PROPOSED SUBSTANTIAL AMENDMENTS TO THE CITY OF SLIDELL'S COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) 2015-2019 CONSOLIDATED PLAN AND 2016, 2017, 2018, AND 2019 ANNUAL PLANS

In compliance with the City's Citizen Participation Plan, the public can review and comment on amendments to the Consolidated or Annual Plans that create a new activity or make budget changes greater than 10% of the annual allocation. The City invites public comment through August 27, 2021.

The proposed substantial amendments to the Consolidated Plan and Annual Plans would create a new activity and reallocate resources to educate homeowners about floodplain management issues, including the benefits of elevation certificates, and provide elevation certificates for low to moderate-income homeowners in the CDBG Target Area (Census Tract 409), specifically:

- Adding a new strategic goal of "Floodplain Education and Elevation Certificates" to the 2015-2019 Consolidated Plan; and
- Adding a new activity – Floodplain Education and Elevation Certificates – to the 2016, 2017, 2018, and 2019 Annual Action Plans and reallocating a total of $36,799 in unspent resources to the new activity.

<table>
<tr><th>Annual Plan</th><th>Amount</th><th>Previous Project</th><th>Proposed New Activity</th></tr>
<tr><td>2016</td><td>$10,000</td><td>Micro-Enterprise</td><td rowspan="6">Floodplain Education & Elevation Certificates</td></tr>
<tr><td rowspan="2">2017</td><td>$10,000</td><td>Micro-Enterprise</td></tr>
<tr><td>$1,394</td><td>2nd St. Sidewalk</td></tr>
<tr><td rowspan="2">2018</td><td>$9,292</td><td>Sidewalks & Drainage</td></tr>
<tr><td>$2,500</td><td>Fair Housing Training</td></tr>
<tr><td>2019</td><td>$3,613</td><td>Ducksworth Park Improvements</td></tr>
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Summary of Proposed New Activity

Flood insurance affordability is a significant problem for homeowners living in a flood prone area. The National Flood Insurance Program (NFIP) almost exclusively provides flood insurance. Houses built before floodplain management regulations and the creation of Flood Insurance Rate Maps (FIRMs) – "pre-FIRM" structures – usually sustain more damage and have higher insurance claims. In the past, the NFIP provided discounts to pre-FIRM homeowners, but Congress passed legislation to phase out this discount in 2012 and 2014. Currently, pre-FIRM insurance premiums are increasing by 5 to 18 percent per year, and rates will continue to increase until property owners of pre-FIRM structures submit an elevation certificate.

The NFIP uses the elevation certificate to evaluate a home's flood risk and determine its insurance premium. Many homeowners are unaware that they can benefit from an elevation certificate which may: determine reduced flood risk and result in lower insurance premiums; fix errors in previous ratings which can lower premiums; or determine if the property is eligible for a home elevation grant.