

Prestonsburg 11/30/2023 CDBG-DR public hearing

{inaudible conversation before meeting}

[Presenter] All right, well, it is 530, so we are going to start promptly. Does anyone can everybody hear me along? All right, We can walk. We'll walk at 5:30. My name is Travis Webber with the Kentucky Department for Local Government. With me today is Jennifer Peters with the Department for Local Government, Brandon Gibson with the Department for Local Government and Gabe Nicholas with the Department for Local Government. And Matt Stephens with the Department for Local Government is also here. Okay. And if everybody online, if you could go ahead and mute just so that we don't get any kind of noises or people walking in or regarding it or feedback, too, we kind of had some problems with that last night. So maybe just going to get some feedback. As I mentioned, this is the second of our two public hearings for the CDBG disaster recovery program. At the conclusion of this, we will post the slides that we are going to present tonight on our website, along with the action plan that we're that this public hearing coincides with. All right. Now go ahead with the next. There we go. All right. The United States Department of Housing and Urban Development, HUD has allocated to the Commonwealth of Kentucky for \$297,994,000 to be used for long term support, recovery and mitigation efforts. In today's public hearing, we will provide residents that were impacted by the 2022 storms an opportunity to review the action plan and propose budget, which has been out. We will also understand the goals of the city CDBG-DR program and then we'll give you all the opportunity to provide comments on this action plan as well. And not only will the comments be able to be given tonight, you can also we have a way and we're going to go over several different options to submit comments electronically in word to. And what I would encourage you to do is that if you do have comments tonight, please also submit them so that we make sure that we understand that the comment or question that you are asking, we are addressing it and that we understand what you were saying.

All right. Excellent. All right. Public comment, period. There's a 30-day public comment period for the action plan. We are in the midst of that right now. The last day for public comment to submit those is December 13th of 2023 by 4:30 p.m., which is close of business for us, Eastern Standard Time. If you would like to submit comment as you well, you can make them tonight. You can also go and submit them via email to the DLG.DR@ky.gov. You can also submit a letter by mail, traditional snail mail to the Office of Federal Grants, D.R. team. And there is our address in Frankfort. You also are able to go on to go and call in to our office at 502-573-2382 and leave a comment regards to the action plan. We have a form right there that is an Excel sheet that you can go online and put your comment in there. So as using the web page, you can go ahead and just fill in the boxes and submit your comment. The Commonwealth will review and respond to all written and oral public comments received. Any update or changes made to the action plan as a result of these comments will be identified and pointed out, and all the comments will be a part of the action plan that is submitted to HUD that we have to get approval.

This is not I haven't charged, but we've got some unmuted again online if you can anybody online. in 2022. The funding timeline, how we got to \$97 million in 2022 torrential flooding resulted in major disaster declaration which qualified the Commonwealth of Kentucky to receive long term disaster recovery funding in May of 2023 This year, Congress appropriated \$3 billion for CDBG recovery funds disasters that occurred in 2022. In May of 23, HUD allocated those dollars from those 2022 disasters, and Kentucky received \$297,994,000. To give you an idea, I believe this was also the largest non-coastal CDBG disaster recovery allocation in history. So that gives you an idea of the significance of this disaster in Kentucky. And so by coastal, you can imagine those are typically associated with the hurricanes.

So DR funds will aid Kentucky citizens and recovery from these devastating storms and impacted communities to help prevent future damage to homes, businesses, schools and public infrastructure. All right. As part of the action plan process, DLG is required to conduct an unmet needs assessment to understand the cost of damages that occurred from other after considering other funding sources. We have to develop a mitigation needs assessment to understand the impacted areas risk with future disasters. We will leverage the limited DR funds for different housing, infrastructure planning, economic revitalization and mitigation programs. DLG shall allocate at least 80% of the funds to address needs in the HUD identified mid areas. I'm going to go over and a little bit later on here what I HUD identified mid area is and what those look like. DLG shall to allocate at least 70% of all program funds to serve LMI persons or households. So what that means is that 70% of that \$297,994,000 has to go to serve LMI persons, which is the main national objective associated with this CDBG or CDBG-DR program. We will provide the public with an opportunity to review and comment on the action plan. That's a part of what this process is tonight. And we will submit the action plan to hard at the end of December 2023, at which time HUD will have 60 days to approve and review the plan. Funds will not be available to the Commonwealth until HUD and DLG have executed an agreement. Post approval of the Action Plan, which HUD has to look at. Programs to begin, launch in 2024. The programs will end when the eligible participants have completed closeout, all budgeted funds have been expended or six years of execution of the grant agreement with HUD. So we have six years to carry out that program from the time of the execution of the grant agreement with the HUD. So I walked through much of this timeline right now. This gives you an idea of what the state and federal roles in this play. So you can see at the top there [9:25], those are the federal actions that require in order to get this in order to get the CDBG-DR money moving the bottom are the state actions. That's the that's the role that DLG is playing and carrying out in order to get access to the funds. So you can see the many different spots. November 2023, that's where we are now. We are getting ready to push into December. That's where we are right in the middle of the page with that purple icon, the DR Action Plan posted for public comment. All right, See some more and see what's that people more folks in. CDBG-DR funding can be used for long term recovery projects such as housing, economic revitalization and restoring infrastructure. It is considered the that it is considered at last resort funding and it used to be address unmet or mitigation needs for other federal programs haven't been able to serve. So keep in mind this DR money is to come in when the other resources have been leveraged or exhausted. A portion of all the funds will be made available to address mitigation needs to make impacted communities more resilient to current and future risk, which can include infrastructure planning, housing and economic revitalization.

All right. Total allocation. I've already talked about that \$297,994,000 . The mitigation set aside. So we talked about the mitigation portion. At least 15% of that \$287,994,000 will be set aside for mitigation

measures, that is to prevent or remove the risk associated with future disasters impacting those in the communities. Timeline, DLG has six years from the date of the fully executed grant agreement between HUD and and Kentucky DLG. Specific programs will end when all funds have been expended and all eligible participants have been completed and closed out.

With that national objective. This this program will benefit low to moderate income persons. So as I touched on before, at least 75% or approximately \$208,585,800 of the allocation must be used for element to benefit LMI persons or households. Duplication of benefit. The duplication of benefit is essential when you are talking about the CDBG-DR program. HUD monitors it like a hawk, so we have to be very diligent and when we are providing assistance to communities and persons involved with this, that we are identifying all of the resources that are going to be at play in the project to make sure that we are not overlapping or duplicating those resources in any way. All right, LMI persons, this right here gives you a snapshot of what it looks like to be low to moderate income depending upon household size in the HUD MID counties. You can see on here, for example, if you are in Pike County, a four person household, anything above \$51,350 that is considered to be over income, not an LMI. So we talked about that eight 70% of the money has to go to benefit low to moderate income. If you are over that, that would not put you in that category.

[audience] Is that using their AGI (adjusted gross income)?

[presenter] That is using that is using the regular CDBG part five verification. Yeah.

[Presenter] Kentucky is required to spend at least 80% of all CDBG-DR benefit the HUD identified MID areas. HUD requires funds to be used for the costs related to unmet needs in the in the MID areas resulting from the qualifying disaster. So the HUD MID's, they are: Breathitt County, Knott County, Letcher County, Perry County. And then HUD identified zip code 41572 and Pike County. However, DLG expanded the eligibility to all of Pike County. And the reason for that being is that while while the disaster that got identified as a HUD mid and most impacted, most impacted and distressed followed in 41572, the worry would be is that what if you could not find the resources necessary in just that zip code in order to provide the necessary relief to those residents of Pike County? So you broadened it so that it would open you up for eligibility to do projects outside. Consolidated notice allows Kentucky to determine where to use up to the 20% remaining of the state funds of the funds must be used to address unmet needs within areas that received a presidential disaster declaration. In addition to HUD's identified MID's, Kentucky has identified the following as state MID's that are eligible for CDBG are 20% of the remaining \$297,994,000. They are: Casey, Clay, Cumberland, Floyd, Harlan, Johnson, Lee, Leslie, Lincoln, Magoffin, Martin, Owsley, Powell, Whitley and Wolfe Counties. Those are the 20% . Alright draft action plan is over to you. So these are the step. These are the program categories that we have in our action plan that you can see on here. We have several different ones for the housing. So depending upon the different types of housing and we're going to touch on those a little bit here in briefly in a minute.

[audience] You all have something that you can give the people that's got these numbers.

[Presenter] These slides will be on. This slides are going to on the website. Yeah, Yeah.

So, so these are the program areas, the program categories. We have the areas for housing, economic revitalization, infrastructure, FEMA/nonfederal cost share by our public services planning and Admin. All right, single family, new housing construction. So single family, new housing construction. This is the construction of single-family housing units where single family housing units did not exist before or housing existed before. So this is probably going to be the most widely used as associated with this disaster recovery, mainly being because with this being a flooding, it's about getting people out of the out of the hazard, out of the floodplain risk. Therefore, we're going to need to find new, safe, decent, safe and sanitary housing locations for them to go to. That's going to be this new construction housing program.

[Audience] But now they're going to have to meet that LMI threshold, under that threshold ratio that you had.

[presenter] That's right. That's right. That's right.

[Presenter] All right, owner-occupied rehab and reconstruction. This is where this program allows CDBG funds to be used to help those families that that if you owned a house at the time of the disaster, the disaster, the flood came through and damaged your house, maybe totaled it. If you if you owned that house, that property at the time of the disaster and you still own it now. And let's say, for example, that the front part of your property is sitting in a floodplain, you decide that you want to rebuild back a house on the same property, which is further out of the floodplain, back up. You could use this owner-occupied rehab and reconstruction. It may also pertain to just rehabbing your current unit if maybe the floodwaters got up so high that it damaged your unit, we can also do rehabilitating, not just reconstruction.

[17:14]All right, multifamily new construction, construction of new multifamily units of four or five or more in where multifamily construction did not exist before. This is this program is what we call the difference between this is that this is going to be a lot of times for your rental population, {inaudible}

All right. Next up, next slide.

[Audience] What were you saying about, could you repeat that?

[Preseneter] Yeah. So this is for multifamily new construction. Typically, this is associated with the rental program. So this is for rental, as were the other programs are associated that we talked about are home ownership. This is going to be more of a rental program. But you now this is this is rental rehab reconstruction. So if you are a landlord and you own a rental unit and that unit was damaged by the disaster and you want to continue to provide that unit to a LMI household, you've had to let that LMI household, this program would be one that would that we could provide assistance where we could do a rehab or reconstruction of that unit on the same property. As long as you again, just like with this, with the rehab reconstruction programs before, if you own that home at the time of the disaster, it was it served as a rental unit. You still own it post-disaster. You want to bring it back online as a rental unit. This would be a program that you could utilize that for.

[Audience] So on the on the rental side is you still want to have an income stipulation?

[Presenter] Yes.

[Audience] So the rental, the landlord would have to be under that LMI

[presenter] not the landlord, the tenant.

[audience] Okay. It's about the person occupying the unit.

[audience] What if there's no one occupying the unit at this time?

[audience] Well, then we're going to be a we won't be able. Well, well right now it's no, it's always post assistance. So when you put the assistance into the unit it's whoever goes into the unit after the assistance is the income that you're verifying.

[audience] Okay. So that. Okay. Yes. Good. You get that. All right.

[presenter] Okay. Go ahead Brandon. Housing counseling as part of become as a part of being a homeowner with a housing program, we, along with HUD, feel strongly about providing and insulating that with housing, counseling and legal assistance. This program provides the ability to use CDBG-DR funds to provide that housing counseling assistance to those households that are becoming new homeowners.

[audience] Let me ask who's going to be actually providing that?

[presenter] That's going to be up or that service will be out for an entity to take to bid on, you know, just to solicit proposals for an entity to provide that service. Yeah, it just would be a HUD approved program.

All right. Federal cost share buyback program. This is a program that will provide the local non federal cost share to the buyouts that are taking place with FEMA. So the FEMA buyout that's going on right now, as you know, that is a 75%/25% match. That 25% is then divided between local and state. This can cover the local cost share of that program

I'm Gabe Nickell, I oversee the economic development of the DR program of the \$297 plus million dollars. They gave me \$3 million to play with. So what it's designed to do is help small businesses get back up and running. If they were hurt by the disaster, each activity must clearly have a tie back to the disaster. And again, Travis has went over the timeline. We hope to start in the spring of 2024 for this program. And when all funds are expended or six years after. Maximum award is \$200,000, again, \$3 million is not a lot. So we're trying to spread it out to as many as possible. But \$200,000 is the maximum award or up to \$20,000 per full time equivalent job, not exceeding \$200,000. DLG will prioritize economic revitalization funding and low and moderate income and social vulnerable communities and HUD has identified those. DLG will provide funding for working capital and purchase of equipment and or jobs retained or created. So if it is equipment, you have to tie it back to the disaster. It can't be new equipment that you didn't have or had to be something that you previously had, and it was destroyed or damaged. Eligible applicants are cities, counties and tribal governments will apply to DLG and provide grant funding for businesses and entities for LMI individuals. And we will answer questions after the slides are done.

Hello, I'm Jennifer Peters. I'm with the infrastructure portion of DLG with the CDBG program. And I'll be overseeing the infrastructure, stormwater and all those little projects that will fall into this category.

Now, as you can see, it looks like I've got like \$134 million there. I do want you to know that the mitigation funds are sitting in there as well right now. So we can see where they need to go. So I really don't have that much for infrastructure perse. But you can say I've got \$107 million that's got to go to the HUD MID's and \$26 million that needs to go to the other 20 for the other percentages to the other communities. In the infrastructure and stormwater projects you can see now that it's like in 2021 we just did water, sewer and stormwater projects. Now we've expanded it to include debris removal because I know some of you have said that you still have major debris that needs to be removed out of your creeks an stuff. We've got broadband. We did have water watershed restoration, roads and bridges. So we have extended the infrastructure portion out quite a bit. You will everybody else has said you do have to have the tie back to the disaster. But a lot of the infrastructure portion can have a lot of mitigation that goes with it, which would be part would pull out of your mitigation set aside because you can build you need to build back your what a lot of your water treatment plants and sewer plants and stuff like that also suffered severe damage. So you could also maybe you need to move them back a little further. Now those those two items have to be located near water source. But if we could move them a little bit more out of a floodplain or something like that, we could look at that. So the time for us again is still spring of 2024. We are pretty much ready to go with applications for infrastructure and stormwater management, you'll probably have to do a little bit of work and stuff for the other applications up with so far. While we're waiting for comments and stuff to be settled on the action plan to be approved, we will move forward with developing the policies and procedures that will go with those and develop the applications. The timeline again, Spring of 2024, we still have the six year time frame, the maximum award for this this area, since infrastructure projects can be so big, is \$10 million per project on this. And when I say a project that that can include all of those, I mean, if you're doing a neighborhood revitalization, you might have to include all of those into that one area. So that \$10 million would had to pay for all of it, or you might just have a water project. They need to know \$10 million. As I said, we covered the mitigation. Again, we did anticipate a lot of these being utilized for the development of infrastructure on some of the higher growth sites. And the state is going to carry these activities out directly. If funding is still available, the application window will be open to all eligible applicants. For eligible applicants in this part is your cities and counties, your units of local government, and once the state itself is carrying it. And so that would be open to you for here on the last here, for applications to be eligible, you need to be able to show it's an eligible activity under CDBG disaster recovery. It must be a disaster recovery national objective, which here would be your LMI. Unless we could have to use urgent need, but most of the time under infrastructure its gonna be low to moderate income area benefit. You mitigate the risk for critical public infrastructure. It is located in a disaster impacted area.

Planning. This is where you're going to get your resilience planning and that would be if you do not have a mitigation plan already for like stormwater, it is mitigation required if you do not have one. This is where it would fit in. We have \$1.5 million set aside for the this is basically going to run the same as everything else is this spring of 2024, run for six years. The difference here is you can go anywhere between \$25,000 to \$100,000 for that planning. It's going to kind of depend on the scope and the type of plan that you're working on. And when those come in, you know that you'll need to work with the certified administrator to assist with the project development application and project delivery. If you do not have the capacity to do the planning on your own so your city does not have it's a planning person,

you are eligible to hire someone like you just you would put out an RFQ or an RFP to get that assistance, to hire you an engineering firm or whatever you need to help you draft that plan.

Again, units of local government are your eligible entities, a nonprofit that is not an eligible entity to apply, but they can work with you to assist you. Again, the tiebacks are the same eligible activity proposal plan will mitigate the risk they located in the impacted area. And the way we're going to look at these and this this will go this thing not just for planning, but it will for the infrastructure portion as well.

We'll do a weighted score. You can get up to 150 points and it'll be on your LMI, your social vulnerability index, whether you're located in a HUD mid or state MID, your cost reasonableness, there's a whole checklist which is already the online, on our disaster web is that's what we're using the same structure for the the infrastructure portion that's up and running right now. The water, sewer, stormwater. We're using the same thing we used in 2021. So you can always see what we're about, the applications there, the scoring criteria is there. Go ahead Brandon. So that's all I have on the infratstructure portion. So what I do want to come to is that now that we're opening up the comment period for you here an dwe'll get to you online as well. We do ask that we do ask that if you did not sign in on your way in that you do on your way out when we're finished, but when you're called upon to speak, state name loud and clearly so it can be recorded and I can so I can write it down, you will have 3 minutes to speak. Our timer here will tell you when you're down to your 30 seconds. I have another one?.

Okay the floor is open for comments.

Sandy pennix (sp???) (sandy@thebenefitsfirm.com)

All right. So I am Sandy Penix and I with Pike County Relief Services. We're a non-profit, 501c(3) in Pike County and had been established to work with major flooding and so we're so thankful for this opportunity that's starting to come in. We wish it had been a little sooner, but we'll take it. And what I want to address tonight is there's this concern over the crab meeting on Monday. I think it was, but I think the number and then, of course, I heard that there was some discussion last night about the inclusion of all Pike County. And I just wanted to share, in those concerns. And really, I hear them, but I just want to share. Here's the thing. Nobody living on Ash Pam or near the Letcher County line or anything like that around in Pike County and in a rural community, you'll find 41501 ten miles of the road. I mean, you know, so you're talking about excluding a group of people who have been devastated by the flooding. When we talk about only allowing the Virgie area to that zip code. So I am very thankful that and I want to just say how much I appreciate that and I want to make sure that we keep that in there. And if the right concerns are, we continue to discover those and be able to answer those. Because, I mean, we have people that have been devastated. We have 1706 FEMA claims in Pike County. I mean, that's a lot. So, I mean, you know, I think they should be allowed to have the opportunity to have a safe sanitary home. So that's one of the things I want to mention tonight. You know how important it was that we understand the zip codes and how those work and that you may live in Jenkins, Kentucky but have a 40501 zip code. So that was one of the other things out of the grant. I heard that there was some discussion that Pike County may have the best great writers in the State and then now it may take all of the money. And so I just want to share. I don't think that's going to be the case. We have great grant writers, but at the same time, I just met with Donovan Ford for the other day.

He was telling me they grabbed 30 seconds, 36 text submitted a whole bunch of grants, a big say we didn't have any, which includes, I think, that county. And so I think that's a disproportionate fear. And I would I would say that I think people are going to share that. But they backed that up with whatever whatever information they can get in terms of using that as an opportunity to cut us out. I have a widow sitting on the side of the hill getting ready to fall off of the map because the journey has gone over. That's our thank you. Thank you

[presenter] Anyone else. Max?

Max Hammond

Yeah. Max Hammond, FIVCO, I've got a question and a comment to start with my ombat first, I think we ought to broadly define what mitigation actually is and we ought to consider climate resilience in mitigation. And what I mean by that is when we have an emergency response center, even if that has not been directly damaged by a flood or a disaster, the ability to have good centers that provide first responder support in the event of disaster is important to mitigation of future disasters. So I think that could possibly be considered in funding. My next question is I realize this particular one has a six year window or I guess until the funds are actually extended and the grant can be closed down so it can be a shorter time period, this money is available. So that leads me to the next question. The disasters that occurred in 20 and 21, the money that was allocated for that. Is any of that money still available? Right. Is that money being closed out? Is it any of it still available?

[presenter] Anyone else?

Sara Hambrick (shambrick@sbpusa.org)

Hi I'm Sara Hambrick, I am a disaster recovery and resilience fellow in Eastern Kentucky for SBP and I wanted to just share my concerns about the funding mechanism to local government are stretched thin already on top of their everyday stuff, navigating buyouts and navigating all the other recovery things going on in their communities and running long term recovery groups and everything else that they're doing, taking that hoards of people and asking them to identify beneficiaries, make application packages, administer those funds, monitoring those funds, which some have a very lengthy affordability period or can have up to periods. Additionally, there's no real room for, real word cost reimbursement. So they're going to have to find funding for those calls somewhere else as well. So that is a concern. I'm sure local governments, maybe not all, but some of them. I do think that a very fine definition of what a higher ground size means and the action plan would be very helpful. I don't know if that if you're referring only to the higher ground sites the governor has suggested, but I would I would ask you to consider maybe adding acquisition into that definition so that applicants who have acquired property for themselves or are willing to buy one of those properties at a higher grounds I might be able to use the funding at that site as well. I think that that our ground sites are an admirable endeavor and I think most people will need some help to recover if their land was damaged or they're in the floodway. And it makes sense. That's one to make sure that it is their religion or people not. Personal concern is that different counties administering the same kind of funding could lead to something that would improve case management eligibility criteria for those things too.

Sharon Hall

Okay, I have. Thank you all. I just have a comment, maybe a question. The comment is we are looking to do a project in Pike County in the 41572 area they were affected very seriously by this July 2022 flooding. There's other parts of Pike county that was hit with the January 2022 flooding also the project that we were considering with the rental units because the people there couldn't afford to do the loan. I'll just be honest with you, their income would be too low to qualify for a low income loan. Does that make sense? They would would they would be better served with a low income rental housing. And if we were to which I don't know if we clarified yet, can that money be used for acquisition of property or do we?

[Presenter] Sharon, we're not ignoring you. We just aren't going to answer any of the questions tonight.

[Sharon Hall] But that's okay. I'll go back to the comment to make it equitable across for everybody. But I'll be honest with you, this would be a smaller project, 10 to 20 units. These people can't afford to move, say, to Perry County, Letcher County. They can't move out to go find those homes or even purchase those homes. You know, there are a lot of them are closed down to the homeless level. So low income rental would be would be best suited for them. So I'm just hoping and wanted to make comment that there will be funds available. And I did have a question. I'll put it on the chat, which you said you want to answer the question. I'm just I'm sorry. Go ahead. I was going to say send it in. Okay, I did. I'll say I'm going to send a written comment about doing a project low income rental housing unit because there's none in that area or surrounding areas of that part of southern Pike county. But these people are not and couldn't afford to relocate to another county that does a huge project. Just, you know, when to make that comment. Thank you all right.

Carolyn Short

Yes, I'm with the Letcher County long term recovery group. I had some questions about the FEMA numbers like on the disparity in the numbers, Letcher County had the most applicants, the most inspections, the most impacted with damage, that they got the least amount of FEMA payouts and just that disparity is all those charts for Letcher county. So I just don't know how that could be addressed or at this point or if that's a question I need to send in a written question.

[presenter] You can always send those in and submit them through a written request there at the website as well. So yeah, by the way, even everyone here in the room or online, if you speak to not at all and you make a comment, we do ask that you go ahead and submit them in in writing by one of the avenues that we have listed here for you. Just so as Travis said we can make sure that we are clear on your understanding of your question and when we address it, because it will be addressed, sent to HUD. It'll be in action plan. We want to be able to address it properly and we want the correct questions so we can address it properly. So if you would just use those avenues to please submit in writing, please.

[presenter] And I paused your time. So if you want to get if you have anything else, you can go ahead.

[Carolyn Short] I sure these numbers were sent in from FEMA there's such a disparity in the actual payouts for Letcher County is according to the number of applicants and this is damage it's like \$2

million less than the nearest one that had half the cases we had. So I just don't know how those kind of numbers can be addressed or when we are applying for grant money. That's it.

[Presenter] anyone else online or in here?

Joe Jacobs

I have one. Joe Jacobs Big Sandy area Development District does the duplication of benefits requirements mean that we do not stack this funding with other existing federally funded projects to accomplish larger housing and other projects?

Tom Manning-Beavin, Frontier housing (t.manning-beavin@frontierky.org)

Tom Manning-Beavin, Frontier housing and I just wanted to look, a couple concerns one is that the love to see the action plan it more discussion of a regional approach to a more coordinated regional approach to the working with flood survivors as well as working with the implementation and utilizing of dollars the obviously the the all the all the counties name across several area development districts and having a super regional approach would benefit both the survivors and the local community already burdened and trying to rebuild. Also I appreciate the reference to non-profits and hope the action plan could lean and even further into the existing expertise and capacity on the ground here in eastern Kentucky and look for every way possible to work with the existing community organizations that know how to develop housing, know how to support it unless they are. On the question on the MID area I know this hard decisions have to be made everywhere. There are not enough resources to come back and forth. And I thought it was interesting that while I'm sure the concentration of distress in the in the zip code in southern Pike county, significant as a whole totality, the all of the whole of Pike County was less stress or less impact than say Floyd county is not included in the MID that seemed to be a questionable decision, to include all of Pike County when it has less impact than all of Floyd County and all of the concern. Looking through the note of further research. Because lastly, I would note that the the 2021 D.R. funding allowed up to \$200,000 per unit for owner-occupied rehab, and this round of funding is half of that per unit, [30 seconds] just just concerned that the costs have not come down. And it would really like to see that per unit number closer to the point where..

[presenter] that's on owner occupied rehabbed reconstruction, right Tom? owner occupied rehab reconstruction is what you said?

[Tom Manning-Bevin) yes

[Presenter] Okay. Thank you.

[Presenter] We have Eric Dickson available online. If you want to unmute yourself for your comment.

Eric Dixon

Can you hear me? Yes, great. Hey, everybody, this is Eric Dixon. I'm with Ohio River Valley Institute. We are a nonprofit research organization. We work on development and shared prosperity in Appalachia. And we worked on a report with Appalachian citizens Law Center based out of Letcher County on the housing damage after the flood, we looked at all of the FEMA data from open FEMA, the back end data, and we also worked with the nonprofit housing developers HOMES Inc. and Housing Development

Alliance to get a sense of what it was costing to repair and rebuild homes after the flood. And we did an analysis of the extent of the damage based on the FEMA data and those costs. So if that's useful for folks, I just wanted to flag that as a resource and some of my comments I plan to submit some comments in written form. I was hoping you all could answer some questions tonight, do some clarifying questions about the plan to inform my comments, just because I think those comments I'm trying to, you know, provide what we found in the report and the comments to help, you know, provide some more context on the housing damage. And so I had some questions about like how the remaining unmet housing need was calculated, like what the total loss figure was, what the identified funding sources were. I understand, you know, the \$201 million kind of remaining unmet need figure. But I couldn't find and maybe I missed it, but I couldn't find like a calculation for, you know, how that conclusion was come to. So I guess I have some questions about that and would love to talk with you all beforehand if I could, but if not, I'll submit those in written in written form. And then the other thing I just wanted to mention is that we've seen with a lot of these other disasters across the country that even with really great housing and buyout programs, they often take a long time. And as we all know, time is of the essence here. [30 seconds] It's so to the extent that developers who are doing home repairs could be reimbursed for that work, I think that could really speed things up because then they could they could start as soon as possible and then seek reimbursement from this funding. You know, and with all of the eligibility criteria still applying to them, I think that could help speed things up. But yeah, thank you all for taking the opportunity to provide some comments and yeah, thanks.

[Presenter] Thank you. Is anyone else online that would like to make a comment. Anybody else in the room would like to make a comment. All right. Well, we appreciate yall coming and participating online, but we also want to remind you to submit your comments online and in writing. And we would appreciate it. Thanks a lot for our time.