

Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #6
September 9, 2017 – September 15, 2017

September 16, 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 15, 2017, survey submissions increased by 264 from the previous week, making the total submissions 43,993. 36,432 homeowners were determined to be in Phases I – VI.
 - 27,694 environmental reviews have been completed, representing 76% of the 36,432 homeowners in Phases I – VI.
 - 14,273 homeowners have been invited to complete applications from Phase I - III. 8,245 (58%) homeowners have submitted their applications.
 - 2,165 scopes of work have been performed, representing 26% of the 8,245 homeowners that have submitted their application.
 - There have been a total of 591 Grant Awards offered to homeowners, amounting to \$17,902,094.20. Of those, 46 homeowners have acknowledged their grant agreements, obligating \$1,516,741.72.
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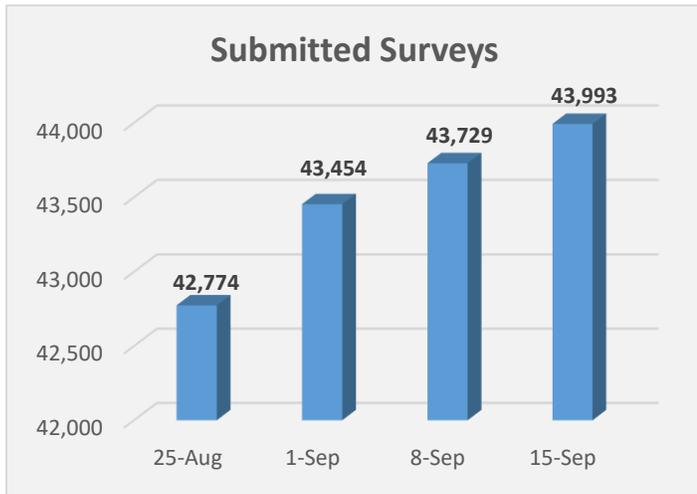
- As of September 15, 2017, there were a total of 11,697 appointments held.
 - 65,194 calls were completed by the call center. 49,127 of the completed calls were inbound calls and 16,067 of the completed calls were outbound calls.
 - The Program has completed 1 outreach event for this reporting period. The following outreach events are scheduled for the week of September 18, 2017 – September 24, 2017:
 - 9/23: Voices of Faith Gives + Park Forest Neighborhood Day
-

Table 1: Homeowner Program Snapshot

Activity	As of 9/8/2017	Weekly Activity	As of 9/15/2017	Total Dollars
Surveys Recorded				
Total Number of Recorded Surveys	50,974	386	51,360	
<i>Non-Submitted Surveys</i>	7,245	122	7,367	
<i>Submitted Surveys</i>	43,729	264	43,993	
<i>Phase I - VI Subtotal</i>	36,126	306	36,432	
<i>Phase I</i>	5,557	44	5,601	
<i>Phase II</i>	5,252	31	5,283	
<i>Phase III</i>	9,005	86	9,091	
<i>Phase IV</i>	8,788	80	8,868	
<i>Phase V</i>	1,188	3	1,191	
<i>Phase VI</i>	6,336	62	6,398	
<i>Duplicate Address</i>	1,767	47	1,814	
<i>Undetermined</i>	450	19	469	
<i>Not Currently In A Phase</i>	5,386	-108	5,278	
Environmental Reviews				
Environmental Reviews Available to Work	10,223	-1,485	8,738	
Environmental Reviews Completed	25,903	1,791	27,694	
Applications Invited				
Total Number of Invited Applications	11,972	2,301	14,273	
Applications Submitted	7,733	512	8,245	
Scope of Work: Prospective/Completed				
Scope of Work Available to Work	5,960	120	6,080	
Total Scope of Work Completed	1,773	392	2,165	
Grant Awards				
Zero Award Grants	157	20	177	
Grant Awards Offered	578	13	591	17,902,094.20
Grant Awards Obligated	32	14	46	1,516,741.72
<i>Solution 1 Only</i>	2	0	2	78,506.61
<i>Solution 2 Only</i>	2	2	4	136,114.17
<i>Solution 3 Only</i>	16	2	18	580,204.75
<i>Solution 3 and 1</i>	1	0	1	51,549.87
<i>Solution 3 and 2</i>	11	10	21	670,366.32
Disbursements				
Total Disbursements	13	1	14	492,448.34
<i>Solution 1</i>	0	0	0	0.00
<i>Solution 2</i>	0	1	1	3,777.32
<i>Solution 3</i>	13	0	13	488,671.02

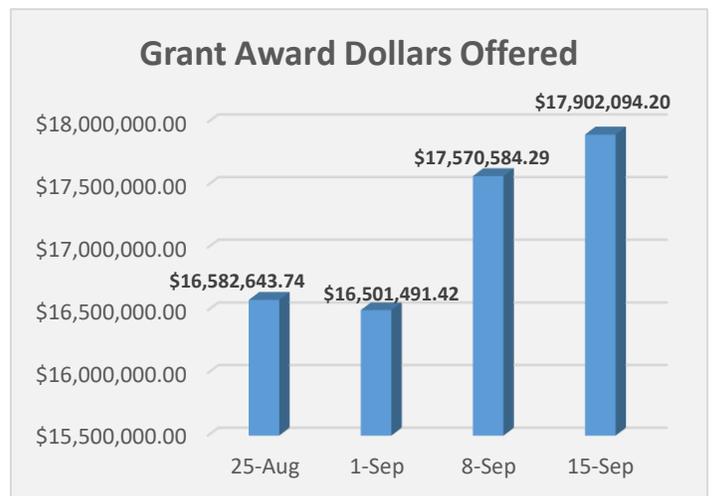
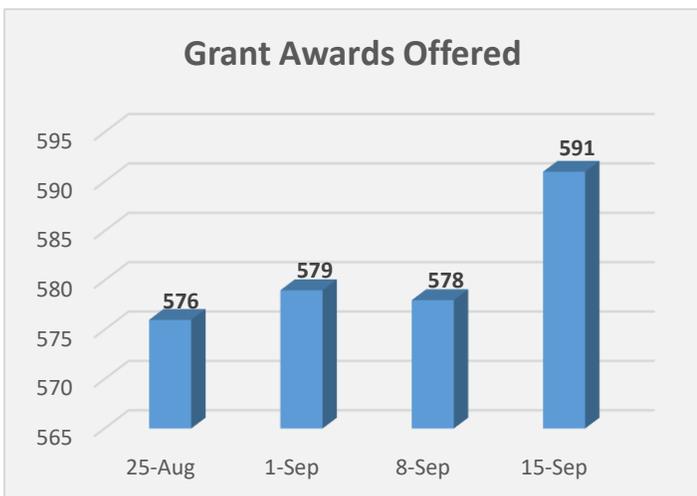
Key Program Statistics

Table 2: Key Program Statistics



36,432 of the 43,993 meet requirements for Phases I – VI.

Invited 14,273 Homeowners to complete Applications.

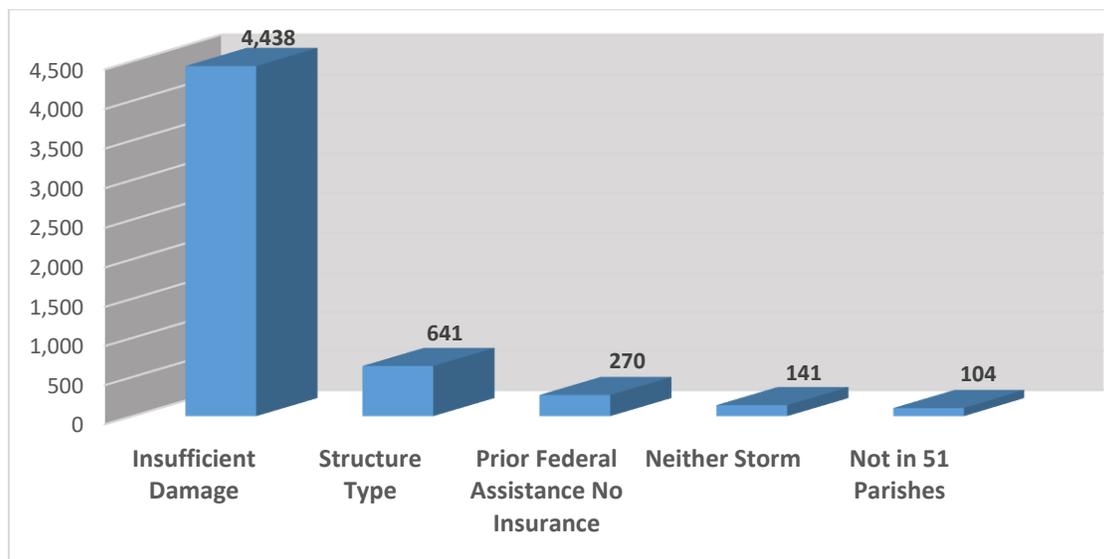


Submitted Surveys: Not Currently In A Phase and Undetermined Phase Reasons

Table 3: Not In Phase and Undetermined Reasons

Activity	As of 9/8/2017	Weekly Activity	As of 9/15/2017
Submitted Surveys			
Total Submitted Surveys Not Currently In A Phase	5,386	-108	5,278
Total Submitted Surveys Undetermined	450	19	469
Not Currently In A Phase Details			
Total Number of Not Currently In A Phase Reasons	5,701	-107	5,594
<i>Insufficient Damage</i>	4,402	36	4,438
<i>Structure Type</i>	782	-141	641
<i>Prior Federal Assistance No Insurance</i>	273	-3	270
<i>Neither Storm</i>	141	0	141
<i>Not in 51 Parishes</i>	103	1	104
Undetermined Phase Details			
Total Number of Undetermined Phase Reasons	450	24	474
<i>Flood Plain (Not determined)</i>	449	18	467
<i>Income Category</i>	1	1	2
<i>Age > 62</i>	0	1	1
<i>Disability in Household</i>	0	1	1
<i>Flood Level</i>	0	1	1
<i>Storm</i>	0	1	1
<i>Parish</i>	0	0	0
<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 15, 2017, there are 23,094 homeowners, 52.49% of the homeowners who submitted surveys, that reported their income as low to moderate. There are 16,028 homeowners, 36.43% 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)	5,601	100.00%	5,601
Phase Two (II)	5,283	100.00%	5,283
Phase Three (III)	3,095	34.04%	9,091
Phase Four (IV)	2,743	30.93%	8,868
Phase Five (V)	607	50.97%	1,191
Phase Six (VI)	1,109	17.33%	6,398
Duplicate Address	1,076	59.32%	1,814
Undetermined	317	67.59%	469
Not In Phase	3,263	61.82%	5,278
Total	23,094	52.49%	43,993

	Submitted Surveys	Percentage
Most Impacted LMI	19,082	43.38%
Most Impacted Urgent Need	18,359	41.73%
LMI	4,012	9.12%
Urgent Need	2,540	5.77%
Total	43,993	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)	3,949	70.51%	3,565	63.65%	5,601
Phase Two (II)	4,028	76.24%	3,074	58.19%	5,283
Phase Three (III)	1,745	19.19%	927	10.20%	9,091
Phase Four (IV)	1,882	21.22%	918	10.35%	8,868
Phase Five (V)	180	15.11%	115	9.66%	1,191
Phase Six (VI)	1,606	25.10%	610	9.53%	6,398
Duplicate Address	664	36.60%	554	30.54%	1,814
Undetermined	192	40.94%	161	34.33%	469
Not In Phase	1,782	33.76%	1,619	30.67%	5,278
Total	16,028	36.43%	11,543	26.24%	43,993

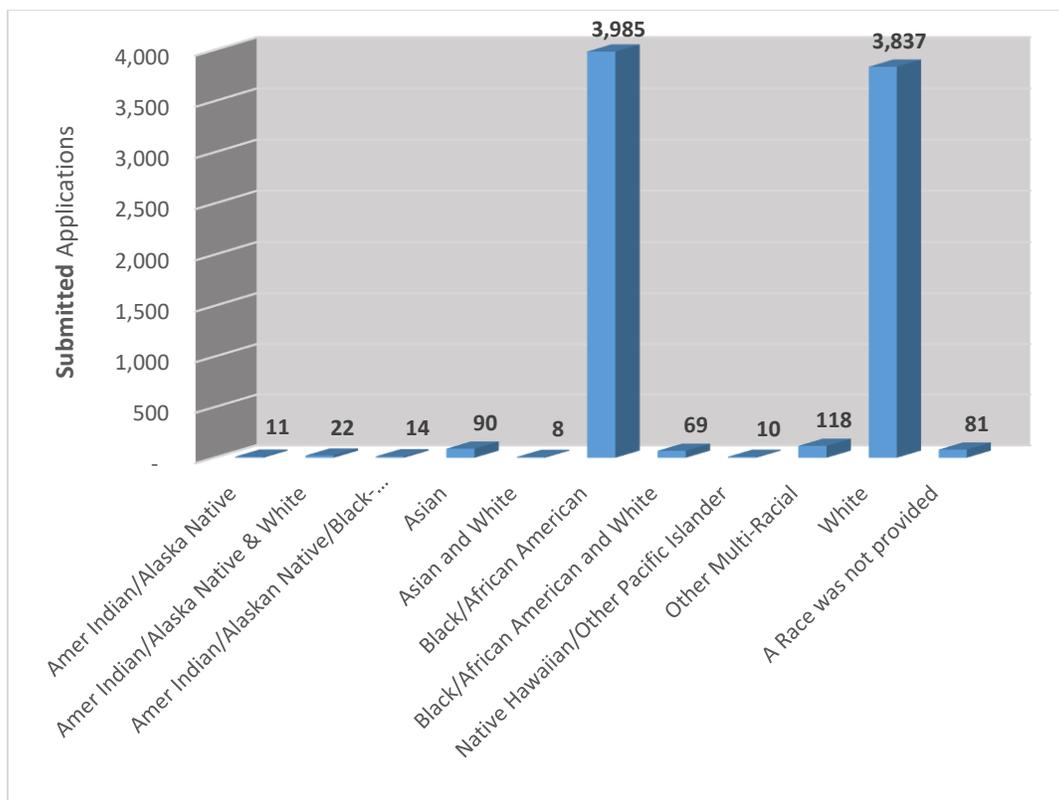
*A Senior Adult is anyone 62 years of age or older.

Demographics for Submitted Applications

Table 7: Submitted Applications by Race

Race (Self-Reported)	Submitted Applications	Percentage
American Indian/Alaska Native	11	0.13%
American Indian/Alaska Native and White	22	0.27%
American Indian/Alaskan Native/Black-African American	14	0.17%
Asian	90	1.09%
Asian and White	8	0.10%
Black/African American	3,985	48.33%
Black/African American and White	69	0.84%
Native Hawaiian/Other Pacific Islander	10	0.12%
Other Multi-Racial	118	1.43%
White	3,837	46.54%
A Race was not provided	81	0.98%
Total	8,245	100.00%

Figure 2: Submitted Applications by Race



Housing Assistance Center Activity (HAC)

Table 8: Housing Assistance Center Activity

Activity	As of 9/8/2017	Weekly Activity	As of 9/15/2017
Appointments			
Total Number of Appointments	11,677	1,088	12,765
<i>Walk-ins</i>	4,915	615	5,530
<i>Scheduled</i>	6,762	473	7,235
<i>Held at office</i>	5,605	401	6,006
<i>Home visit</i>	146	15	161
<i>Cancelled</i>	687	41	728
<i>No Show</i>	324	16	340
Housing Assistance Center Details			
Baton Rouge			
Total Number of Appointments	7,375	724	8,099
<i>Walk-ins</i>	3,269	433	3,702
<i>Scheduled</i>	4,106	291	4,397
<i>Held at office</i>	3,521	258	3,779
<i>Home visit</i>	11	2	13
<i>Cancelled</i>	481	24	505
<i>No Show</i>	93	7	100
Hammond			
Total Number of Appointments	2,063	202	2,265
<i>Walk-ins</i>	904	126	1,030
<i>Scheduled</i>	1,159	76	1,235
<i>Held at office</i>	813	50	863
<i>Home visit</i>	122	12	134
<i>Cancelled</i>	127	9	136
<i>No Show</i>	97	5	102
Lafayette			
Total Number of Appointments	990	81	1,071
<i>Walk-ins</i>	248	18	266
<i>Scheduled</i>	742	63	805
<i>Held at office</i>	666	56	722
<i>Home visit</i>	2	1	3
<i>Cancelled</i>	44	4	48
<i>No Show</i>	30	2	32
Monroe			
Total Number of Appointments	1,249	81	1,330
<i>Walk-ins</i>	494	38	532
<i>Scheduled</i>	755	43	798
<i>Held at office</i>	605	37	642
<i>Home visit</i>	11	0	11
<i>Cancelled</i>	35	4	39
<i>No Show</i>	104	2	106

Call Center Activity

Table 9: Call Center Activity

Activity	As of 9/8/2017	Weekly Activity	As of 9/15/2017
Call Center			
Total Calls	62,396	4,889	67,285
<i>Total Calls Abandoned</i>	2,043	48	2,091
<i>Abandoned %</i>	3.27%	-0.16%	3.11%
<i>Total Calls Processed</i>	60,353	4,841	65,194
<i>Inbound</i>	45,914	3,213	49,127
<i>Outbound</i>	14,439	1,628	16,067
Completed Inbound Calls Details			
Total Inbound Calls Completed	45,914	3,213	49,127
Average Wait Time	1.43 min		1.37 min
Average Call Time	6.53 min		6.47 min
<i>Program Inquiry</i>	20,431	-851	19,580
<i>Surveys Status Update</i>	0	145	145
<i>Surveys Completed</i>	6,560	77	6,637
<i>Case Manager Request</i>	0	119	119
<i>Application Status Update</i>	12,610	1,447	14,057
<i>Applications Completed</i>	1,828	114	1,942
<i>Damage Assessment Inquiry</i>	0	1,962	1,962
<i>Award Acknowledgement Inquiry</i>	0	4	4
<i>Construction Inquiry</i>	0	0	0
<i>Outbound Project</i>	0	13	13
<i>No Answer / Busy / Left Message</i>	2,538	130	2,668
<i>Invalid Number / N/A</i>	1,947	53	2,000
Completed Outbound Calls Details			
Total Outbound Calls Completed	14,439	1,628	16,067
Average Call Time	2.34 min		2.35 min
<i>Program Inquiry</i>	3,721	261	3,982
<i>Survey Status Update</i>	0	3	3
<i>Surveys Completed</i>	627	3	630
<i>Case Manager Request</i>	0	1	1
<i>Application Status Update</i>	1,239	150	1,389
<i>Applications Completed</i>	165	19	184
<i>Damage Assessment Inquiry</i>	0	1	1
<i>Award Acknowledgement Inquiry</i>	0	0	0
<i>Construction Inquiry</i>	0	0	0
<i>Outbound Project</i>	0	343	343
<i>No Answer / Busy / Left Message</i>	6,494	427	6,921
<i>Invalid Number / N/A</i>	2,193	420	2,613

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	65	7	36	2	0	73	1,148	222
2	47	6	37	104	10	74	288	47
3	31	2	38	146	15	75	305	59
4	72	10	39	168	16	76	33	3
5	20	3	40	164	20	77	212	16
6	4	0	41	216	18	78	2	0
7	50	8	42	268	42	80	1	0
8	21	1	43	462	54	81	1,783	320
9	149	11	44	99	17	83	3	0
10	155	17	45	142	10	84	2	0
11	56	6	46	216	36	85	1	0
12	85	14	47	515	76	86	666	108
13	91	13	48	512	93	88	2,494	256
14	357	35	49	313	31	89	2	0
15	64	15	50	30	0	90	22	1
16	474	92	51	2	0	91	4	0
17	1,047	235	53	3	0	92	2	0
18	152	15	55	4	0	93	5	0
19	252	56	56	2	0	95	1,901	331
20	76	15	57	10	0	96	443	82
21	80	13	58	188	27	97	6	0
22	127	15	59	570	72	98	1	0
23	110	10	60	66	8	99	3	0
24	105	10	61	1,333	278	100	6	0
25	10	2	62	491	88	101	5,031	1,669
26	43	3	63	845	178	102	5	0
27	24	9	64	2,873	529	103	2	0
28	109	5	65	5,135	959	104	6	1
29	1,539	469	66	1,489	155	105	3	0
30	19	1	67	146	30	Unknown	0	0
31	1,048	207	68	66	2	Total	43,993	8,245
32	42	3	69	200	21			
33	54	6	70	89	5			
34	16	0	71	4,700	706			
35	3	0	72	1,447	320			

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

Senate District	Survey Count	Application Count	Senate District	Survey Count	Application Count
1	64	5	22	778	133
2	287	37	23	1,598	259
3	8	0	24	498	64
4	12	0	25	308	31
5	7	0	26	1,321	211
6	7,501	1,358	27	21	0
7	6	0	28	351	31
8	7	0	29	175	22
9	1	0	30	196	15
10	2	0	31	201	21
11	811	111	32	243	42
12	1,850	354	33	601	84
13	7,981	1,249	34	1,461	329
14	1,687	369	35	260	36
15	8,965	2,610	36	294	31
16	471	48	37	96	9
17	808	137	38	108	15
18	4,758	613	39	181	18
19	7	0	Unknown	0	0
20	2	0	Total	43,993	8,245
21	67	3			

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	375	47
Allen	75	16	2
Ascension	6,353	3,482	381
Avoyelles	274	114	5
Beauregard	113	34	2
Bienville	209	44	7
Bossier	607	220	23
Caddo	589	258	29
Calcasieu	266	127	8
Caldwell	154	36	7
Catahoula	72	17	2
Claiborne	208	36	4
De Soto	141	45	6
East Baton Rouge	24,248	18,099	4,214
East Carroll	237	34	8
East Feliciana	617	216	37
Evangeline	522	102	10
Franklin	58	14	3
Grant	280	65	9
Iberia	1,478	426	67
Iberville	357	88	13
Jackson	74	11	1
Jefferson Davis	508	102	10
Lafayette	4,753	2,269	384
LaSalle	73	21	4
Lincoln	152	24	1

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	8,925	1,449
Madison	85	48	5
Morehouse	1,005	215	41
Natchitoches	598	127	14
Ouachita	3,418	1,827	359
Pointe Coupee	444	127	13
Rapides	145	77	14
Red River	46	13	1
Richland	445	102	27
Sabine	100	53	3
St. Helena	976	273	63
St. James	162	66	9
St. Landry	1,615	323	35
St. Martin	1,301	392	67
St. Tammany	1,057	366	33
Tangipahoa	6,183	3,130	607
Union	399	78	14
Vermilion	1,786	784	105
Vernon	306	59	5
Washington	1,222	347	68
Webster	525	109	8
West Baton Rouge	110	30	3
West Carroll	336	50	8
West Feliciana	154	50	4
Winn	181	42	6
Total	82,440	43,888	8,245

Ineligible Parishes		
Parish	Survey Count	Application Count
Assumption	5	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	105	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.