

Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #2
August 12, 2017 – August 18, 2017

August 19, 2017

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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 18, 2017, survey submissions increased by 1,531 from the previous week, making the total submissions 41,743. 23,826 homeowners were determined to be in Phases I – VI.
 - 21,890 environmental reviews have been completed, representing 92% of the 23,826 homeowners in Phases I – VI.
 - 11,061 homeowners have been invited to complete applications from Phase I - III. 6,585 (60%) homeowners have submitted their applications.
 - 1,112 scopes of work have been performed, representing 17% of the 6,585 homeowners that have submitted their application.
 - There have been a total of 557 Grant Awards offered to homeowners, amounting to \$16,219,661.17. Of those, 25 homeowners have acknowledged their grant agreements, obligating \$862,092.95.
-

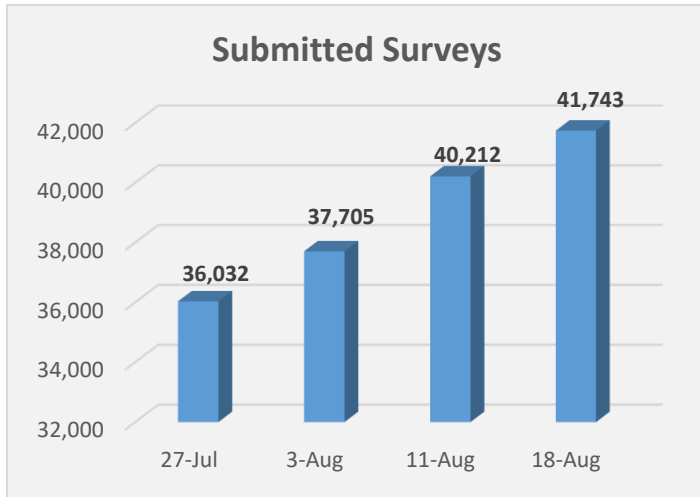
- As of August 18, 2017, there were a total of 7,982 appointments held.
 - 47,215 calls were completed by the call center. 36,818 of the completed calls were inbound calls and 10,397 of the completed calls were outbound calls.
 - The Program has completed 7 outreach events for this reporting period. The following outreach events are scheduled for the week of August 20, 2017 – August 27, 2017:
 - 8/21: Belaire Back to School Bash
 - 8/21: City of Baker Disaster Recovery Steering Committee
 - 8/23: Back to School Bash at Greenwell Springs Library (Rep. James)
-

Table 1: Homeowner Program Snapshot

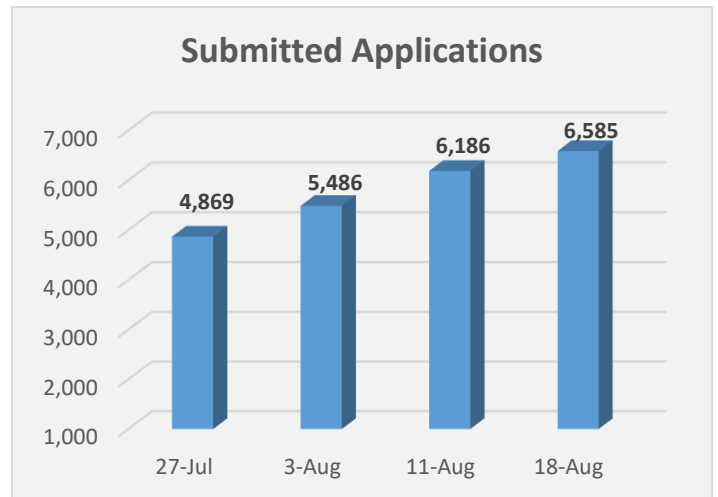
Activity	As of 8/11/2017	Weekly Activity	As of 8/18/2017	Total Dollars
Surveys Recorded				
Total Number of Recorded Surveys	46,630	1,925	48,555	
<i>Non-Submitted Surveys</i>	6,418	394	6,812	
<i>Submitted Surveys</i>	40,212	1,531	41,743	
<i>Phase I - VI Subtotal</i>	22,490	1,336	23,826	
<i>Phase I</i>	4,500	784	5,284	
<i>Phase II</i>	3,370	115	3,485	
<i>Phase III</i>	6,999	182	7,181	
<i>Phase IV</i>	3,737	116	3,853	
<i>Phase V</i>	878	29	907	
<i>Phase VI</i>	3,006	110	3,116	
<i>Duplicate Address</i>	1,304	128	1,432	
<i>Undetermined</i>	242	30	272	
<i>Not Currently In A Phase</i>	16,176	37	16,213	
Environmental Reviews				
Environmental Reviews Available to Work	1,352	584	1,936	
Environmental Reviews Completed	21,138	752	21,890	
Applications Invited				
Total Number of Invited Applications	10,028	1,033	11,061	
Applications Submitted	6,186	399	6,585	
Scope of Work: Prospective/Completed				
Scope of Work Available to Work	5,142	331	5,473	
Total Scope of Work Completed	1,044	68	1,112	
Grant Awards				
Zero Award Grants	104	26	130	
Grant Awards Offered	353	204	557	16,219,661.17
Grant Awards Obligated	25	0	25	862,092.95
<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>	8	0	8	211,484.39
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

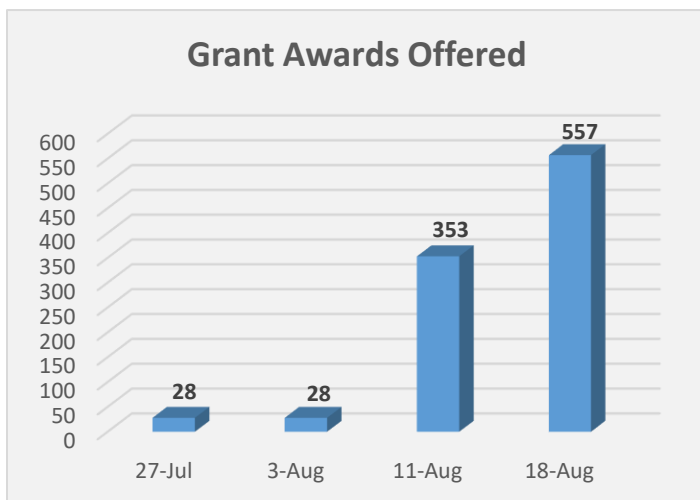
Table 2: Key Program Statistics



23,826 of the 41,743 meet requirements for Phases I – VI.



Invited 11,061 Homeowners to complete Applications.

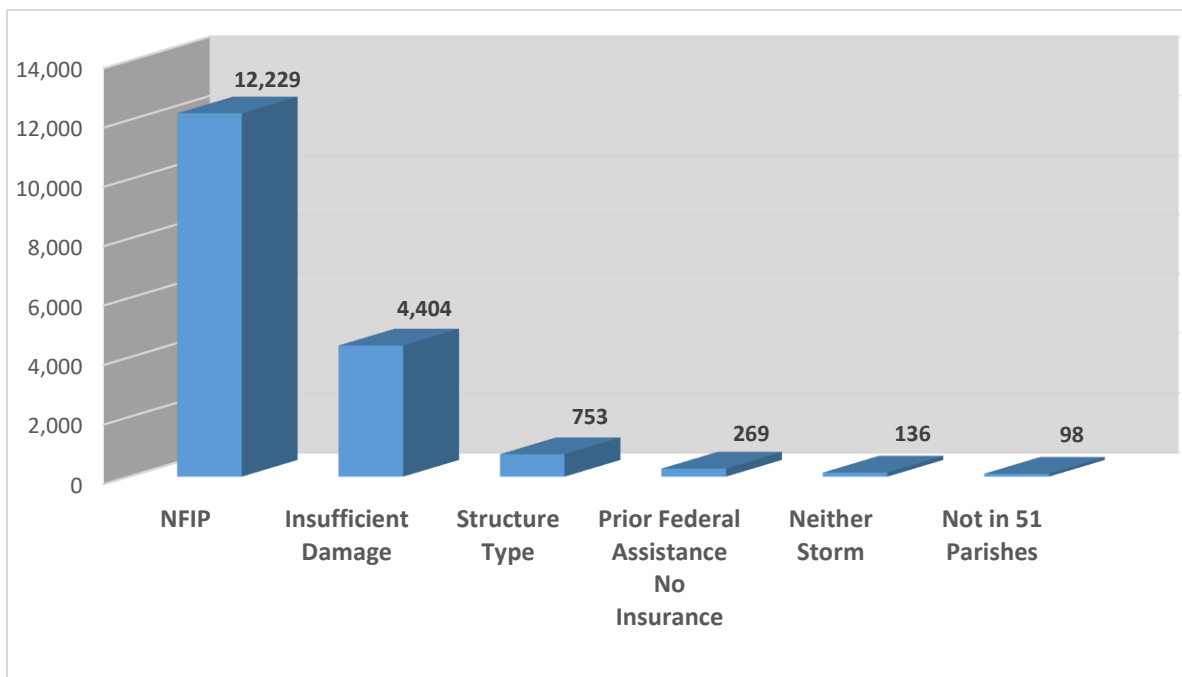


Submitted Surveys: Not Currently In A Phase and Undetermined Phase Reasons

Table 3: Not In Phase and Undetermined Reasons

Activity	As of 8/11/2017	Weekly Activity	As of 8/18/2017
Submitted Surveys			
Total Submitted Surveys Not Currently In A Phase	16,176	37	16,213
Total Submitted Surveys Undetermined	242	30	272
Not Currently In A Phase Details			
Total Number of Not Currently In A Phase Reasons	17,775	114	17,889
<i>NFIP</i>	12,331	-102	12,229
<i>Insufficient Damage</i>	4,214	190	4,404
<i>Structure Type</i>	742	11	753
<i>Prior Federal Assistance No Insurance</i>	267	2	269
<i>Neither Storm</i>	132	4	136
<i>Not in 51 Parishes</i>	89	9	98
Undetermined Phase Details			
Total Number of Undetermined Phase Reasons	242	30	272
<i>Flood Plain (Not determined)</i>	242	30	272

Figure 1: Not Currently In A Phase Reasons



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

As of August 18, 2017, there are 21,826 homeowners, 52.29% of the homeowners who submitted surveys, that reported their income as low to moderate. There are 15,204 homeowners, 36.42% 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)	5,284	100.00%	5,284
Phase Two (II)	3,485	100.00%	3,485
Phase Three (III)	2,610	36.35%	7,181
Phase Four (IV)	1,532	39.76%	3,853
Phase Five (V)	512	56.45%	907
Phase Six (VI)	616	19.77%	3,116
Duplicate Address	871	60.82%	1,432
Undetermined	219	80.51%	272
Not In Phase	6,697	41.31%	16,213
Total	21,826	52.29%	41,743

	Submitted Surveys	Percentage
Most Impacted LMI	18,090	43.34%
Most Impacted Urgent Need	17,530	41.99%
LMI	3,736	8.95%
Urgent Need	2,387	5.72%
Total	41,743	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)	3,721	70.42%	3,356	63.51%	5,284
Phase Two (II)	2,636	75.64%	2,071	59.43%	3,485
Phase Three (III)	1,302	18.13%	704	9.80%	7,181
Phase Four (IV)	897	23.28%	407	10.56%	3,853
Phase Five (V)	127	14.00%	87	9.59%	907
Phase Six (VI)	862	27.66%	297	9.53%	3,116
Duplicate Address	522	36.45%	447	31.22%	1,432
Undetermined	103	37.87%	116	42.65%	272
Not In Phase	5,034	31.05%	3,435	21.19%	16,213
Total	15,204	36.42%	10,920	26.16%	41,743

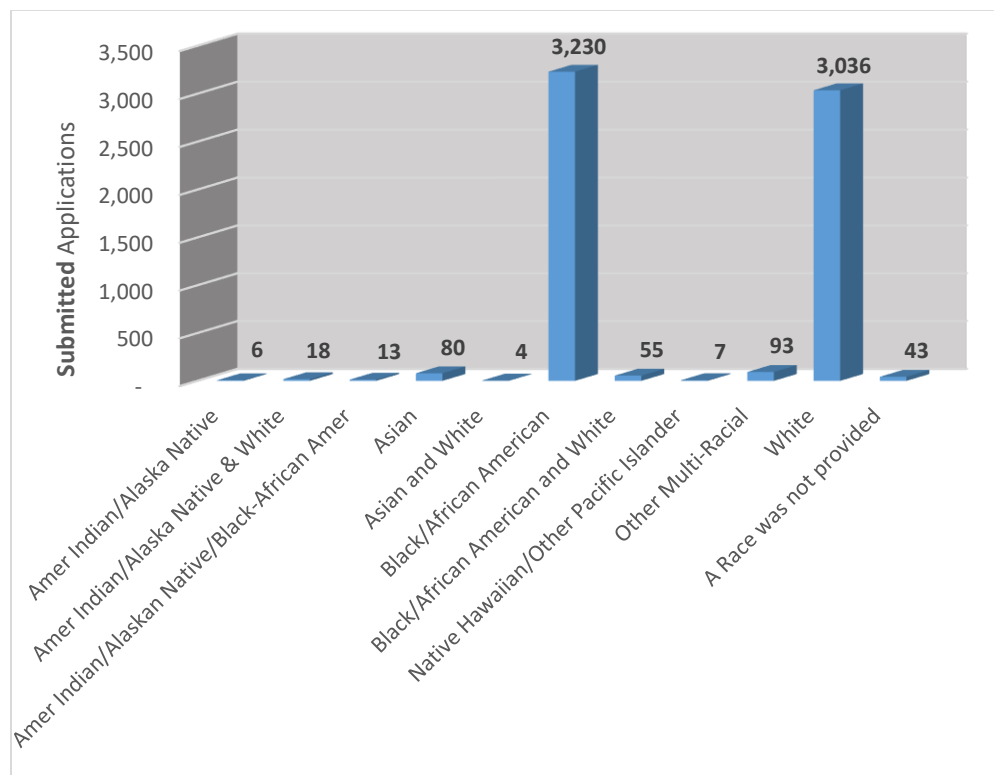
*A Senior Adult is anyone 62 years of age or older.

Demographics for Submitted Applications

Table 7: Submitted Applications by Race

Race (Self-Reported)	Submitted Applications	Percentage
American Indian/Alaska Native	6	0.09%
American Indian/Alaska Native and White	18	0.27%
American Indian/Alaskan Native/Black-African American	13	0.20%
Asian	80	1.22%
Asian and White	4	0.06%
Black/African American	3,230	49.05%
Black/African American and White	55	0.84%
Native Hawaiian/Other Pacific Islander	7	0.11%
Other Multi-Racial	93	1.41%
White	3,036	46.10%
A Race was not provided	43	0.65%
Total	6,585	100.00%

Figure 2: Submitted Applications by Race



Housing Assistance Center Activity (HAC)

Table 8: Housing Assistance Center Activity

Activity	As of 8/11/2017	Weekly Activity	As of 8/18/2017
Appointments			
Total Number of Appointments	7,650	1,081	8,731
<i>Walk-ins</i>	2,825	532	3,357
<i>Scheduled</i>	4,825	549	5,374
<i>Held at office</i>	4,092	441	4,533
<i>Home visit</i>	78	14	92
<i>Cancelled</i>	450	71	521
<i>No Show</i>	205	23	228
Housing Assistance Center Details			
Baton Rouge			
Total Number of Appointments	4,824	681	5,505
<i>Walk-ins</i>	1,783	388	2,171
<i>Scheduled</i>	3,041	293	3,334
<i>Held at office</i>	2,663	238	2,901
<i>Home visit</i>	3	0	3
<i>Cancelled</i>	323	47	370
<i>No Show</i>	52	8	60
Hammond			
Total Number of Appointments	1,249	220	1,469
<i>Walk-ins</i>	522	92	614
<i>Scheduled</i>	727	128	855
<i>Held at office</i>	543	89	632
<i>Home visit</i>	67	14	81
<i>Cancelled</i>	67	16	83
<i>No Show</i>	50	9	59
Lafayette			
Total Number of Appointments	684	93	777
<i>Walk-ins</i>	180	8	188
<i>Scheduled</i>	504	85	589
<i>Held at office</i>	453	77	530
<i>Home visit</i>	0	0	0
<i>Cancelled</i>	28	8	36
<i>No Show</i>	23	0	23
Monroe			
Total Number of Appointments	893	87	980
<i>Walk-ins</i>	340	44	384
<i>Scheduled</i>	553	43	596
<i>Held at office</i>	433	37	470
<i>Home visit</i>	8	0	8
<i>Cancelled</i>	32	0	32
<i>No Show</i>	80	6	86

Call Center Activity

Table 9: Call Center Activity

Activity	As of 8/11/2017	Weekly Activity	As of 8/18/2017
Call Center			
Total Calls	43,310	5,866	49,176
<i>Total Calls Abandoned</i>	1,882	79	1,961
<i>Abandoned %</i>	4.35%	-0.36%	3.99%
<i>Total Calls Processed</i>	41,428	5,787	47,215
<i>Inbound</i>	32,322	4,496	36,818
<i>Outbound</i>	9,106	1,291	10,397
Completed Inbound Calls Details			
Total Inbound Calls Completed	32,322	4,496	36,818
Average Wait Time	1.85 min		1.69 min
Average Call Time	6.81 min		6.72 min
<i>Program Inquiry</i>	13,888	2,131	16,019
<i>Surveys Completed</i>	5,453	489	5,942
<i>Application Status Update</i>	7,721	1,497	9,218
<i>Applications Completed</i>	1,587	53	1,640
<i>No Answer / Busy / Left Message</i>	1,943	213	2,156
<i>Error / Invalid Number / N/A</i>	1,730	113	1,843
Completed Outbound Calls Details			
Total Outbound Calls Completed	9,106	1,291	10,397
Average Call Time	2.46 min		2.43 min
<i>Program Inquiry</i>	2,024	380	2,404
<i>Surveys Completed</i>	532	67	599
<i>Application Status Update</i>	834	41	875
<i>Applications Completed</i>	131	3	134
<i>No Answer / Busy / Left Message</i>	4,519	572	5,091
<i>Error / Invalid Number / N/A</i>	1,066	228	1,294

APPENDIX A

Table 10: Submitted Surveys and Applications by Louisiana House Districts

House District	Survey Count	Application Count	House District	Survey Count	Application Count	House District	Survey Count	Application Count
1	62	6	36	2	0	73	1,086	169
2	46	6	37	97	6	74	254	30
3	30	2	38	134	9	75	271	46
4	72	10	39	159	12	76	26	2
5	20	2	40	154	13	77	177	10
6	4	0	41	196	16	78	1	0
7	50	6	42	250	29	80	1	0
8	20	1	43	432	42	81	1,694	249
9	143	11	44	93	13	83	3	0
10	143	15	45	133	8	84	2	0
11	54	2	46	209	27	86	635	76
12	79	8	47	498	61	88	2,376	201
13	84	9	48	494	74	89	1	0
14	332	26	49	299	23	90	20	1
15	62	11	50	29	0	91	4	0
16	437	72	51	2	0	92	2	0
17	989	184	53	3	0	93	5	0
18	144	8	55	4	0	95	1,768	256
19	232	41	56	2	0	96	412	58
20	67	12	57	10	0	97	4	0
21	75	5	58	174	20	98	1	0
22	115	8	59	543	62	99	2	0
23	108	8	60	60	6	100	6	0
24	96	9	61	1,278	216	101	4,881	1,446
25	8	1	62	466	66	102	5	0
26	41	2	63	804	134	103	2	0
27	23	8	64	2,743	413	104	6	1
28	46	2	65	4,927	784	105	3	0
29	1,480	395	66	1,428	118	Unknown	1	0
30	16	1	67	134	18	Total	41,743	6,585
31	998	168	68	63	1			
32	39	1	69	188	17			
33	53	3	70	79	5			
34	13	0	71	4,465	560			
35	3	0	72	1,358	244			

Table 11: Submitted Surveys and Applications by Louisiana Senate Districts

Senate District	Survey Count	Application Count
1	53	4
2	267	7
3	8	0
4	9	0
5	7	0
6	7,187	1,077
7	6	0
8	6	0
9	1	0
10	1	0
11	754	82
12	1,706	267
13	7,549	978
14	1,596	271
15	8,653	2,227
16	444	35
17	752	101
18	4,532	481
19	7	0
20	2	0
21	63	1

Senate District	Survey Count	Application Count
22	738	92
23	1,517	212
24	468	42
25	284	20
26	1,266	171
27	18	0
28	269	21
29	163	15
30	181	12
31	191	17
32	222	32
33	558	57
34	1,365	250
35	248	29
36	276	27
37	91	9
38	107	10
39	177	18
Unknown	1	0
Total	41,743	6,565

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	348	35
Allen	75	17	0
Ascension	6,353	3,315	308
Avoyelles	274	51	2
Beauregard	113	31	2
Bienville	209	40	6
Bossier	607	211	22
Caddo	589	254	26
Calcasieu	266	118	5
Caldwell	154	31	5
Catahoula	72	17	2
Claiborne	208	34	0
De Soto	141	44	4
East Baton Rouge	24,248	17,385	3,491
East Carroll	237	30	2
East Feliciana	617	204	27
Evangeline	522	91	7
Franklin	58	11	2
Grant	280	58	5
Iberia	1,478	397	41
Iberville	357	83	13
Jackson	74	10	0
Jefferson Davis	508	94	6
Lafayette	4,753	2,156	313
LaSalle	73	17	3
Lincoln	152	24	1

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	8,448	1,121
Madison	85	46	2
Morehouse	1,005	196	30
Natchitoches	598	124	12
Ouachita	3,418	1,710	279
Pointe Coupee	444	121	7
Rapides	145	72	11
Red River	46	12	1
Richland	445	95	20
Sabine	100	48	2
St. Helena	976	255	48
St. James	162	64	4
St. Landry	1,615	300	22
St. Martin	1,301	377	48
St. Tammany	1,057	294	21
Tangipahoa	6,183	2,959	456
Union	399	72	8
Vermilion	1,786	753	85
Vernon	306	52	5
Washington	1,222	311	52
Webster	525	101	7
West Baton Rouge	110	28	2
West Carroll	336	46	7
West Feliciana	154	49	4
Winn	181	40	3
Total	82,440	41,644	6,585

Ineligible Parishes		
Parish	Survey Count	Application Count
Assumption	3	0
Concordia	3	0
Jefferson	13	0
Lafourche	4	0
Orleans	28	0
Plaquemines	2	0
St. Bernard	1	0
St. Charles	1	0
St. John the Baptist	11	0
St. Mary	29	0
Tensas	2	0
Terrebonne	2	0
Total	99	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.