

Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #3
August 19, 2017 – August 25, 2017

August 26, 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 Submitted Applications by Louisiana House Districts	12
Table 11: Submitted Surveys and Submitted 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 25, 2017, survey submissions increased by 1,031 from the previous week, making the total submissions 42,774. 24,254 homeowners were determined to be in Phases I – VI.
 - 23,282 environmental reviews have been completed, representing 96% of the 24,254 homeowners in Phases I – VI.
 - 11,618 homeowners have been invited to complete applications from Phase I - III. 7,025 (60%) homeowners have submitted their applications.
 - 1,271 scopes of work have been performed, representing 18% of the 7,025 homeowners that have submitted their application.
 - There have been a total of 576 Grant Awards offered to homeowners, amounting to \$16,582,643.74. Of those, 25 homeowners have acknowledged their grant agreements, obligating \$862,092.95.
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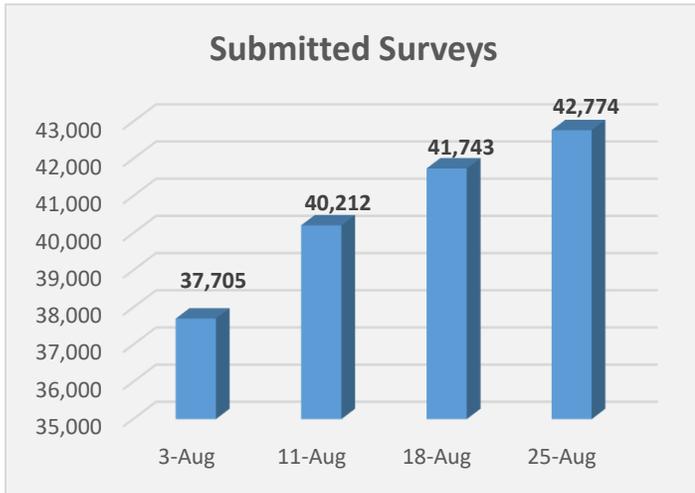
- As of August 25, 2017, there were a total of 9,039 appointments held.
- 52,023 calls were completed by the call center. 40,512 of the completed calls were inbound calls and 11,511 of the completed calls were outbound calls.
- The Program has completed 3 outreach events for this reporting period. There are no outreach events scheduled for the week of August 28, 2017 – September 3, 2017.

Table 1: Homeowner Program Snapshot

Activity	As of 8/18/2017	Weekly Activity	As of 8/25/2017	Total Dollars
Surveys Recorded				
Total Number of Recorded Surveys	48,555	1,229	49,784	
<i>Non-Submitted Surveys</i>	6,812	198	7,010	
<i>Submitted Surveys</i>	41,743	1,031	42,774	
<i>Phase I - VI Subtotal</i>	23,826	428	24,254	
<i>Phase I</i>	5,284	116	5,400	
<i>Phase II</i>	3,485	64	3,549	
<i>Phase III</i>	7,181	109	7,290	
<i>Phase IV</i>	3,853	57	3,910	
<i>Phase V</i>	907	37	944	
<i>Phase VI</i>	3,116	45	3,161	
<i>Duplicate Address</i>	1,432	136	1,568	
<i>Undetermined</i>	272	16	288	
<i>Not Currently In A Phase</i>	16,213	451	16,664	
Environmental Reviews				
Environmental Reviews Available to Work	1,936	-964	972	
Environmental Reviews Completed	21,890	1,392	23,282	
Applications Invited				
Total Number of Invited Applications	11,061	557	11,618	
Applications Submitted	6,585	440	7,025	
Scope of Work: Prospective/Completed				
Scope of Work Available to Work	5,473	281	5,754	
Total Scope of Work Completed	1,112	159	1,271	
Grant Awards				
Zero Award Grants	130	14	144	
Grant Awards Offered	557	21	576	16,582,643.74
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

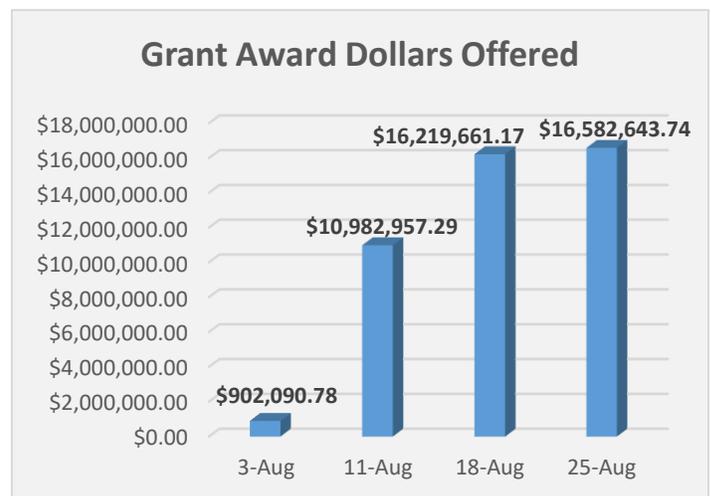
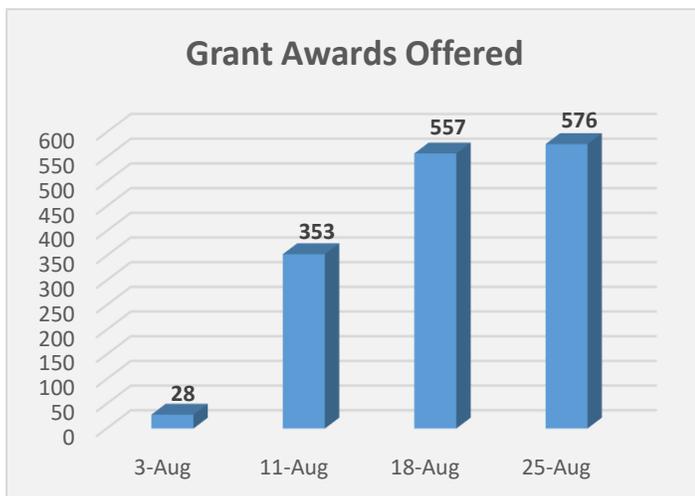
Table 2: Key Program Statistics



24,254 of the 42,774 meet requirements for Phases I – VI.



Invited 11,618 Homeowners to complete Applications.

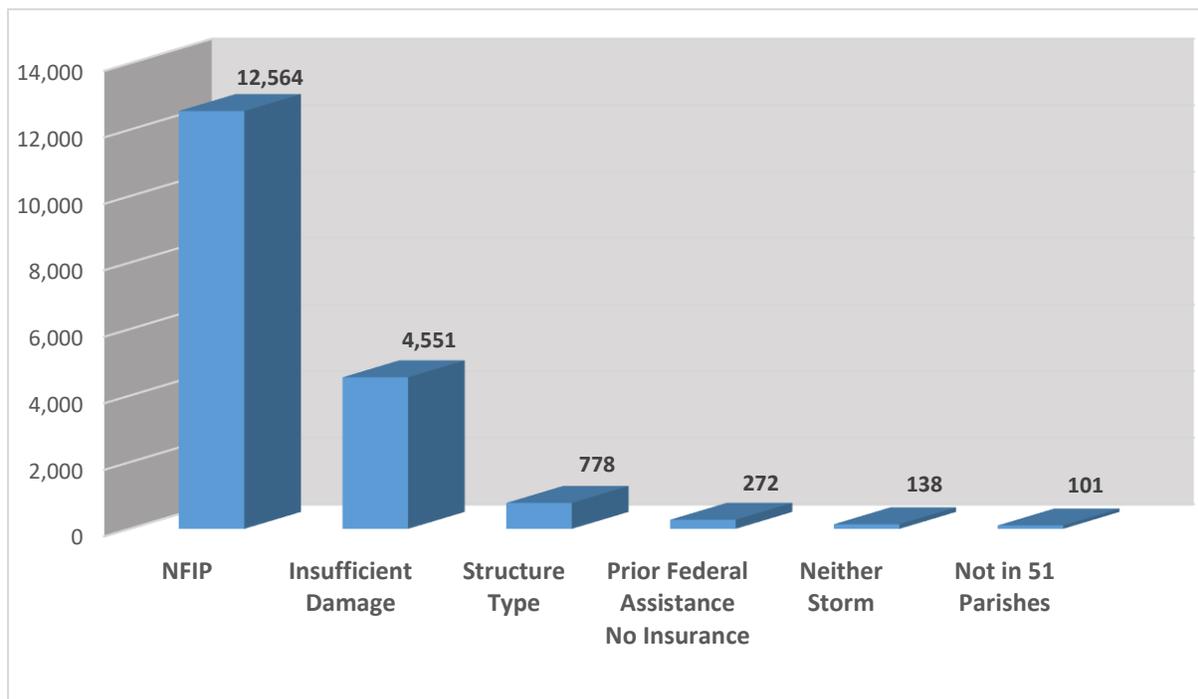


Submitted Surveys: Not Currently In A Phase and Undetermined Phase Reasons

Table 3: Not In Phase and Undetermined Reasons

Activity	As of 8/18/2017	Weekly Activity	As of 8/25/2017
Submitted Surveys			
Total Submitted Surveys Not Currently In A Phase	16,213	451	16,664
Total Submitted Surveys Undetermined	272	16	288
Not Currently In A Phase Details			
Total Number of Not Currently In A Phase Reasons	17,889	515	18,404
<i>NFIP</i>	12,229	335	12,564
<i>Insufficient Damage</i>	4,404	147	4,551
<i>Structure Type</i>	753	25	778
<i>Prior Federal Assistance No Insurance</i>	269	3	272
<i>Neither Storm</i>	136	2	138
<i>Not in 51 Parishes</i>	98	3	101
Undetermined Phase Details			
Total Number of Undetermined Phase Reasons	272	16	288
<i>Flood Plain (Not determined)</i>	272	16	288

Figure 1: Not Currently In A Phase Reasons



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

As of August 25, 2017, there are 22,392 homeowners, 52.35% of the homeowners who submitted surveys, that reported their income as low to moderate. There are 15,599 homeowners, 36.47% 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)	5,400	100.00%	5,400
Phase Two (II)	3,549	100.00%	3,549
Phase Three (III)	2,668	36.60%	7,290
Phase Four (IV)	1,568	40.10%	3,910
Phase Five (V)	531	56.25%	944
Phase Six (VI)	625	19.77%	3,161
Duplicate Address	941	60.01%	1,568
Undetermined	232	80.56%	288
Not In Phase	6,878	41.27%	16,664
Total	22,392	52.35%	42,774

	Submitted Surveys	Percentage
Most Impacted LMI	18,533	43.33%
Most Impacted Urgent Need	17,920	41.89%
LMI	3,859	9.02%
Urgent Need	2,462	5.76%
Total	42,774	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)	3,806	70.48%	3,436	63.63%	5,400
Phase Two (II)	2,687	75.71%	2,108	59.40%	3,549
Phase Three (III)	1,321	18.12%	708	9.71%	7,290
Phase Four (IV)	903	23.09%	410	10.49%	3,910
Phase Five (V)	133	14.09%	95	10.06%	944
Phase Six (VI)	871	27.55%	303	9.59%	3,161
Duplicate Address	575	36.67%	482	30.74%	1,568
Undetermined	107	37.15%	118	40.97%	288
Not In Phase	5,196	31.18%	3,531	21.19%	16,664
Total	15,599	36.47%	11,191	26.16%	42,774

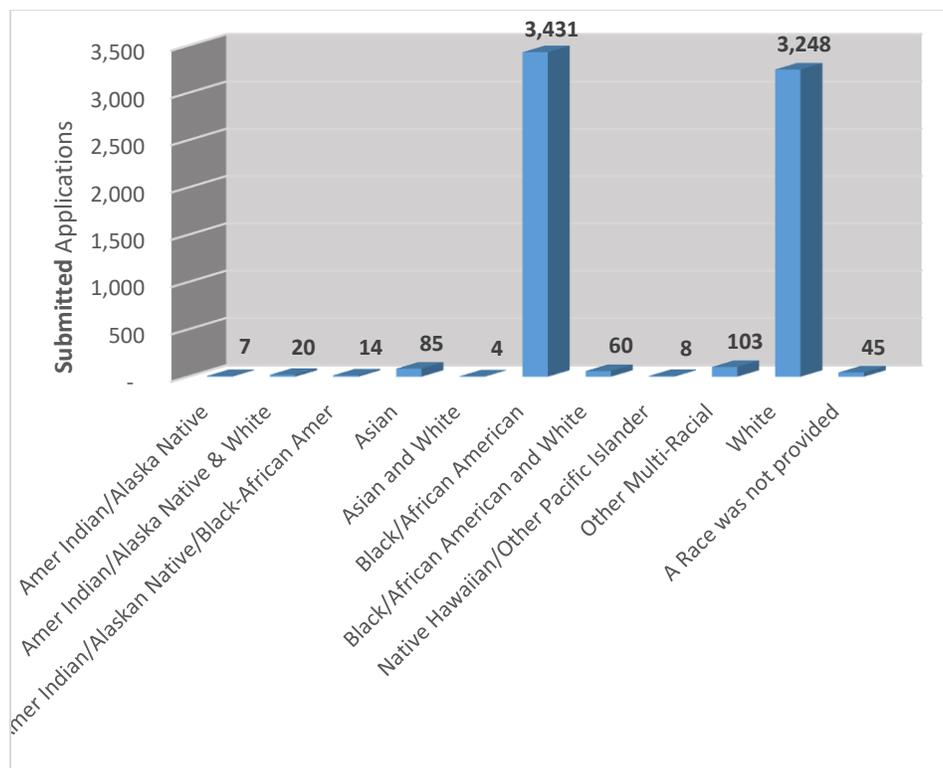
*A Senior Adult is anyone 62 years of age or older.

Demographics for Submitted Applications

Table 7: Submitted Applications by Race

Race (Self-Reported)	Submitted Applications	Percentage
American Indian/Alaska Native	7	0.10%
American Indian/Alaska Native and White	20	0.28%
American Indian/Alaskan Native/Black-African American	14	0.20%
Asian	85	1.21%
Asian and White	4	0.06%
Black/African American	3,431	48.84%
Black/African American and White	60	0.85%
Native Hawaiian/Other Pacific Islander	8	0.11%
Other Multi-Racial	103	1.47%
White	3,248	46.24%
A Race was not provided	45	0.64%
Total	7,025	100.00%

Figure 2: Submitted Applications by Race



Housing Assistance Center Activity (HAC)

Table 8: Housing Assistance Center Activity

Activity	As of 8/18/2017	Weekly Activity	As of 8/25/2017
Appointments			
Total Number of Appointments	8,731	1,152	9,883
<i>Walk-ins</i>	3,357	648	4,005
<i>Scheduled</i>	5,374	504	5,878
<i>Held at office</i>	4,533	385	4,918
<i>Home visit</i>	92	24	116
<i>Cancelled</i>	521	70	591
<i>No Show</i>	228	25	253
Housing Assistance Center Details			
Baton Rouge			
Total Number of Appointments	5,505	720	6,225
<i>Walk-ins</i>	2,171	460	2,631
<i>Scheduled</i>	3,334	260	3,594
<i>Held at office</i>	2,901	215	3,116
<i>Home visit</i>	3	0	3
<i>Cancelled</i>	370	37	407
<i>No Show</i>	60	8	68
Hammond			
Total Number of Appointments	1,469	230	1,699
<i>Walk-ins</i>	614	108	722
<i>Scheduled</i>	855	122	977
<i>Held at office</i>	632	63	695
<i>Home visit</i>	81	22	103
<i>Cancelled</i>	83	27	110
<i>No Show</i>	59	10	69
Lafayette			
Total Number of Appointments	777	106	883
<i>Walk-ins</i>	188	30	218
<i>Scheduled</i>	589	76	665
<i>Held at office</i>	530	69	599
<i>Home visit</i>	0	1	1
<i>Cancelled</i>	36	4	40
<i>No Show</i>	23	2	25
Monroe			
Total Number of Appointments	980	96	1,076
<i>Walk-ins</i>	384	50	434
<i>Scheduled</i>	596	46	642
<i>Held at office</i>	470	38	508
<i>Home visit</i>	8	1	9
<i>Cancelled</i>	32	2	34
<i>No Show</i>	86	5	91

Call Center Activity

Table 9: Call Center Activity

Activity	As of 8/18/2017	Weekly Activity	As of 8/25/2017
Call Center			
Total Calls	49,176	4,838	54,014
<i>Total Calls Abandoned</i>	1,961	30	1,991
<i>Abandoned %</i>	3.99%	-0.30%	3.69%
<i>Total Calls Processed</i>	47,215	4,808	52,023
<i>Inbound</i>	36,818	3,694	40,512
<i>Outbound</i>	10,397	1,114	11,511
Completed Inbound Calls Details			
Total Inbound Calls Completed	36,818	3,694	40,512
Average Wait Time	1.69 min		1.57 min
Average Call Time	6.72 min		6.65 min
<i>Program Inquiry</i>	16,019	1,854	17,873
<i>Surveys Completed</i>	5,942	334	6,276
<i>Application Status Update</i>	9,218	1,271	10,489
<i>Applications Completed</i>	1,640	62	1,702
<i>No Answer / Busy / Left Message</i>	2,156	130	2,286
<i>Error / Invalid Number / N/A</i>	1,843	43	1,886
Completed Outbound Calls Details			
Total Outbound Calls Completed	10,397	1,114	11,511
Average Call Time	2.43 min		2.41 min
<i>Program Inquiry</i>	2,404	319	2,723
<i>Surveys Completed</i>	599	14	613
<i>Application Status Update</i>	875	158	1,033
<i>Applications Completed</i>	134	10	144
<i>No Answer / Busy / Left Message</i>	5,091	400	5,491
<i>Error / Invalid Number / N/A</i>	1,294	213	1,507

APPENDIX A

Table 10: Submitted Surveys and Submitted 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	1,112	177
2	47	6	37	102	6	74	272	33
3	30	2	38	142	12	75	285	50
4	72	10	39	163	12	76	29	2
5	20	3	40	159	18	77	196	11
6	4	0	41	202	17	78	1	0
7	50	6	42	257	33	80	1	0
8	21	1	43	443	46	81	1,731	268
9	143	11	44	94	14	83	3	0
10	146	15	45	139	9	84	2	0
11	54	2	46	213	29	86	645	89
12	82	9	47	506	67	88	2,436	212
13	85	9	48	499	81	89	1	0
14	343	26	49	308	26	90	21	1
15	64	12	50	29	0	91	4	0
16	451	79	51	2	0	92	2	0
17	1,019	196	53	3	0	93	5	0
18	148	10	55	4	0	95	1,828	278
19	237	41	56	2	0	96	423	61
20	73	12	57	10	0	97	6	0
21	76	8	58	177	22	98	1	0
22	122	10	59	560	64	99	2	0
23	109	8	60	63	6	100	6	0
24	101	9	61	1,302	230	101	4,951	1,507
25	9	1	62	480	76	102	5	0
26	41	3	63	823	148	103	2	0
27	23	9	64	2,796	442	104	6	1
28	85	3	65	5,028	828	105	3	0
29	1,500	414	66	1,460	126	Unknown	2	0
30	16	1	67	139	20	Total	42,774	7,025
31	1,021	181	68	66	1			
32	40	1	69	193	17			
33	53	4	70	85	5			
34	14	0	71	4,580	606			
35	3	0	72	1,398	266			

Table 11: Submitted Surveys and Submitted Applications by Louisiana Senate Districts

Senate District	Survey Count	Application Count	Senate District	Survey Count	Application Count
1	57	4	22	754	102
2	272	29	23	1,551	226
3	8	0	24	481	49
4	11	0	25	294	22
5	7	0	26	1,293	186
6	7,343	1,149	27	19	0
7	6	0	28	318	27
8	6	0	29	168	17
9	1	0	30	186	13
10	1	0	31	196	18
11	779	87	32	233	34
12	1,769	292	33	574	60
13	7,743	1,064	34	1,406	269
14	1,634	289	35	256	30
15	8,794	2,334	36	279	27
16	460	35	37	92	9
17	782	111	38	107	11
18	4,641	512	39	178	18
19	7	0	Unknown	2	0
20	2	0	Total	42,774	7,025
21	64	1			

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	354	38
Allen	75	17	0
Ascension	6,353	3,396	322
Avoyelles	274	90	3
Beauregard	113	32	2
Bienville	209	40	6
Bossier	607	212	22
Caddo	589	255	27
Calcasieu	266	121	6
Caldwell	154	34	5
Catahoula	72	17	2
Claiborne	208	35	0
De Soto	141	44	4
East Baton Rouge	24,248	17,715	3,673
East Carroll	237	32	5
East Feliciana	617	212	33
Evangeline	522	97	10
Franklin	58	14	2
Grant	280	62	7
Iberia	1,478	407	48
Iberville	357	85	13
Jackson	74	10	0
Jefferson Davis	508	100	6
Lafayette	4,753	2,203	334
LaSalle	73	19	3
Lincoln	152	24	1

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	8,665	1,224
Madison	85	46	2
Morehouse	1,005	206	34
Natchitoches	598	126	12
Ouachita	3,418	1,760	295
Pointe Coupee	444	125	9
Rapides	145	73	13
Red River	46	12	1
Richland	445	98	20
Sabine	100	51	2
St. Helena	976	264	51
St. James	162	66	5
St. Landry	1,615	311	28
St. Martin	1,301	385	52
St. Tammany	1,057	331	23
Tangipahoa	6,183	3,033	493
Union	399	75	9
Vermilion	1,786	770	94
Vernon	306	54	5
Washington	1,222	326	58
Webster	525	103	7
West Baton Rouge	110	28	2
West Carroll	336	46	7
West Feliciana	154	50	4
Winn	181	41	3
Total	82,440	42,672	7,025

Ineligible Parishes		
Parish	Survey Count	Application Count
Assumption	4	0
Concordia	3	0
Jefferson	13	0
Lafourche	4	0
Orleans	30	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	102	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.