

Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #4
August 26, 2017 – September 1, 2017

September 2, 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 	<ul style="list-style-type: none"> • Reside within one of the 10 most impacted or distressed parishes • Outside the floodplain • 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 priority due to income 	<ul style="list-style-type: none"> • All other disaster-declared parishes • Inside and outside the floodplain • 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 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 September 1, 2017, survey submissions increased by 680 from the previous week, making the total submissions 43,454. 35,917 homeowners were determined to be in Phases I – VI.
 - 23,764 environmental reviews have been completed, representing 66% of the 35,917 homeowners in Phases I – VI.
 - 11,619 homeowners have been invited to complete applications from Phase I - III. 7,392 (64%) homeowners have submitted their applications.
 - 1,459 scopes of work have been performed, representing 20% of the 7,392 homeowners that have submitted their application.
 - There have been a total of 579 Grant Awards offered to homeowners, amounting to \$16,501,491.42. Of those, 25 homeowners have acknowledged their grant agreements, obligating \$862,092.95.
-

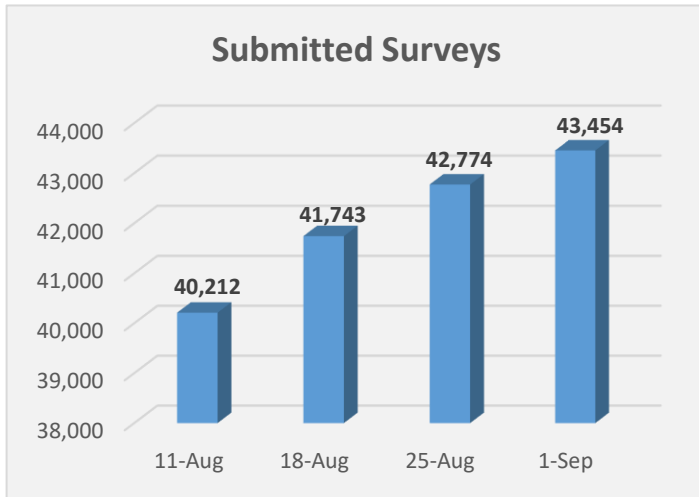
- As of September 1, 2017, there were a total of 9,875 appointments held.
- 56,786 calls were completed by the call center. 43,537 of the completed calls were inbound calls and 13,249 of the completed calls were outbound calls.
- The Program has completed 0 outreach events for this reporting period. There are no outreach events scheduled for the week of September 4, 2017 – September 10, 2017.

Table 1: Homeowner Program Snapshot

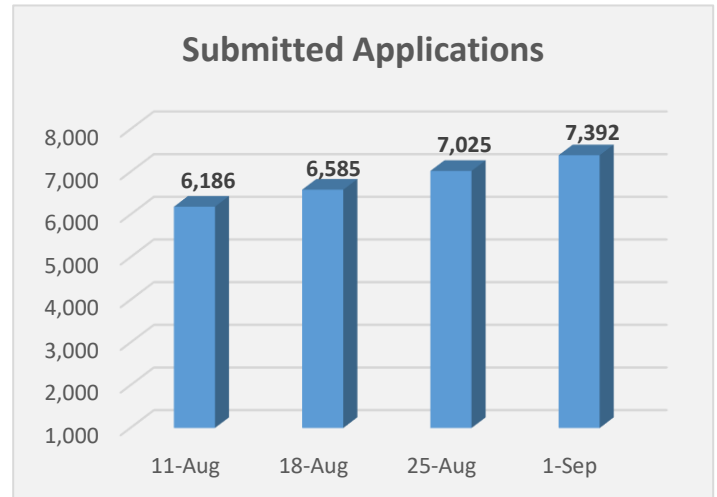
Activity	As of 8/25/2017	Weekly Activity	As of 9/1/2017	Total Dollars
Surveys Recorded				
Total Number of Recorded Surveys	49,784	818	50,602	
<i>Non-Submitted Surveys</i>	7,010	138	7,148	
<i>Submitted Surveys</i>	42,774	680	43,454	
<i>Phase I - VI Subtotal</i>	24,254	11,663	35,917	
<i>Phase I</i>	5,400	110	5,510	
<i>Phase II</i>	3,549	1,659	5,208	
<i>Phase III</i>	7,290	1,665	8,955	
<i>Phase IV</i>	3,910	4,843	8,753	
<i>Phase V</i>	944	232	1,176	
<i>Phase VI</i>	3,161	3,154	6,315	
<i>Duplicate Address</i>	1,568	152	1,720	
<i>Undetermined</i>	288	162	450	
<i>Not Currently In A Phase</i>	16,664	-11,297	5,367	
Environmental Reviews				
Environmental Reviews Available to Work	972	11,181	12,153	
Environmental Reviews Completed	23,282	482	23,764	
Applications Invited				
Total Number of Invited Applications	11,618	1	11,619	
Applications Submitted	7,025	367	7,392	
Scope of Work: Prospective/Completed				
Scope of Work Available to Work	5,754	179	5,933	
Total Scope of Work Completed	1,271	188	1,459	
Grant Awards				
Zero Award Grants	144	13	157	
Grant Awards Offered	576	3	579	16,501,491.42
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

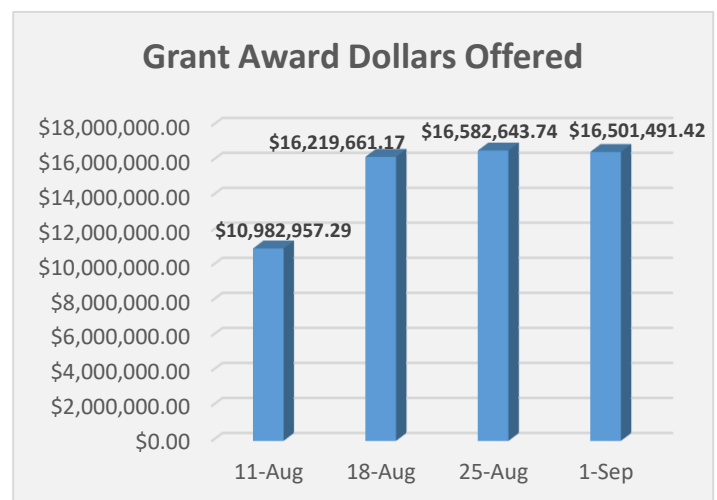
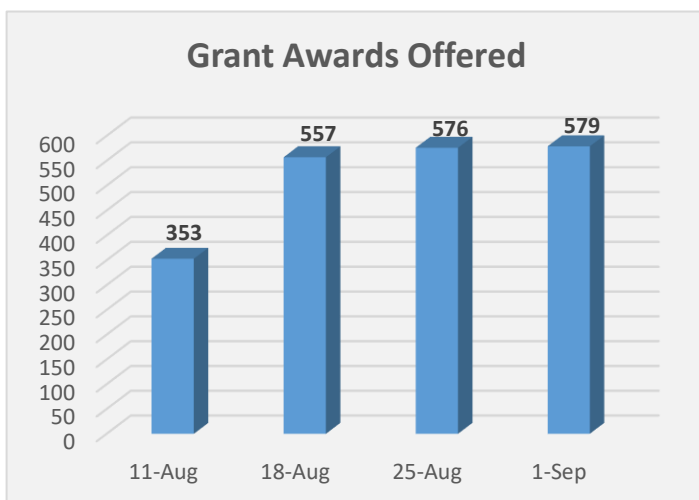
Table 2: Key Program Statistics



35,917 of the 43,454 meet requirements for Phases I – VI.



Invited 11,619 Homeowners to complete Applications.

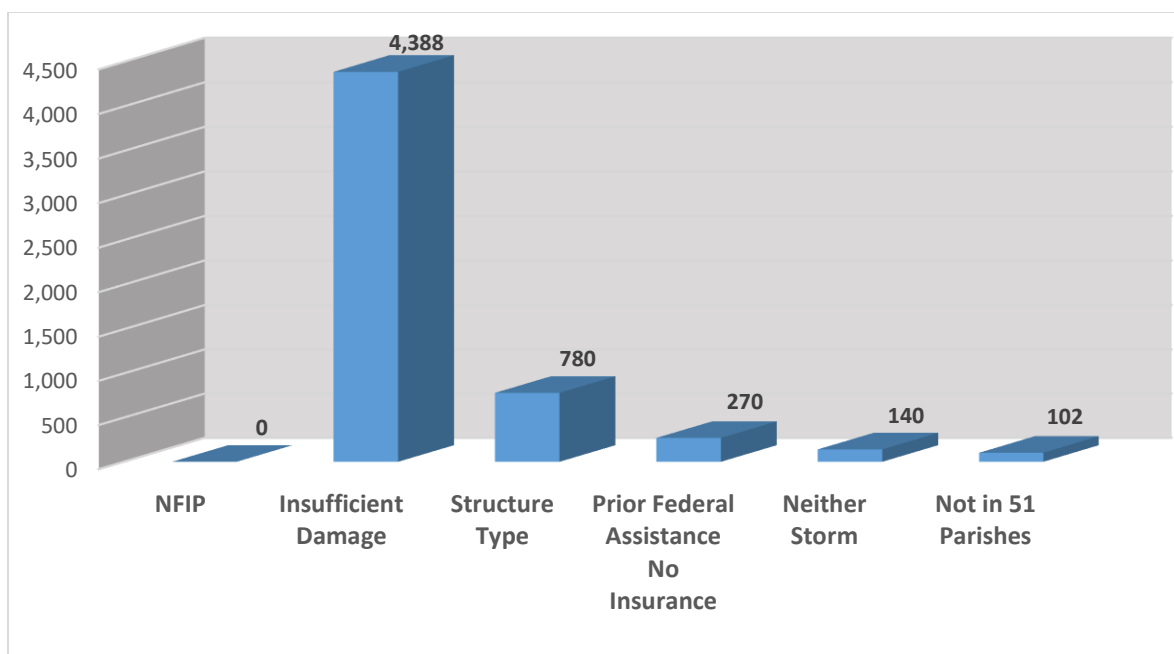


Submitted Surveys: Not Currently In A Phase and Undetermined Phase Reasons

Table 3: Not In Phase and Undetermined Reasons

Activity	As of 8/25/2017	Weekly Activity	As of 9/1/2017
Submitted Surveys			
Total Submitted Surveys Not Currently In A Phase	16,664	-11,297	5,367
Total Submitted Surveys Undetermined	288	162	450
Not Currently In A Phase Details			
Total Number of Not Currently In A Phase Reasons	18,404	-12,724	5,680
<i>NFIP</i>	12,564	-12,564	0
<i>Insufficient Damage</i>	4,551	-163	4,388
<i>Structure Type</i>	778	2	780
<i>Prior Federal Assistance No Insurance</i>	272	-2	270
<i>Neither Storm</i>	138	2	140
<i>Not in 51 Parishes</i>	101	1	102
Undetermined Phase Details			
Total Number of Undetermined Phase Reasons	288	162	450
<i>Flood Plain (Not determined)</i>	288	0	448
<i>Income Category</i>	0	1	1
<i>Other</i>	0	1	1

Figure 1: Not Currently In A Phase Reasons



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

As of September 1, 2017, there are 22,771 homeowners, 52.40% of the homeowners who submitted surveys, that reported their income as low to moderate. There are 15,834 homeowners, 36.44% 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)	5,510	100.00%	5,510
Phase Two (II)	5,208	100.00%	5,208
Phase Three (III)	3,048	34.04%	8,955
Phase Four (IV)	2,705	30.90%	8,753
Phase Five (V)	600	51.02%	1,176
Phase Six (VI)	1,106	17.51%	6,315
Duplicate Address	1,013	58.90%	1,720
Undetermined	309	68.67%	450
Not In Phase	3,272	60.97%	5,367
Total	22,771	52.40%	43,454

	Submitted Surveys	Percentage
Most Impacted LMI	18,833	43.34%
Most Impacted Urgent Need	18,177	41.83%
LMI	3,938	9.06%
Urgent Need	2,506	5.77%
Total	43,454	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)	3,883	70.47%	3,507	63.65%	5,510
Phase Two (II)	3,976	76.34%	3,019	57.97%	5,208
Phase Three (III)	1,725	19.26%	919	10.26%	8,955
Phase Four (IV)	1,869	21.35%	905	10.34%	8,753
Phase Five (V)	177	15.05%	114	9.69%	1,176
Phase Six (VI)	1,596	25.27%	603	9.55%	6,315
Duplicate Address	622	36.16%	525	30.52%	1,720
Undetermined	186	41.33%	153	34.00%	450
Not In Phase	1,800	33.54%	1,622	30.22%	5,367
Total	15,834	36.44%	11,367	26.16%	43,454

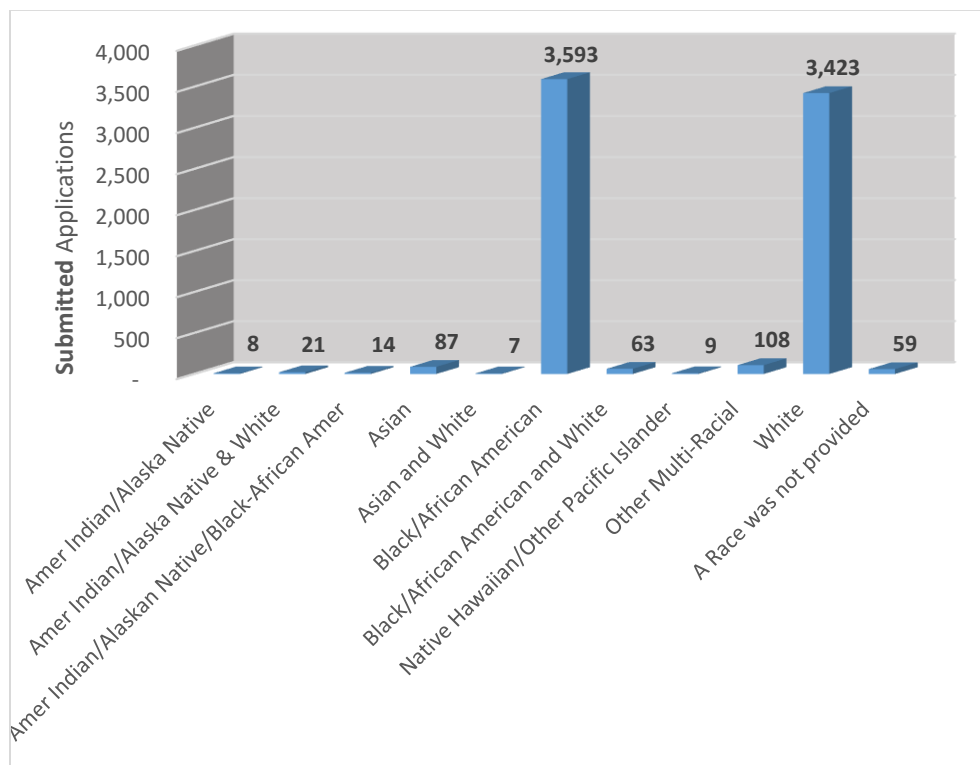
*A Senior Adult is anyone 62 years of age or older.

Demographics for Submitted Applications

Table 7: Submitted Applications by Race

Race (Self-Reported)	Submitted Applications	Percentage
American Indian/Alaska Native	8	0.11%
American Indian/Alaska Native and White	21	0.28%
American Indian/Alaskan Native/Black-African American	14	0.19%
Asian	87	1.18%
Asian and White	7	0.09%
Black/African American	3,593	48.61%
Black/African American and White	63	0.85%
Native Hawaiian/Other Pacific Islander	9	0.12%
Other Multi-Racial	108	1.46%
White	3,423	46.31%
A Race was not provided	59	0.80%
Total	7,392	100.00%

Figure 2: Submitted Applications by Race



Housing Assistance Center Activity (HAC)

Table 8: Housing Assistance Center Activity

Activity	As of 8/25/2017	Weekly Activity	As of 9/1/2017
Appointments			
Total Number of Appointments	9,883	930	10,813
<i>Walk-ins</i>	4,005	464	4,469
<i>Scheduled</i>	5,878	466	6,344
<i>Held at office</i>	4,918	359	5,277
<i>Home visit</i>	116	13	129
<i>Cancelled</i>	591	58	649
<i>No Show</i>	253	36	289
Housing Assistance Center Details			
Baton Rouge			
Total Number of Appointments	6,225	578	6,803
<i>Walk-ins</i>	2,631	317	2,948
<i>Scheduled</i>	3,594	261	3,855
<i>Held at office</i>	3,116	208	3,324
<i>Home visit</i>	3	4	7
<i>Cancelled</i>	407	42	449
<i>No Show</i>	68	7	75
Hammond			
Total Number of Appointments	1,699	206	1,905
<i>Walk-ins</i>	722	94	816
<i>Scheduled</i>	977	112	1,089
<i>Held at office</i>	695	72	767
<i>Home visit</i>	103	7	110
<i>Cancelled</i>	110	13	123
<i>No Show</i>	69	20	89
Lafayette			
Total Number of Appointments	883	48	931
<i>Walk-ins</i>	218	14	232
<i>Scheduled</i>	665	34	699
<i>Held at office</i>	599	28	627
<i>Home visit</i>	1	0	1
<i>Cancelled</i>	40	3	43
<i>No Show</i>	25	3	28
Monroe			
Total Number of Appointments	1,076	98	1,174
<i>Walk-ins</i>	434	39	473
<i>Scheduled</i>	642	59	701
<i>Held at office</i>	508	51	559
<i>Home visit</i>	9	2	11
<i>Cancelled</i>	34	0	34
<i>No Show</i>	91	6	97

Call Center Activity

Table 9: Call Center Activity

Activity	As of 8/25/2017	Weekly Activity	As of 9/1/2017
Call Center			
Total Calls	54,014	4,788	58,802
<i>Total Calls Abandoned</i>	1,991	25	2,016
<i>Abandoned %</i>	3.69%	-0.26%	3.43%
<i>Total Calls Processed</i>	52,023	4,763	56,786
<i>Inbound</i>	40,512	3,025	43,537
<i>Outbound</i>	11,511	1,738	13,249
Completed Inbound Calls Details			
Total Inbound Calls Completed	40,512	3,025	43,537
Average Wait Time	1.57 min		1.48 min
Average Call Time	6.65 min		6.60 min
<i>Program Inquiry</i>	17,873	1,514	19,387
<i>Surveys Completed</i>	6,276	206	6,482
<i>Application Status Update</i>	10,489	1,084	11,573
<i>Applications Completed</i>	1,702	73	1,775
<i>No Answer / Busy / Left Message</i>	2,286	126	2,412
<i>Error / Invalid Number / N/A</i>	1,886	22	1,908
Completed Outbound Calls Details			
Total Outbound Calls Completed	11,511	1,738	13,249
Average Call Time	2.41 min		2.38 min
<i>Program Inquiry</i>	2,723	643	3,366
<i>Surveys Completed</i>	613	11	624
<i>Application Status Update</i>	1,033	125	1,158
<i>Applications Completed</i>	144	14	158
<i>No Answer / Busy / Left Message</i>	5,491	585	6,076
<i>Error / Invalid Number / N/A</i>	1,507	360	1,867

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	64	6	36	2	0	73	1,127	195
2	47	6	37	102	6	74	279	38
3	31	2	38	144	13	75	297	53
4	72	10	39	166	14	76	31	2
5	20	3	40	161	18	77	203	12
6	4	0	41	208	17	78	2	0
7	50	7	42	262	37	80	1	0
8	21	1	43	456	48	81	1,761	279
9	147	11	44	97	15	83	3	0
10	151	15	45	141	9	84	2	0
11	56	2	46	214	31	86	659	100
12	82	11	47	509	70	88	2,468	233
13	89	9	48	505	84	89	2	0
14	353	28	49	310	27	90	22	1
15	64	12	50	30	0	91	4	0
16	465	82	51	2	0	92	2	0
17	1,045	208	53	3	0	93	5	0
18	151	12	55	4	0	95	1,876	291
19	246	46	56	2	0	96	432	64
20	74	14	57	10	0	97	6	0
21	80	9	58	181	23	98	1	0
22	124	10	59	566	68	99	2	0
23	110	10	60	64	6	100	6	0
24	101	10	61	1,318	238	101	5,002	1,558
25	9	1	62	486	81	102	5	0
26	43	3	63	834	158	103	2	0
27	24	9	64	2,835	460	104	6	1
28	100	5	65	5,086	865	105	3	0
29	1,522	422	66	1,477	132	Unknown	0	0
30	16	1	67	143	23	Total	43,454	7,392
31	1,033	191	68	67	1			
32	40	2	69	198	18			
33	53	5	70	87	5			
34	14	0	71	4,649	646			
35	3	0	72	1,422	289			

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

Senate District	Survey Count	Application Count	Senate District	Survey Count	Application Count
1	60	4	22	765	108
2	278	30	23	1,575	236
3	8	0	24	489	52
4	11	0	25	302	23
5	7	0	26	1,302	198
6	7,423	1,210	27	19	0
7	6	0	28	337	30
8	6	0	29	173	17
9	1	0	30	188	14
10	2	0	31	196	20
11	796	95	32	238	37
12	1,812	319	33	589	68
13	7,884	1,127	34	1,452	285
14	1,665	304	35	259	30
15	8,892	2,412	36	287	27
16	466	40	37	95	9
17	796	118	38	108	13
18	4,710	547	39	181	18
19	7	0	Unknown	0	0
20	2	0	Total	43,454	7,392
21	67	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	364	42
Allen	75	17	1
Ascension	6,353	3,445	348
Avoyelles	274	105	5
Beauregard	113	32	2
Bienville	209	43	6
Bossier	607	217	22
Caddo	589	258	28
Calcasieu	266	123	7
Caldwell	154	34	6
Catahoula	72	17	2
Claiborne	208	36	0
De Soto	141	45	5
East Baton Rouge	24,248	17,928	3,809
East Carroll	237	34	5
East Feliciana	617	214	34
Evangeline	522	100	10
Franklin	58	14	3
Grant	280	63	7
Iberia	1,478	418	51
Iberville	357	86	13
Jackson	74	11	0
Jefferson Davis	508	100	6
Lafayette	4,753	2,235	350
LaSalle	73	21	3
Lincoln	152	24	1

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	8,820	1,298
Madison	85	48	3
Morehouse	1,005	212	38
Natchitoches	598	126	13
Ouachita	3,418	1,808	311
Pointe Coupee	444	127	10
Rapides	145	76	13
Red River	46	13	1
Richland	445	102	21
Sabine	100	51	3
St. Helena	976	269	55
St. James	162	66	6
St. Landry	1,615	316	30
St. Martin	1,301	389	55
St. Tammany	1,057	348	24
Tangipahoa	6,183	3,080	544
Union	399	75	11
Vermilion	1,786	775	98
Vernon	306	54	5
Washington	1,222	338	62
Webster	525	106	7
West Baton Rouge	110	30	3
West Carroll	336	47	8
West Feliciana	154	50	4
Winn	181	41	3
Total	82,440	43,351	7,392

Ineligible Parishes		
Parish	Survey Count	Application Count
Assumption	4	0
Cameron	0	0
Concordia	3	0
Jefferson	14	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	103	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.