

Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #5
September 2, 2017 – September 8, 2017

September 9, 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 	<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, 2018, 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 8, 2017, survey submissions increased by 275 from the previous week, making the total submissions 43,729. 36,126 homeowners were determined to be in Phases I – VI.
 - 25,903 environmental reviews have been completed, representing 72% of the 36,126 homeowners in Phases I – VI.
 - 11,972 homeowners have been invited to complete applications from Phase I - III. 7,733 (65%) homeowners have submitted their applications.
 - 1,773 scopes of work have been performed, representing 23% of the 7,733 homeowners that have submitted their application.
 - There have been a total of 578 Grant Awards offered to homeowners, amounting to \$17,570,584.29. Of those, 32 homeowners have acknowledged their grant agreements, obligating \$1,077,184.95.
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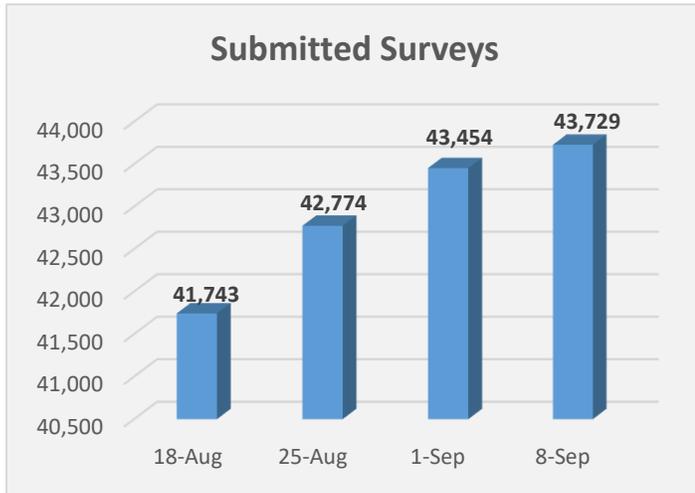
- As of September 8, 2017, there were a total of 10,666 appointments held.
 - 60,353 calls were completed by the call center. 45,914 of the completed calls were inbound calls and 14,439 of the completed calls were outbound calls.
 - The Program has completed 0 outreach events for this reporting period. The following outreach events are scheduled for the week of September 11, 2017 – September 17, 2017:
 - 9/13: Flood Proof/FHFGBR Outreach Session
-

Table 1: Homeowner Program Snapshot

Activity	As of 9/1/2017	Weekly Activity	As of 9/8/2017	Total Dollars
Surveys Recorded				
Total Number of Recorded Surveys	50,602	372	50,974	
<i>Non-Submitted Surveys</i>	7,148	97	7,245	
<i>Submitted Surveys</i>	43,454	275	43,729	
<i>Phase I - VI Subtotal</i>	35,917	209	36,126	
<i>Phase I</i>	5,510	47	5,557	
<i>Phase II</i>	5,208	44	5,252	
<i>Phase III</i>	8,955	50	9,005	
<i>Phase IV</i>	8,753	35	8,788	
<i>Phase V</i>	1,176	12	1,188	
<i>Phase VI</i>	6,315	21	6,336	
<i>Duplicate Address</i>	1,720	47	1,767	
<i>Undetermined</i>	450	0	450	
<i>Not Currently In A Phase</i>	5,367	19	5,386	
Environmental Reviews				
Environmental Reviews Available to Work	12,153	-1,930	10,223	
Environmental Reviews Completed	23,764	2,139	25,903	
Applications Invited				
Total Number of Invited Applications	11,619	353	11,972	
Applications Submitted	7,392	341	7,733	
Scope of Work: Prospective/Completed				
Scope of Work Available to Work	5,933	27	5,960	
Total Scope of Work Completed	1,459	314	1,773	
Grant Awards				
Zero Award Grants	157	0	157	
Grant Awards Offered	579	-1	578	17,570,584.29
Grant Awards Obligated	25	7	32	1,077,184.95
<i>Solution 1 Only</i>	2	0	2	78,506.61
<i>Solution 2 Only</i>	1	1	2	64,847.00
<i>Solution 3 Only</i>	13	3	16	516,867.51
<i>Solution 3 and 1</i>	1	0	1	51,549.87
<i>Solution 3 and 2</i>	8	3	11	365,413.96
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

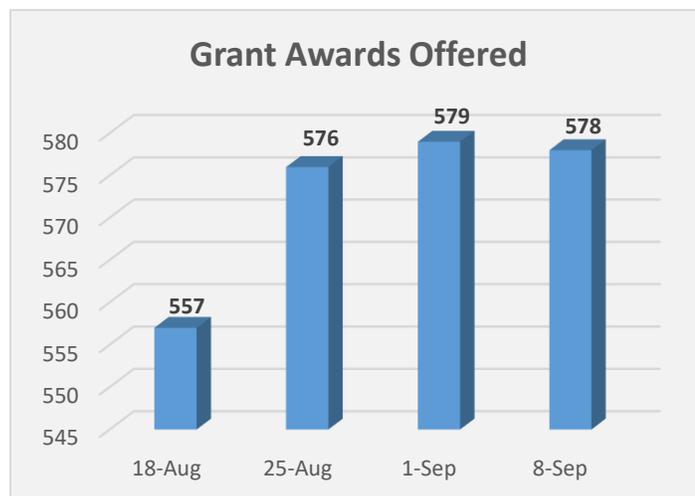
Table 2: Key Program Statistics



36,126 of the 43,729 meet requirements for Phases I – VI.



Invited 11,972 Homeowners to complete Applications.

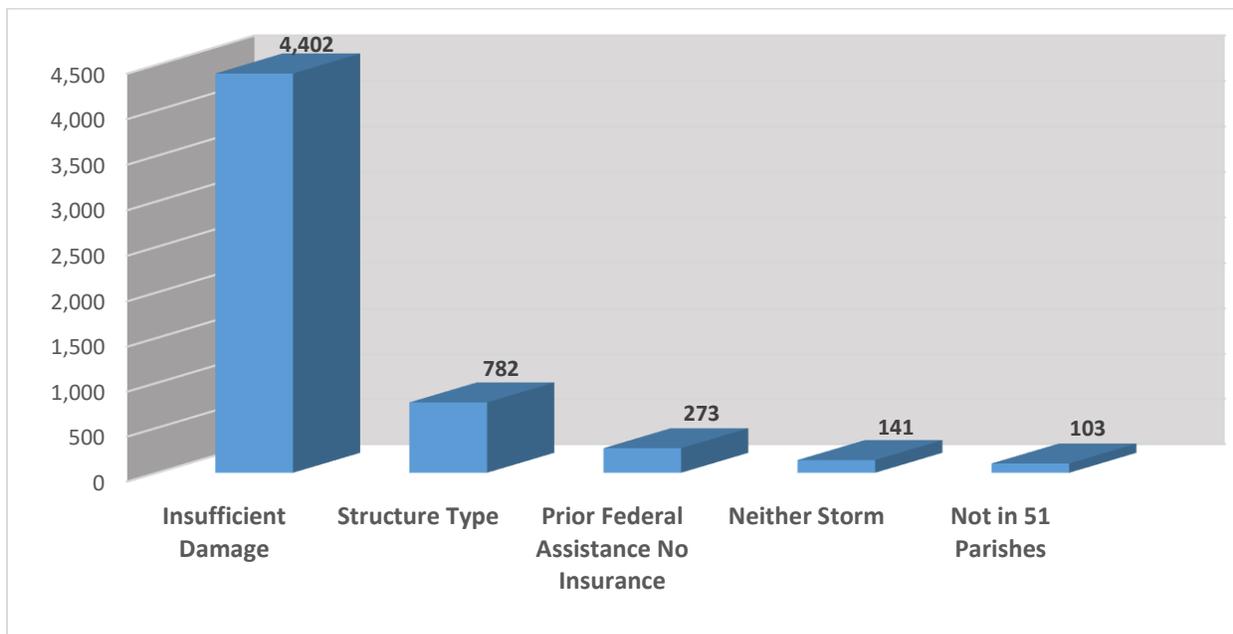


Submitted Surveys: Not Currently In A Phase and Undetermined Phase Reasons

Table 3: Not In Phase and Undetermined Reasons

Activity	As of 9/1/2017	Weekly Activity	As of 9/8/2017
Submitted Surveys			
Total Submitted Surveys Not Currently In A Phase	5,367	19	5,386
Total Submitted Surveys Undetermined	450	0	450
Not Currently In A Phase Details			
Total Number of Not Currently In A Phase Reasons	5,680	21	5,701
<i>Insufficient Damage</i>	4,388	14	4,402
<i>Structure Type</i>	780	2	782
<i>Prior Federal Assistance No Insurance</i>	270	3	273
<i>Neither Storm</i>	140	1	141
<i>Not in 51 Parishes</i>	102	1	103
Undetermined Phase Details			
Total Number of Undetermined Phase Reasons	450	0	450
<i>Flood Plain (Not determined)</i>	448	1	449
<i>Income Category</i>	1	0	1
<i>Other</i>	1	-1	0

Figure 1: Not Currently In A Phase Reasons



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

As of September 8, 2017, there are 22,939 homeowners, 52.46% of the homeowners who submitted surveys, that reported their income as low to moderate. There are 15,936 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)	5,557	100.00%	5,557
Phase Two (II)	5,252	100.00%	5,252
Phase Three (III)	3,074	34.14%	9,005
Phase Four (IV)	2,719	30.94%	8,788
Phase Five (V)	606	51.01%	1,188
Phase Six (VI)	1,102	17.39%	6,336
Duplicate Address	1,041	58.91%	1,767
Undetermined	308	68.44%	450
Not In Phase	3,280	60.90%	5,386
Total	22,939	52.46%	43,729

	Submitted Surveys	Percentage
Most Impacted LMI	18,961	43.36%
Most Impacted Urgent Need	18,270	41.78%
LMI	3,978	9.10%
Urgent Need	2,520	5.76%
Total	43,729	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)	3,914	70.43%	3,539	63.69%	5,557
Phase Two (II)	4,008	76.31%	3,049	58.05%	5,252
Phase Three (III)	1,729	19.20%	919	10.21%	9,005
Phase Four (IV)	1,873	21.31%	908	10.33%	8,788
Phase Five (V)	179	15.07%	115	9.68%	1,188
Phase Six (VI)	1,599	25.24%	606	9.56%	6,336
Duplicate Address	639	36.16%	537	30.39%	1,767
Undetermined	185	41.11%	154	34.22%	450
Not In Phase	1,810	33.61%	1,633	30.32%	5,386
Total	15,936	36.44%	11,460	26.21%	43,729

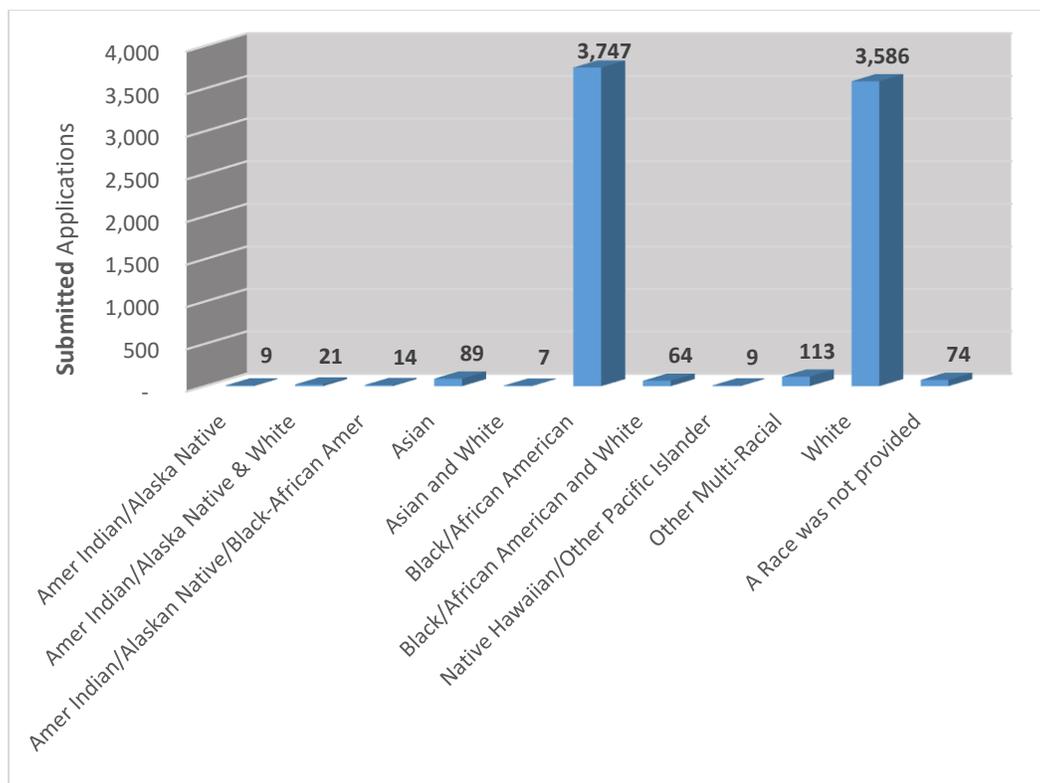
*A Senior Adult is anyone 62 years of age or older.

Demographics for Submitted Applications

Table 7: Submitted Applications by Race

Race (Self-Reported)	Submitted Applications	Percentage
American Indian/Alaska Native	9	0.12%
American Indian/Alaska Native and White	21	0.27%
American Indian/Alaskan Native/Black-African American	14	0.18%
Asian	89	1.15%
Asian and White	7	0.09%
Black/African American	3,747	48.45%
Black/African American and White	64	0.83%
Native Hawaiian/Other Pacific Islander	9	0.12%
Other Multi-Racial	113	1.46%
White	3,586	46.37%
A Race was not provided	74	0.96%
Total	7,733	100.00%

Figure 2: Submitted Applications by Race



Housing Assistance Center Activity (HAC)

Table 8: Housing Assistance Center Activity

Activity	As of 9/1/2017	Weekly Activity	As of 9/8/2017
Appointments			
Total Number of Appointments	10,813	864	11,677
<i>Walk-ins</i>	4,469	446	4,915
<i>Scheduled</i>	6,344	418	6,762
<i>Held at office</i>	5,277	328	5,605
<i>Home visit</i>	129	17	146
<i>Cancelled</i>	649	38	687
<i>No Show</i>	289	35	324
Housing Assistance Center Details			
Baton Rouge			
Total Number of Appointments	6,803	572	7,375
<i>Walk-ins</i>	2,948	321	3,269
<i>Scheduled</i>	3,855	251	4,106
<i>Held at office</i>	3,324	197	3,521
<i>Home visit</i>	7	4	11
<i>Cancelled</i>	449	32	481
<i>No Show</i>	75	18	93
Hammond			
Total Number of Appointments	1,905	158	2,063
<i>Walk-ins</i>	816	88	904
<i>Scheduled</i>	1,089	70	1,159
<i>Held at office</i>	767	46	813
<i>Home visit</i>	110	12	122
<i>Cancelled</i>	123	4	127
<i>No Show</i>	89	8	97
Lafayette			
Total Number of Appointments	931	59	990
<i>Walk-ins</i>	232	16	248
<i>Scheduled</i>	699	43	742
<i>Held at office</i>	627	39	666
<i>Home visit</i>	1	1	2
<i>Cancelled</i>	43	1	44
<i>No Show</i>	28	2	30
Monroe			
Total Number of Appointments	1,174	75	1,249
<i>Walk-ins</i>	473	21	494
<i>Scheduled</i>	701	54	755
<i>Held at office</i>	559	46	605
<i>Home visit</i>	11	0	11
<i>Cancelled</i>	34	1	35
<i>No Show</i>	97	7	104

Call Center Activity

Table 9: Call Center Activity

Activity	As of 9/1/2017	Weekly Activity	As of 9/8/2017
Call Center			
Total Calls	58,802	3,594	62,396
<i>Total Calls Abandoned</i>	2,016	27	2,043
<i>Abandoned %</i>	3.43%	-0.15%	3.27%
<i>Total Calls Processed</i>	56,786	3,567	60,353
<i>Inbound</i>	43,537	2,377	45,914
<i>Outbound</i>	13,249	1,190	14,439
Completed Inbound Calls Details			
Total Inbound Calls Completed	43,537	2,377	45,914
Average Wait Time	1.48 min		1.43 min
Average Call Time	6.60 min		6.53 min
<i>Program Inquiry</i>	19,387	1,044	20,431
<i>Surveys Completed</i>	6,482	78	6,560
<i>Application Status Update</i>	11,573	1,037	12,610
<i>Applications Completed</i>	1,775	53	1,828
<i>No Answer / Busy / Left Message</i>	2,412	126	2,538
<i>Error / Invalid Number / N/A</i>	1,908	39	1,947
Completed Outbound Calls Details			
Total Outbound Calls Completed	13,249	1,190	14,439
Average Call Time	2.38 min		2.34 min
<i>Program Inquiry</i>	3,366	355	3,721
<i>Surveys Completed</i>	624	3	627
<i>Application Status Update</i>	1,158	81	1,239
<i>Applications Completed</i>	158	7	165
<i>No Answer / Busy / Left Message</i>	6,076	418	6,494
<i>Error / Invalid Number / N/A</i>	1,867	326	2,193

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	1,135	203
2	47	6	37	102	6	74	285	42
3	31	2	38	145	14	75	302	56
4	72	10	39	167	15	76	33	2
5	20	3	40	161	18	77	206	13
6	4	0	41	214	17	78	2	0
7	50	8	42	265	38	80	1	0
8	21	1	43	460	50	81	1,770	300
9	147	11	44	97	15	83	3	0
10	152	16	45	141	9	84	2	0
11	56	4	46	215	32	85	1	0
12	85	12	47	513	74	86	664	104
13	89	13	48	508	87	88	2,478	243
14	356	30	49	312	28	89	2	0
15	64	14	50	30	0	90	22	1
16	468	87	51	2	0	91	4	0
17	1,046	224	53	3	0	92	2	0
18	152	12	55	4	0	93	5	0
19	250	51	56	2	0	95	1,895	308
20	76	15	57	10	0	96	441	71
21	80	10	58	185	25	97	6	0
22	125	12	59	568	71	98	1	0
23	110	10	60	64	7	99	3	0
24	103	10	61	1,327	249	100	6	0
25	9	2	62	489	85	101	5,015	1,606
26	43	3	63	840	163	102	5	0
27	24	9	64	2,852	486	103	2	0
28	108	5	65	5,113	894	104	6	1
29	1,532	441	66	1,481	137	105	3	0
30	17	1	67	145	27	Unknown	0	0
31	1,037	197	68	66	1	Total	43,729	7,733
32	41	2	69	199	20			
33	53	6	70	89	5			
34	14	0	71	4,674	673			
35	3	0	72	1,435	304			

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

Senate District	Survey Count	Application Count	Senate District	Survey Count	Application Count
1	63	4	22	773	116
2	284	33	23	1,584	244
3	8	0	24	494	56
4	12	0	25	304	24
5	7	0	26	1,314	203
6	7,459	1,261	27	19	0
7	6	0	28	346	30
8	7	0	29	174	21
9	1	0	30	191	15
10	2	0	31	197	20
11	802	99	32	242	39
12	1,834	337	33	599	76
13	7,938	1,175	34	1,455	309
14	1,676	325	35	259	33
15	8,931	2,491	36	288	29
16	469	42	37	95	9
17	803	127	38	108	14
18	4,728	581	39	181	18
19	7	0	Unknown	0	0
20	2	0	Total	43,729	7,733
21	67	2			

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	372	43
Allen	75	17	1
Ascension	6,353	3,462	366
Avoyelles	274	113	5
Beauregard	113	33	2
Bienville	209	43	7
Bossier	607	217	22
Caddo	589	258	28
Calcasieu	266	124	8
Caldwell	154	36	7
Catahoula	72	17	2
Claiborne	208	36	2
De Soto	141	45	6
East Baton Rouge	24,248	18,016	3,956
East Carroll	237	34	7
East Feliciana	617	216	35
Evangeline	522	102	10
Franklin	58	14	3
Grant	280	64	8
Iberia	1,478	422	57
Iberville	357	87	13
Jackson	74	11	1
Jefferson Davis	508	100	6
Lafayette	4,753	2,249	360
LaSalle	73	21	4
Lincoln	152	24	1

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	8,875	1,365
Madison	85	48	3
Morehouse	1,005	213	40
Natchitoches	598	126	13
Ouachita	3,418	1,817	335
Pointe Coupee	444	127	10
Rapides	145	76	14
Red River	46	13	1
Richland	445	102	24
Sabine	100	52	3
St. Helena	976	273	59
St. James	162	66	6
St. Landry	1,615	317	32
St. Martin	1,301	391	59
St. Tammany	1,057	357	28
Tangipahoa	6,183	3,103	569
Union	399	78	12
Vermilion	1,786	781	102
Vernon	306	56	5
Washington	1,222	344	65
Webster	525	107	8
West Baton Rouge	110	30	3
West Carroll	336	49	8
West Feliciana	154	50	4
Winn	181	41	5
Total	82,440	43,625	7,733

Ineligible Parishes		
Parish	Survey Count	Application Count
Assumption	4	0
Cameron	0	0
Concordia	3	0
Jefferson	14	0
Lafourche	4	0
Orleans	31	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	104	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	✓	✓	✓	✓	✓	
GEOGRAPHY	ALL 51 IMPACTED PARISHES	✓	✓			✓	✓
	10 MOST IMPACTED PARISHES			✓	✓		
100-YEAR 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*	100%	100%	50%	50%	50%	50%
	PROSPECTIVE CONSTRUCTION	100%	100%	100%	100%	100%	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.