

Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #1
August 4, 2017 – August 11, 2017

August 12, 2017

Table of Contents

Program Overview 1
 Executive Summary..... 4
 Key Program Statistics 6
 Submitted Surveys: Not Currently In A Phase and Undetermined
 Phase Reasons 7
 Low to Moderate Income (LMI), Senior Adults and Disabled Reported 8
 Demographics for Submitted Applications 9
 Housing Assistance Center Activity (HAC) 10
 Call Center Activity 11
 APPENDIX A 12
 APPENDIX B 14
 APPENDIX C 15
 APPENDIX D 16
 APPENDIX E 17
 Glossary 18

List of Tables

Table 1: Homeowner Program Snapshot 5
 Table 2: Key Program Statistics 6
 Table 3: Not In Phase and Undetermined Reasons 7
 Table 4 & 5: Surveys with LMI and Urgent Need Data 8
 Table 6: Submitted Surveys with Senior Adult or Disabled Reported 8
 Table 7: Submitted Applications by Race 9
 Table 8: Housing Assistance Center Activity 10
 Table 9: Call Center Activity 11
 Table 10: Submitted Surveys and Applications by Louisiana House Districts ... 12
 Table 11: Submitted Surveys and Applications by Louisiana Senate Districts ... 13
 Table 12: FEMA Verified Loss (FVL), Submitted Surveys and Submitted
 Applications by Parish 14

List of Figures

Figure 1: Not Currently In A Phase Reasons..... 7
 Figure 2: Submitted Applications by Race 9
 Figure 3: Requested Assistance..... 15
 Figure 4: Phase and Tiers 16
 Figure 5: Housing Assistance Centers 17

Program Overview

The Restore Louisiana Homeowner Assistance Program is dedicated to helping homeowners affected by the March and/or August 2016 floods repair and restore their damaged homes, or get reimbursed for work already completed. The funding for The Restore Louisiana Homeowner Assistance Program is allocated out of the Department of Housing and Urban Development’s (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) Program. There is currently \$1.3 billion available for this program.

The Restore Louisiana Homeowner Assistance Program has been designed to serve homeowners in six phases. The State of Louisiana’s Office of Community Development – Disaster Recovery Unit (OCD-DRU) structured the program in this manner in order to ensure that the limited federal funding is provided to homeowners in the greatest need. It also ensures that the rebuilding process is not slowed by federal environmental requirements.

The first step in the process is a brief survey that all homeowners affected by the 2016 floods must complete. The purpose of this survey is to gather information about unmet needs related to the repair or reconstruction of flooded homes and responses to the survey will be used to determine which phase of the program the homeowner will be invited to apply for.

Below is a brief explanation of the six phases that are currently funded.

ALL PHASES

Must have major/severe home damage.

PHASE I	PHASE II	PHASE III
<ul style="list-style-type: none"> • Low-to-moderate income* • Elderly or persons with disabilities • Outside the floodplain 	<ul style="list-style-type: none"> • Low-to-moderate income* • Elderly or persons with disabilities • Inside the floodplain • No structural flood insurance 	<ul style="list-style-type: none"> • Reside within one of the 10 most impacted or distressed parishes • Outside the floodplain • No structural flood insurance • No priority due to income
PHASE IV	PHASE V	PHASE VI
<ul style="list-style-type: none"> • Reside within one of the 10 most impacted or distressed parishes • Inside the floodplain • No structural flood insurance • No priority due to income 	<ul style="list-style-type: none"> • All other disaster-declared parishes • Inside and outside the floodplain • No structural flood insurance • No priority due to income 	<ul style="list-style-type: none"> • Reimbursement for homeowners who do not qualify under Phases I or II, who have completed the rebuilding process at the time they complete the application • No structural flood insurance • No priority due to income

** Household income is at or below 80% of an area’s median income.*

In addition, in order to be eligible for the Program, homeowners must meet all of the eligibility criteria listed below:

- Owner occupant at time of disaster event
- Damaged address was the applicant’s primary residence at the time of disaster event
- Suffered damage as a result of the March or August 2016 Severe Storms and Flooding events
- Eligible structure as determined by program, including single family homes, duplexes, mobile homes and condominiums
- Located in one of 51 disaster declared parishes

For homeowners that do qualify and are eligible for assistance, they can choose one of three solutions based on their progress in the rebuilding process and their capacity to complete the work.

Solution 1 PROGRAM MANAGED	Solution 2 HOMEOWNER MANAGED	Solution 3 REIMBURSEMENT
<ul style="list-style-type: none"> • Program manages and completes construction process • Homeowners do not select contractors or deal directly with the contractor • The program’s contractors will repair or reconstruct damaged properties • Economy-grade materials/finishes only 	<ul style="list-style-type: none"> • Homeowners manage repair or reconstruction work • Homeowners select contractors and deal directly with the contractor • Program provides advisory services and monitoring • Program provides assistance for economy-grade finishes only, but homeowners are allowed to pay the difference for higher grade materials/finishes 	<ul style="list-style-type: none"> • Homeowners who have completed partial or full repairs before applying to the assistance program may qualify for reimbursement of eligible expenses incurred before the application process or by September 8, 2017, whichever is sooner.

Below is an overview of the homeowner journey in the program, from initial survey to reimbursement and/or repair.

1



TAKE THE SURVEY

The survey will take 10-15 minutes and no documentation is required. It can be completed online at **RESTORE.LA.GOV** or by calling **866.735.2001**. Personalized assistance is also provided at our Housing Assistance Centers.

2



ENVIRONMENTAL REVIEW RECORD

The federally-required environmental review is the process of reviewing a project and its potential environmental impact to determine whether it meets federal, state, and local environmental standards. This review is conducted without appointment and from the road or right-of-way.

3



COMPLETE THE FORMAL APPLICATION

Once environmental reviews are completed, homeowners will be invited in phases to complete the formal application. The application can be completed online or over the phone, or by scheduling an appointment at one of our Housing Assistance Centers.

4



ELIGIBILITY

Our program team will review the homeowner's application and supporting documentation to ensure the homeowner is able to prove that they meet all of the eligibility requirements for the program. The program has instituted a number of ways to streamline the verification process.

5



DAMAGE AND LEAD ASSESSMENT

During this scheduled appointment, inspectors will utilize industry standard software to inspect work already completed and to determine a scope of work for prospective repairs needed to complete the home. Our team will also send inspectors to test for lead-based paint in homes constructed prior to 1978.

6



POTENTIAL AWARD DETERMINATION

The program will use a four-step formula to calculate an Applicant's award amount. This process considers duplication of benefits already received for restoration activities and the tiered award structure.

7



GRANT AGREEMENT EXECUTION

Once these steps are complete, a homeowner will be asked to meet with our team to review and accept their award and sign their grant agreement.

8



REIMBURSEMENT/ REPAIR

Once the grant agreement is executed, a homeowner will be issued a reimbursement check and/or will be provided a grant award to repair or reconstruct their home.

Executive Summary

- As of August 11, 2017, survey submissions increased by 2,507 from the previous week, making the total submissions 40,212. 22,490 homeowners were determined to be in Phases I – VI.
 - 21,138 environmental reviews have been completed, representing 94% of the 22,490 homeowners in Phases I – VI.
 - 10,028 homeowners have been invited to complete applications from Phase I - III. 6,186 (62%) homeowners have submitted their applications.
 - 1,044 scopes of work have been performed, representing 17% of the 6,186 homeowners that have submitted their application.
 - There have been a total of 353 Grant Awards offered to homeowners, amounting to \$10,982,957.29. Of those, 25 homeowners have acknowledged their grant agreements, obligating \$860,204.29.
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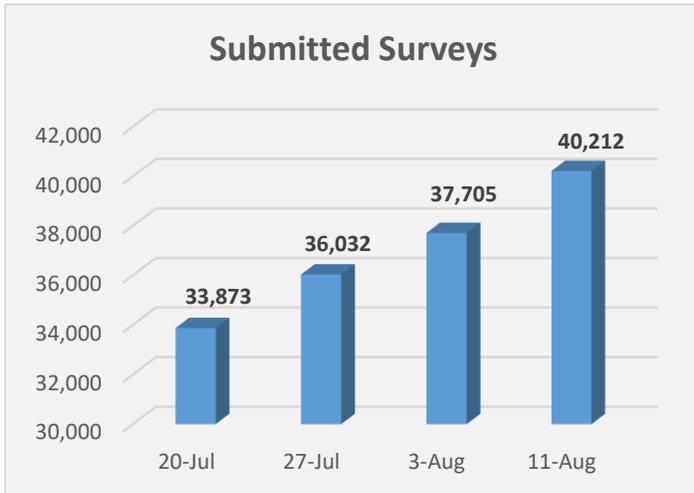
- As of August 11, 2017, there were a total of 6,995 appointments held.
 - 41,428 calls were completed by the call center. 32,322 of the completed calls were inbound calls and 9,106 of the completed calls were outbound calls.
 - The Program has completed 12 outreach events for this reporting period. The following outreach events are scheduled for the week of August 13, 2017 – August 19, 2017:
 - 8/16: Greater King David Baptist Church Reparation and Restoration Ministry's Great Flood of 2016 Anniversary Event
 - 8/17: Ascension Strong Long Term Recovery
 - 8/17: Hammond Community Meeting
 - 8/17: New Iberia Community Meeting
 - 8/18: Restore Task Force
 - 8/18: Tangilena Long Term Recovery
-

Table 1: Homeowner Program Snapshot

Activity	As of 8/3/2017	Weekly Activity	As of 8/11/2017	Total Dollars
Surveys Recorded				
Total Number of Recorded Surveys	43,658	2,972	46,630	
<i>Non-Submitted Surveys</i>	5,953	465	6,418	
<i>Submitted Surveys</i>	37,705	2,507	40,212	
<i>Phase I - VI Subtotal</i>	21,427	1,063	22,490	
<i>Phase I</i>	4,228	272	4,500	
<i>Phase II</i>	3,223	147	3,370	
<i>Phase III</i>	6,713	286	6,999	
<i>Phase IV</i>	3,596	141	3,737	
<i>Phase V</i>	819	59	878	
<i>Phase VI</i>	2,848	158	3,006	
<i>Duplicate Address</i>	1,142	162	1,304	
<i>Undetermined</i>	210	32	242	
<i>Not Currently In A Phase</i>	14,926	1,250	16,176	
Environmental Reviews				
Environmental Reviews Available to Work	1,511	-159	1,352	
Environmental Reviews Completed	19,916	1,222	21,138	
Applications Invited				
Total Number of Invited Applications	10,027	1	10,028	
Applications Submitted	5,486	700	6,186	
Scope of Work: Prospective/Completed				
Scope of Work Available to Work	4,622	520	5,142	
Total Scope of Work Completed	864	180	1,044	
Grant Awards				
Zero Award Grants	21	83	104	
Grant Awards Offered	28	325	353	10,982,957.29
Grant Awards Obligated	24	1	25	860,204.29
<i>Solution 1 Only</i>	2	0	2	78,506.61
<i>Solution 2 Only</i>	1	0	1	31,881.06
<i>Solution 3 Only</i>	13	0	13	488,671.02
<i>Solution 3 and 1</i>	1	0	1	51,549.87
<i>Solution 3 and 2</i>	7	1	8	209,595.73
Disbursements				
Total Disbursements	13	0	13	488,671.02
<i>Solution 1</i>	0	0	0	0.00
<i>Solution 2</i>	0	0	0	0.00
<i>Solution 3</i>	13	0	13	488,671.02

Key Program Statistics

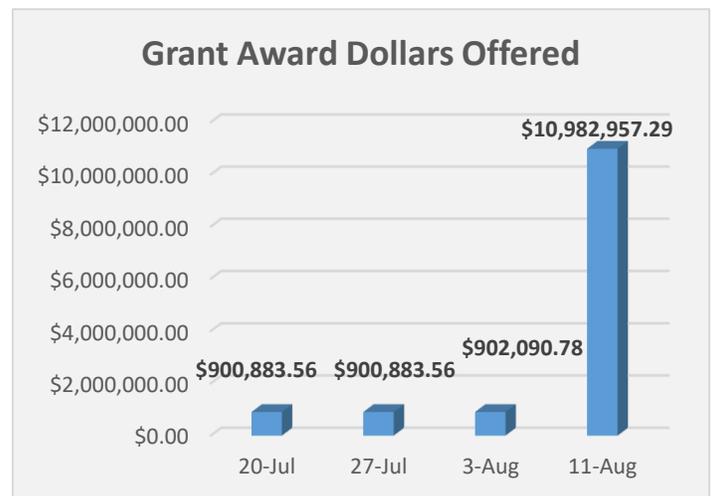
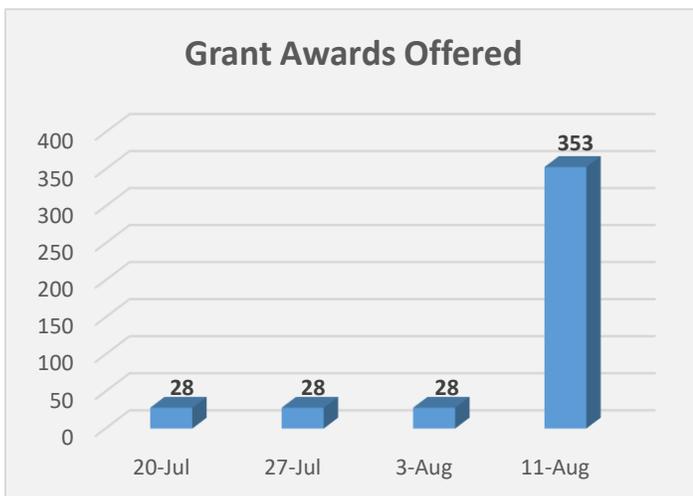
Table 2: Key Program Statistics



22,490 of the 40,212 meet requirements for Phases I – VI.



Invited 10,028 Homeowners to complete Applications.

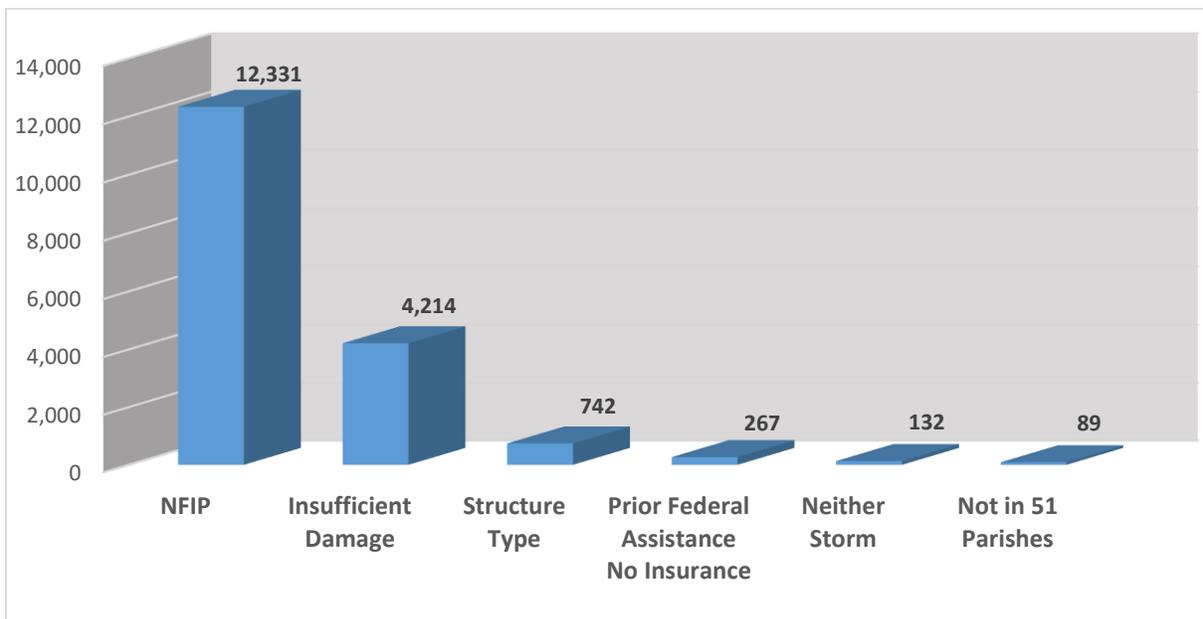


Submitted Surveys: Not Currently In A Phase and Undetermined Phase Reasons

Table 3: Not In Phase and Undetermined Reasons

Activity	As of 8/3/2017	Weekly Activity	As of 8/11/2017
Submitted Surveys			
Total Submitted Surveys Not Currently In A Phase	14,926	1,250	16,176
Total Submitted Surveys Undetermined	210	32	242
Not Currently In A Phase Details			
Total Number of Not Currently In A Phase Reasons	16,391	1,384	17,775
<i>NFIP</i>	11,456	875	12,331
<i>Insufficient Damage</i>	3,775	439	4,214
<i>Structure Type</i>	706	36	742
<i>Prior Federal Assistance No Insurance</i>	264	3	267
<i>Neither Storm</i>	115	17	132
<i>Not in 51 Parishes</i>	75	14	89
Undetermined Phase Details			
Total Number of Undetermined Phase Reasons	210	32	242
<i>Flood Plain (Not determined)</i>	210	32	242

Figure 1: Not Currently In A Phase Reasons



Low to Moderate Income (LMI), Senior Adults and Disabled Reported

As of August 11, 2017, there are 20,956 homeowners, 52.11% of the homeowners who submitted surveys, that reported their income as low to moderate. There are 14,613 homeowners, 36.34% of the homeowners who submitted surveys, that reported they were 62 years of age or older.

Table 4 & 5: Surveys with LMI and Urgent Need Data

Phase	Submitted Surveys with LMI Reported	% LMI of Submitted Surveys by Phase	Total Submitted Surveys
Phase One (I)	4,500	100.00%	4,500
Phase Two (II)	3,370	100.00%	3,370
Phase Three (III)	2,535	36.22%	6,999
Phase Four (IV)	1,474	39.44%	3,737
Phase Five (V)	493	56.15%	878
Phase Six (VI)	582	19.36%	3,006
Duplicate Address	802	61.50%	1,304
Undetermined	195	80.58%	242
Not In Phase	7,005	43.30%	16,176
Total	20,956	52.11%	40,212

	Submitted Surveys	Percentage
Most Impacted LMI	17,416	43.31%
Most Impacted Urgent Need	16,976	42.22%
LMI	3,540	8.80%
Urgent Need	2,280	5.67%
Total	40,212	100.00%

Table 6: Submitted Surveys with Senior Adult or Disabled Reported

Phase	Submitted Surveys with Senior Adults Reported	% Senior Adults of Submitted Surveys by Phase	Submitted Surveys with Disabled Reported	% Disabled of Submitted Surveys by Phase	Total Submitted Surveys
Phase One (I)	3,128	69.51%	2,895	64.33%	4,500
Phase Two (II)	2,550	75.67%	2,011	59.67%	3,370
Phase Three (III)	1,271	18.16%	686	9.80%	6,999
Phase Four (IV)	870	23.28%	397	10.62%	3,737
Phase Five (V)	124	14.12%	84	9.57%	878
Phase Six (VI)	825	27.45%	284	9.45%	3,006
Duplicate Address	479	36.73%	408	31.29%	1,304
Undetermined	91	37.60%	102	42.15%	242
Not In Phase	5,275	32.61%	3,628	22.43%	16,176
Total	14,613	36.34%	10,495	26.10%	40,212

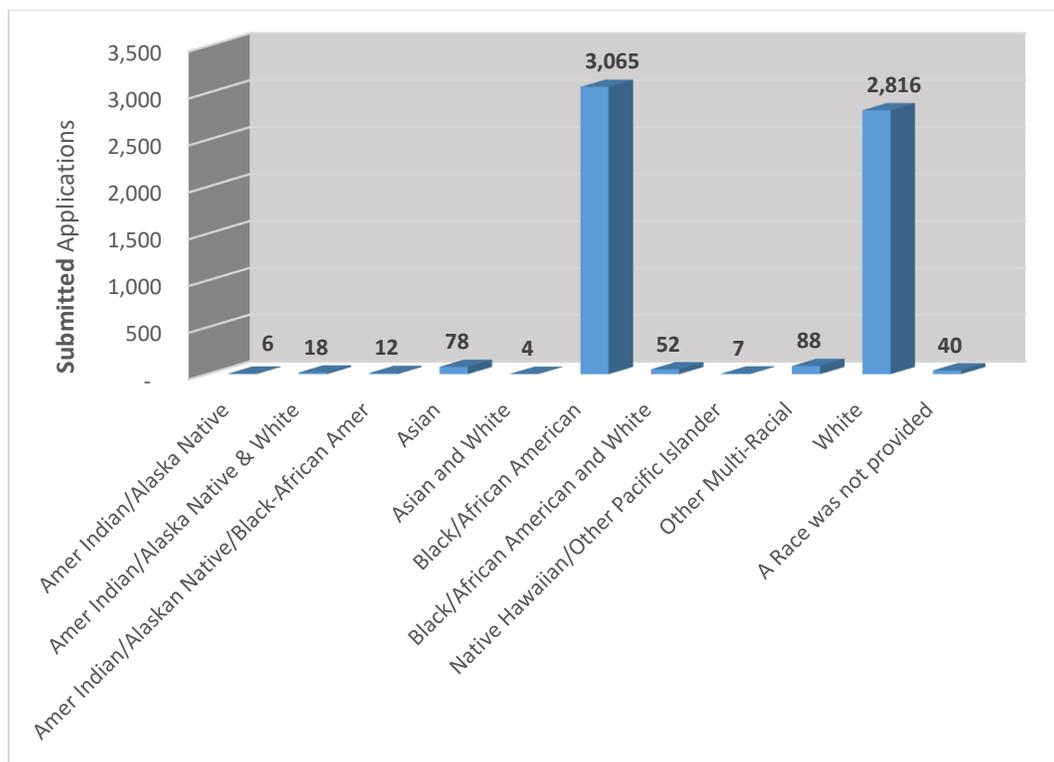
*A Senior Adult is anyone 62 years of age or older.

Demographics for Submitted Applications

Table 7: Submitted Applications by Race

Race (Self-Reported)	Submitted Applications	Percentage
American Indian/Alaska Native	6	0.10%
American Indian/Alaska Native and White	18	0.29%
American Indian/Alaskan Native/Black-African American	12	0.19%
Asian	78	1.26%
Asian and White	4	0.07%
Black/African American	3,065	49.55%
Black/African American and White	52	0.84%
Native Hawaiian/Other Pacific Islander	7	0.11%
Other Multi-Racial	88	1.42%
White	2,816	45.52%
A Race was not provided	40	0.65%
Total	6,186	100.00%

Figure 2: Submitted Applications by Race



Housing Assistance Center Activity (HAC)

Table 8: Housing Assistance Center Activity

Activity	As of 8/3/2017	Weekly Activity	As of 8/11/2017
Appointments			
Total Number of Appointments	6,466	1,184	7,650
<i>Walk-ins</i>	2,283	542	2,825
<i>Scheduled</i>	4,183	642	4,825
<i>Held at office</i>	3,578	514	4,092
<i>Home visit</i>	54	24	78
<i>Cancelled</i>	382	68	450
<i>No Show</i>	169	36	205
Housing Assistance Center Details			
Baton Rouge			
Total Number of Appointments	4,146	678	4,824
<i>Walk-ins</i>	1,448	335	1,783
<i>Scheduled</i>	2,698	343	3,041
<i>Held at office</i>	2,375	288	2,663
<i>Home visit</i>	0	3	3
<i>Cancelled</i>	280	43	323
<i>No Show</i>	43	9	52
Hammond			
Total Number of Appointments	1,019	230	1,249
<i>Walk-ins</i>	418	104	522
<i>Scheduled</i>	601	126	727
<i>Held at office</i>	460	83	543
<i>Home visit</i>	48	19	67
<i>Cancelled</i>	54	13	67
<i>No Show</i>	39	11	50
Lafayette			
Total Number of Appointments	553	131	684
<i>Walk-ins</i>	148	32	180
<i>Scheduled</i>	405	99	504
<i>Held at office</i>	360	93	453
<i>Home visit</i>	0	0	0
<i>Cancelled</i>	25	3	28
<i>No Show</i>	20	3	23
Monroe			
Total Number of Appointments	748	145	893
<i>Walk-ins</i>	269	71	340
<i>Scheduled</i>	479	74	553
<i>Held at office</i>	383	50	433
<i>Home visit</i>	6	2	8
<i>Cancelled</i>	23	9	32
<i>No Show</i>	67	13	80

Call Center Activity

Table 9: Call Center Activity

Activity	As of 8/3/2017	Weekly Activity	As of 8/11/2017
Call Center			
Total Calls	36,876	6,434	43,310
<i>Total Calls Abandoned</i>	1,776	106	1,882
<i>Abandoned %</i>	4.82%	-0.47%	4.35%
<i>Total Calls Processed</i>	35,100	6,328	41,428
<i>Inbound</i>	27,630	4,692	32,322
<i>Outbound</i>	7,470	1,636	9,106
Completed Inbound Calls Details			
Total Inbound Calls Completed	27,630	4,692	32,322
Average Wait Time	2.07 min		1.85 min
Average Call Time	6.89 min		6.81 min
<i>Program Inquiry</i>	11,778	2,110	13,888
<i>Surveys Completed</i>	4,835	618	5,453
<i>Application Status Update</i>	6,113	1,608	7,721
<i>Applications Completed</i>	1,470	117	1,587
<i>No Answer / Busy / Left Message</i>	1,753	190	1,943
<i>Error / Invalid Number / N/A</i>	1,681	49	1,730
Completed Outbound Calls Details			
Total Outbound Calls Completed	7,470	1,636	9,106
Average Call Time	2.42 min		2.46 min
<i>Program Inquiry</i>	1,548	476	2,024
<i>Surveys Completed</i>	513	19	532
<i>Application Status Update</i>	646	188	834
<i>Applications Completed</i>	102	29	131
<i>No Answer / Busy / Left Message</i>	3,813	706	4,519
<i>Error / Invalid Number / N/A</i>	848	218	1066

APPENDIX A

Table 10: Submitted Surveys and Applications by Louisiana House Districts

House District	Survey Count	Application Count
1	61	6
2	45	6
3	30	1
4	72	9
5	20	2
6	4	0
7	50	6
8	19	1
9	138	11
10	138	12
11	53	2
12	76	6
13	81	8
14	319	24
15	59	9
16	419	68
17	959	172
18	137	7
19	215	35
20	65	11
21	70	5
22	114	8
23	102	8
24	90	6
25	8	1
26	40	2
27	22	7
28	19	2
29	1,439	375
30	15	0
31	959	155
32	37	1
33	51	3
34	12	0
35	3	0

House District	Survey Count	Application Count
36	2	0
37	92	5
38	124	9
39	152	11
40	142	12
41	185	15
42	236	26
43	413	37
44	87	12
45	126	7
46	196	27
47	476	55
48	479	70
49	278	19
50	27	0
51	2	0
53	3	0
55	3	0
56	2	0
57	9	0
58	167	19
59	521	58
60	55	6
61	1,232	210
62	454	60
63	743	129
64	2,634	384
65	4,788	736
66	1,360	114
67	128	18
68	56	1
69	177	16
70	74	4
71	4,320	526
72	1,313	225

House District	Survey Count	Application Count
73	1,049	154
74	244	27
75	260	38
76	22	2
77	168	10
78	1	0
80	1	0
81	1,629	233
83	3	0
84	2	0
86	621	66
88	2,290	187
89	1	1
90	19	0
91	4	0
92	2	0
93	4	0
95	1,682	235
96	394	56
97	4	0
98	1	0
99	1	0
100	5	0
101	4,788	1,395
102	4	0
103	2	0
104	7	1
105	1	0
Unknown	6	1
Total	40,212	6,186

Table 11: Submitted Surveys and Applications by Louisiana Senate Districts

Senate District	Survey Count	Application Count
1	49	4
2	250	26
3	8	0
4	7	0
5	6	0
6	6,945	1,005
7	4	0
8	5	0
9	1	0
10	1	0
11	732	74
12	1,654	238
13	7,265	912
14	1,540	261
15	8,410	2,140
16	416	33
17	714	95
18	4,366	445
19	7	0
20	2	0
21	57	1

Senate District	Survey Count	Application Count
22	696	90
23	1,460	196
24	438	39
25	269	19
26	1,210	151
27	16	0
28	227	20
29	159	14
30	175	9
31	184	16
32	214	28
33	533	52
34	1,313	232
35	239	27
36	266	23
37	89	9
38	104	10
39	175	16
Unknown	6	1
Total	40,212	6,186

APPENDIX B

Table 12: FEMA Verified Loss (FVL), Submitted Surveys and Submitted Applications by Parish

Parish	FVL Count	Survey Count	Application Count
Acadia	1,531	328	34
Allen	75	16	0
Ascension	6,353	3,190	288
Avoyelles	274	24	2
Beauregard	113	30	1
Bienville	209	38	5
Bossier	607	203	20
Caddo	589	252	24
Calcasieu	266	114	5
Caldwell	154	30	5
Catahoula	72	17	2
Claiborne	208	34	0
De Soto	141	41	4
East Baton Rouge	24,248	16,823	3,332
East Carroll	237	30	2
East Feliciana	617	199	25
Evangeline	522	86	7
Franklin	58	11	2
Grant	280	57	5
Iberia	1,478	368	39
Iberville	357	79	13
Jackson	74	10	0
Jefferson Davis	508	90	5
Lafayette	4,753	2,068	285
LaSalle	73	16	2
Lincoln	152	23	1

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	8,139	1,043
Madison	85	41	2
Morehouse	1,005	187	26
Natchitoches	598	120	11
Ouachita	3,418	1,650	260
Pointe Coupee	444	115	6
Rapides	145	70	10
Red River	46	12	1
Richland	445	86	17
Sabine	100	45	2
St. Helena	976	239	45
St. James	162	62	4
St. Landry	1,615	279	20
St. Martin	1,301	360	48
St. Tammany	1,057	277	20
Tangipahoa	6,183	2,874	414
Union	399	69	6
Vermilion	1,786	721	76
Vernon	306	49	3
Washington	1,222	298	43
Webster	525	98	6
West Baton Rouge	110	26	2
West Carroll	336	43	6
West Feliciana	154	48	4
Winn	181	38	3
Total	82,440	40,123	6,186

Ineligible Parishes		
Parish	Survey Count	Application Count
Assumption	3	0
Concordia	3	0
Jefferson	13	0
Lafourche	3	0
Orleans	24	0
Other	0	0
St. Bernard	1	0
St. Charles	1	0
St. John the Baptist	10	0
St. Mary	27	0
Tensas	2	0
Terrebonne	2	0
Total	89	0

APPENDIX C

In 2016, after Gov. John Bel Edwards sought federal flood recovery funding for Louisiana, Congress provided three appropriations of Community Development Block Grant-Disaster Recovery funds for nationwide recovery from several disasters. These funds were allocated by the U.S. Department of Housing and Urban Development to various states. HUD allocated \$437.8 million from the first appropriation, \$1.2 billion from the second appropriation and \$51 million from the third appropriation to Louisiana. Below is a summary of the funding requested, appropriated, and allocation across Restore Louisiana programs.

Figure 3: Requested Assistance

PROGRAM AREA	2016 SEVERE STORMS & FLOODING: FIRST & SECOND ALLOCATIONS	THIRD ALLOCATION	TOTAL PROGRAM BUDGETS	TOTAL CONGRESSIONAL REQUEST	APPROXIMATE UNMET NEED GAP
HOMEOWNER ASSISTANCE PROGRAM	\$1,293,693,120	\$37,470,799	\$1,331,163,919	\$2,667,800,000	\$1,336,636,081
RENTAL HOUSING	\$130,000,000	\$4,163,422	\$134,163,422	\$180,000,000	\$45,836,578
INTERIM MORTGAGE ASSISTANCE	\$0	\$0	\$0	\$40,000,000	\$40,000,000
BUSINESS AND AGRICULTURE	\$62,000,000	\$0	\$62,000,000	\$120,000,000	\$58,000,000
FEMA NONFEDERAL SHARE MATCH	\$105,000,000	\$0	\$105,000,000	\$130,000,000	\$25,000,000
INFRASTRUCTURE ENHANCEMENT	\$0	\$9,800,799	\$9,800,799	\$600,000,000	\$590,199,201
ADMIN AND PLANNING	\$66,278,880	\$0	\$66,278,880		
TOTALS	\$1,656,972,000	\$51,435,020	\$1,708,407,020	\$3,737,800,000	\$2,095,671,860

APPENDIX D

The table below should help give you an idea of your potential for program eligibility, as well as the application phase in which you are most likely to be included and which tier of funding would most likely apply to you. Please note that to be eligible for a certain application phase, you must meet all of the checked criteria for that phase. Your survey and application results will ultimately determine your specific eligibility.

Figure 4: Phase and Tiers

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM			PHASE I	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI
DAMAGE LEVEL	MAJOR AND SEVERE		✓	✓	✓	✓	✓	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED		✓	✓				✓
	PARTIAL REPAIRS COMPLETED		✓	✓	✓	✓	✓	
	REMAINING PROSPECTIVE WORK		✓	✓	✓	✓	✓	
INSURANCE	NO NFIP			✓	✓	✓	✓	✓
GEOGRAPHY	ALL 51 IMPACTED PARISHES		✓	✓			✓	✓
	10 MOST IMPACTED PARISHES				✓	✓		
FLOOD PLAIN	INSIDE			✓		✓	✓	✓
	OUTSIDE		✓		✓		✓	✓
INCOME	ALL INCOME LEVELS				✓	✓	✓	✓
	LMI ONLY		✓	✓				
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES		✓	✓	✓	✓	✓	✓
	NO				✓	✓	✓	✓
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK	LMI (EQUAL OR LESS THAN 80% AMI)	100%	100%	25%	25%	25%	25%
		OVER 80% AMI	N/A	N/A	25%	25%	25%	25%
	PROSPECTIVE CONSTRUCTION	EQUAL OR LESS THAN 120% AMI	100%	100%	100%	100%	100%	N/A
		OVER 120% AMI	N/A	N/A	50%	50%	50%	N/A

APPENDIX E

The Housing Assistance Centers will be open 8 a.m.-5 p.m. Monday through Friday to help homeowners respond to surveys or fill out program applications. They also help homeowners connect with a case manager and offer a view of their options for repairs, reconstruction or reimbursement. If you would like assistance in any of these areas, please visit a Housing Assistance Center.

Figure 5: Housing Assistance Centers

HOUSING ASSISTANCE CENTERS

OPEN MONDAY – FRIDAY | 8:00 A.M. – 5:00 P.M.

Baton Rouge

- **VISIT:** Oak Tree Building, 10000 Celtic Drive
- **CALL:** (866) 735-2001

Monroe

- **VISIT:** Old State Farm Building, 24 Accent Drive, Suite 116
- **CALL:** (318) 267-3728

Lafayette

- **VISIT:** 151 Southpark, Suite 500
- **CALL:** (337) 252-4082

Hammond

- **VISIT:** 130 Robin Hood Dr
- **CALL:** (985) 520-6716

Glossary

Act of Donation: A form of property transfer without exchange of payment.

Applicant: All homeowners who are owner-occupants of a damaged property are applicants. All owner-occupants must sign program documents.

CDBG-DR: Community Development Block Grant – Disaster Recovery Program

Common Area Under Roof: The total area under the common roof is primarily interior, conditioned spaces, and for single-story homes, equal to the footprint of the house. The term is also synonymous with the eligible area. In addition, exterior spaces such as detached porches and garages are not considered in the eligible area.

Duplication of Benefits: A duplication of benefit is the receipt of funding from multiple sources for the same purpose. The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of the loss resulting from a major disaster as to which he/she has already received financial assistance under any other program or from insurance or any other sources. It is an amount determined by the program that may result in the reduction of an award value.

HCDA: Housing and Community Development Act of 1974

Housing Assistance Center (HAC): A location where applicants meet with case managers and schedule appointments.

HUD: Department of Housing and Urban Development

Low to Moderate Income (LMI) Household: A household is considered to be of low or moderate income if the household income (including income derived from assets) is at or below 80 percent of an area's median income. All income is based on the Area Median Income limits set annually by HUD for each parish or metropolitan statistical area.

Major/Severe Damages: \$8,000 or more of FEMA inspected real property damage or 1 foot or more of flood damage on the first floor.

New Construction: A replacement home that substantially exceeds the original footprint by 20% or more on the existing lot (if permitted) or the construction of a new home in a new location.

NFIP: National Flood Insurance Program. When the Program refers to NFIP in the context of eligibility or duplication of benefits, the Program is referring to private and public flood insurance programs that cover structural repairs resulting from flood damages.

Reconstruction: Demolition and rebuilding of an existing structure based on the program's building standards. Reconstructed property is built on the same footprint as the original structure and will not substantially exceed (limited to an increase of 20% or less) the square footage of the current or demolished structure. This requirement will subordinate to the local jurisdiction's building code requirements.

Rehabilitation: Repairs made to an existing structure based on the program's building standards.