication is not there. So again, anything that Louisiana Flood Rescue and myself can help you guys with, educating or communicating with the community out there, please lean on us as a tool. Our number one goal is to connect the community with people that can help and assist, and that's what we're here for.

Mr. Durbin: Appreciate the comment.

Mr. Durbin: Deborah Rader. Most of you aren't privy to where these folks live but we have a broad range of people that are keeping up with where these task force meeting are being held.

Ms. Rader: I've had the lead inspector come out but have not seen a damage inspector. My question is, if my house, which was built before 1970, has lead paint on the exterior, am I going to be kicked out of the program? I can't afford to get my house repainted.

Mr. Durbin: We can answer you right away.

Mr. Forbes: So the process for lead is if we find lead that needs to be remediated, we just add that to the scope of work and we pay for the remediation. There's no additional cost for the homeowner at all. If we find out, we've got to remediate it, either sanding it off or covering it, or whatever, and even if it's in the soil. Whatever remediation is necessary is determined by the testing. We just add that to the scope of work and it comes out of the program costs. It doesn't change your scope of work or your cost at all.

Ms. Rader: So, there is one room in my house, which is called the Florida room, I've got one wall that's going to have to come out, exterior wall, because it's got mold on it.

Mr. Durbin: Are you continuing to live in the house?

Ms. Rader: Yes, I do. I don't have any other place to live.

Mr. Durbin: Okay, well you are bringing up interesting points. Are you going to vacate the premises when this is being remediated? Can it be remediated while you continue to live on the premises? Pat, do you have any comments?

Mr. Forbes: Yes, sir. The policy is that if she chooses solution one, we would require her to vacate the premises. In circumstances where there is no other choice, we are also looking at rental assistance through a rapid rehousing program and other resources that we can try to reach. If you choose solution two, you can work with your contractor and maybe they can work around you while you live in the house.

Mr. Durbin: Okay so she needs to talk to someone about rental assistance or whatever, right?

Mr. Forbes: Yes.

Mr. Durbin: Where should she go?

Mr. Forbes: I'll get her connected with somebody from the Louisiana Housing Authority, which runs the rapid rehousing program.

Mr. Durbin: Make sure her information is on that card and we'll be in touch.

Mr. Durbin: Sharon Bell. Thank you for coming Ms. Bell. There are two microphones available to you.

Ms. Bell: First of all, I would like to thank you guys for being interested in the community. I live in Senator Bodi White's community. I'm from Katrina, so this is my second time around this. Okay, the reason why I chose to rebuild is because my Senator cares about my community and my history. Anytime I call his office, it may not be today, it may not be tomorrow, but he's going to take care of his community. I've raised my son to be an engineer, he's now with the United States Armed Forces. I'm a single mother from New Orleans, inner city. If anybody would come to my house and see the amount of work

that I've done in the house, I appropriated every dollar that FEMA gave me to that house, the savings that I had, I put it in that house, I applied for the restore program and I've had the damage inspection, I've had the guy come out and do the measurements. Every time I call, there's no answer. I deserve better.

Mr. Durbin: What solution did you choose, one or two?

Ms. Bell: Solution one.

Mr. Durbin: Okay, same issue that we have right now-

Ms. Bell: I know you've heard the story but they are not responding to us. I know my senator, he sees my face and he's going to take care of me. I'm telling you senator, I appreciate everything you do for our community and you take care of us, I don't know about the rest of them but you always help me as a single mother. I just came up here to tell you I'm tired of sitting in this hall, do what you do for me.

Mr. Durbin: Thank you for coming. We have her information on the card?

Ms. Dupont: Yes, sir.

Mr. Durbin: Elisa Collins.

Ms. Collins: Good afternoon. I pretty much heard the answer to my concern. I have flood insurance and I filled out the survey on the first day and I was later told that I didn't meet any of the requirements. My situation is my house has to be elevated and we don't have the money to elevate and rebuild. Flood insurance will cover a portion of this. What we don't want to do is start and then not be able to finish. I haven't talked to a contractor yet that wants to take on a project and not know where the rest of the money is coming from. I have not been asked to do an application yet. And so, that's my concern. What do I do?

Mr. Durbin: There are people behind you taking notes and we have your card with your information. We will be in touch with you real soon.

Mr. Durbin: Monique Robinson.

Ms. Robinson: Good afternoon task force members. Thank you for allowing me to take a minute of your time. My name is Monique Robinson. I'm the executive director of Vital Resource Solutions. We are a non-profit providing disaster case management to flood survivors. I just wanted to come up and comment about the rental assistance program. I saw that there was a \$24 million allotment and I've watched that number at several of the task force meetings. I had several survivors trying to get through to get rental assistance. They found their own housing. We were not successful with any rental assistance. We were told there was a waiting list or redirected somewhere else. We were never able to get through. I had a survivor that was recently evicted from her rental unit, she wasn't able to make the rent, had four children, that couldn't get through. I had another survivor call and she was on the verge of committing suicide, and I tried to talk her out of it. I have to follow back up with her and track her down. We couldn't get the assistance that we needed, so I couldn't understand why \$24 million was not readily accessible. So, I saw a few numbers up there, but I know there are several people that are awaiting assistance. They've already found housing, I may need just a little help, to continue to stabilize their families. I have the number from Mr. Bizot today, I'm hoping we can get through, but I hate to keep turning people away and not being able to access the money, the \$24 million dollars, which was supposed to be accessible to the survivors. If you could please find out, I'm getting numbers that are by parish or something. That would be a great help for the community. Thank you.

Mr. Durbin: Thank you. Mr. Bizot is behind you right now.

Mr. Durbin: Raj Pandit.

Mr. Pandit: Good morning, my name is Raj Pandit. I am an attorney that is representing Hundred Gate Flood Insurance homeowners. My question is exclusively related to the duplication of benefits calculation. On specifically, let me be clear, I fully agree that anybody who has flood insurance proceeds, those proceeds should be a part of their DOB calculation. However, if someone has to get expert help, to get an additional payment, to me the calculation should only be based upon the money that they actually receive and this has been in other states who've had natural disasters. New York after Sandy, South Caroline after Matthew, and this is how the SBA calculates this as well. All DOB calculations are always after deduction of an attorney's fee or some other type of fee, so I just want to make a public comment that this process here should also follow the law, setting precedent, that's been established in other disasters.

Mr. Durbin: Appreciate it. Thank you for the comment.

Mr. Durbin: That was the last public comment card. So, public comment period is over.

Mr. Forbes: There was a question asked earlier and I said if I could get an answer for it before we finished I would get that for you all, and the question was how many people with SBA were in our applied population. We've had close to 6400 applications and 1600 of those have SBA loans, that's about 25% and the average duplication of benefit from the SBA loans is \$48,000. So, I hope that answers the questions.

Mr. Durbin: Any questions following up on that comment from Mr. Forbes? Nothing? Okay.

Mr. Durbin closed the floor for public comment.

IX. OTHER BUSINESS

Mr. Durbin: Moving on to other business. Denham Strong is holding a celebration of hope this weekend, the flier is in your packet, it's got a number of activities in the historic area of Denham Springs and also Denham Springs High School. GOHSEP task force update is in tab nine. As per the request of the task force, OCD has provided us with the AMI average income tiers and a glossary of terms in tabs 10 and 11. Our next meeting is scheduled for Friday, September 22, task force. The location will be forthcoming. Task force, you all are much appreciated. I just want to say from my own perspective, coming together as a quorum and taking the action today is very meaningful. I know some of you have a long ways to go, as my friend right here of West Monroe, Mayor Norris, so thank you for coming today and I appreciate the attendance and the participation in the question and comment period. Was there something else, Commissioner?

Commissioner Strain: We heard from two individuals about getting reimbursement for repair of mobile homes then to be told that they have to sell their mobile homes. Is there an explanation from that as to exactly what is going on? Is this two isolated incidents or is this larger in scope and how do we deal with that?

Mr. Durbin: I'm thinking it needs further investigation but I'm like you, I think we should get a follow-up on this at the September 22 meeting.

Commissioner Strain: Yes, sir.

Mr. Durbin: I'll place it as a request coming from you, Commissioner.

X. ADJOURNMENT

Meeting was adjourned at 12:15 PM.

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

Date Approved: October 27, 2017