

Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #121 January 29, 2022 – February 25, 2022 Rev #52

February 26, 2022



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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. 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.

Initially, homeowners were asked to complete a brief survey to gather information about their unmet needs related to the repair or reconstruction of their flooded home. Responses to the survey were then used to determine phased invitations to homeowners to complete a formal application. The deadline to submit the initial survey was October 19, 2018. The deadline to submit the formal application was November 16, 2018.

Homeowners invited to complete the application must also meet 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 type as determined by program, including single family homes, duplexes, mobile homes and condominiums
- Located in one of 51 disaster declared parishes

Homeowners who qualify and are eligible for assistance may choose one of three solutions based on their progress in the rebuilding process and their capacity to complete the remaining work: Solution 1 (program-managed construction), Solution 2 (homeowner-managed construction), and/or Solution 3 (reimbursement for work already completed). More information about these solutions is available on the <u>Restore Louisiana website</u>.

With 100% of grant determinations now completed (see Table 2 for more information), the program is largely focused on assisting homeowners with finishing their construction projects. For homeowners who have opted for Solution 1, the program will manage and complete the construction process on their behalf using economy-grade finishes. Homeowners who have opted for Solution 2 will oversee the completion of their construction project or the replacement of their flood-damaged Manufactured Housing Unit (MHU), and the program will monitor the project and disburse eligible grant funding as work is completed in accordance with each homeowner's signed grant agreement and approved scope of work.

Additionally, Restore Louisiana is now working with eligible homeowners whose primary residence is in a floodway as part of the Buyout and Resilient Housing Incentive Program (Solution 4). The application deadline for this program was March 29, 2019. More information about Solution 4 can be found on the <u>Restore Louisiana website</u>.



Executive Summary

- 45,440 environmental reviews have been completed, representing 100% of the 45,440 homeowners in Phases I VI.
- 45,440 homeowners have been invited to complete applications from Phase I VI. 37,182 (82%) homeowners have submitted their applications.
- 36,169 scopes of work have been completed, representing 97% of the 37,182 homeowners that have submitted their application.
- There have been a total of 17,267 Grant Awards offered to homeowners, amounting to \$668,425,305.16. Of those, 17,222 homeowners have acknowledged their grant agreements, obligating \$668,405,081.14.
- 17,073 homeowners have completed their housing rehabilitation/reconstruction.
- As of February 25, 2022, there were a total of 92,653 appointments held.
- 388,192 calls were completed by the call center. 253,994 of the completed calls were inbound calls and 134,198 of the completed calls were outbound calls.
- The Program has completed 0 outreach events for this reporting period. There are no events scheduled for the upcoming month.

Year	# of Events Hosted/ Participated In
2017	131
2018	204
2019	84
2020	2
2021	0
2022 (YTD)	0
Total	421

Table 1: Outreach Events



Table 2: Homeowner Program Snapshot

	As of 1/28/22	Monthly Activity	As of 2/25/22		
Surveys Recorded		,	_	Percentage	
Submitted Surveys	56,262	0	56,262		10/19/2018 deadline
Phase I - VI Subtotal	45,440	0	45,440	81%	
Duplicate Address	4,295	0	4,295	8%	
Not Currently In A Phase (mainly FEMA Minor)	6,527	0	6,527	11%	
Environmental Reviews					
Environmental Reviews Available to Work	0	0	0		
Environmental Reviews Completed	45,440	0	45,440		
Scope of Work: Prospective/Completed					
Scope of Work Available to Work	0	0	0		
Total Scope of Work Completed	36,169	0	36,169		
Applications In Process					
Total Number of Invited Applications	45,440	0	45,440		
Applications Not Available For Grant Determination	0	0	0		11/16/2018 deadline
Applications Available For Grant Determination	45,440	0	45,440		
Pending Grant Determination	0	0	0	0%	
Grant Determinations	-		100% Grant De		
Zero Award	8,439	0	8,439	19%	
Ineligible Determination	13,650	1	13,651	30%	
Ineligible Not Closed by Deadline	671	0	671		
Withdrawn By Applicant	6,084	-1	6,083	13%	
Grant Award Offered To Applicant	17,267	0	17,267	38%	
Appeals In Progress	0	0	0		
Grant Awards	-	Ŭ			Total Dollars
Grant Awards Offered	17,267	0	17,267		668,425,305.16
Grant Awards Obligated	17,220	2	17,222		668,405,081.14
Solution 1 Only	762	2	764		71,581,547.19
Solution 2 Only	2,410	0	2,410		102,922,318.46
Solution 3 Only	4,319	0	4,319		133,795,044.70
Solution 3 and 1	2,185	0	2,185		102,113,745.09
Solution 3 and 2	7,544	0	7,544		257,992,425.70
Disbursements				1	
Total Disbursements	17,235	6	17,241		662,161,144.17
Solution 1 Only	755	2	757		69,601,675.84
Solution 2 Only	2,406	2	2,408		100,621,914.94
Solution 3 Only	4,325	0	4,325		134,038,370.41
Solution 3 and 1 Solution 3 and 2	2,194 7,555	0	2,194 7,557		99,869,073.32 258,030,109.66
Housing Rehabilitation/Reconstruction Complete	7,000	Z	7,007		200,000,109.00
Total Housing Rehabilitation/Reconstruction Complete	17,065	8	17,073		
Solution 1	2,905	o 4	2,909		
Solution 7	9,844	4	9,848		
Solution 3 Only	4,316	0	4,316		



Completed Appeals

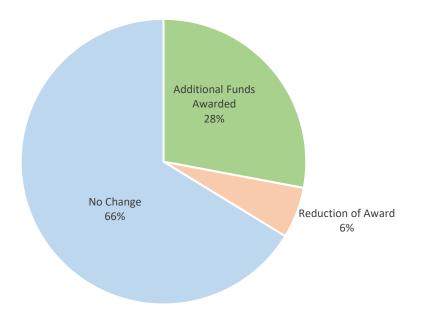
As of February 25, 2022; 6,698 resolved appeals are accounted for in the table below. 0 appeals are currently in process.

Resolved Cases	Appeals	%	Award Change	Average Award
Additional Funds Awarded	1,307	28%	19,256,524.85	14,733.38
Reduction of Award	267	6%	(2,547,168.26)	(9,539.96)
No Change	2,994	66%		
Total	4,568	100%		

Table 3: Status of Appeals

Resolved Cases	Appeals	%
Eligibility Approved	647	30%
Eligibility Denied	1,483	70%
Total	2,130	100%

Figure 1: Award Appeals





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

As of February 25, 2022, there are 19,036 homeowners, 51.20% of the homeowners who submitted applications, that reported their income as low to moderate. There are 13,737 homeowners, 36.95% of the homeowners who submitted applications, that reported they were 62 years of age or older.

Table 4 & 5: Submitted Applications with LMI and Urgent Need Data

Phase	Submitted Applications with LMI Reported	% LMI of Submitted Applications by Phase	Total Submitted Applications
Phase One (I)	5,424	99.96%	5,426
Phase Two (II)	6,273	99.92%	6,278
Phase Three (III)	2,037	29.36%	6,939
Phase Four (IV)	2,321	28.89%	8,034
Phase Five (V)	481	44.66%	1,077
Phase Six (VI)	1,133	14.65%	7,732
Undetermined	2	100.00%	2
Not In Phase	1,365	80.58%	1,694
Total	19,036	51.20%	37,182

	Submitted Applications	Percentage
Most Impacted LMI	16,597	44.64%
Most Impacted Urgent Need	17,194	46.24%
LMI	2,439	6.56%
Urgent Need	952	2.56%
Total	37,182	100.00%

Table 6: Submitted Applications with Senior Adult or Disabled Reported

Phase	Submitted Applications with Senior Adults Reported	% Senior Adults of Submitted Applications by Phase	Submitted Applications with Disabled Reported	% Disabled of Submitted Applications by Phase	Total Submitted Applications
Phase One (I)	3,491	64.34%	3,506	64.61%	5,426
Phase Two (II)	4,479	71.34%	3,450	54.95%	6,278
Phase Three (III)	1,316	18.97%	691	9.96%	6,939
Phase Four (IV)	1,649	20.53%	864	10.75%	8,034
Phase Five (V)	187	17.36%	172	15.97%	1,077
Phase Six (VI)	1,971	25.49%	1,131	14.63%	7,732
Undetermined	1	50.00%	2	100.00%	2
Not In Phase	643	37.96%	1,335	78.81%	1,694
Total	13,737	36.95%	11,151	29.99%	37,182

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



LMI/Most Impacted Parish Data for Obligated/Disbursed Grants

Table 7: Obligated/Disbursed Grants LMI/Most Impacted Data

	Obligated Grants		[Disbursed Grants		
	Count	Total Dollars	Percentage	Count	Total Dollars	Percentage
Total Grants	17,222	668,405,081.14		17,241	662,161,144.17	
LMI	8,583	369,938,018.53	55.3%	8,594	364,231,969.69	55.0%
Urgent Need	8,639	298,467,062.61	44.7%	8,647	297,929,174.48	45.0%
Most Impacted Parishes	16,241	618,074,379.34	92.5%	16,259	612,472,270.18	92.5%
LMI	7,958	336,099,010.19	50.3%	7,967	330,881,627.83	50.0%
Urgent Need	8,283	281,975,369.15	42.2%	8,292	281,590,642.35	42.5%
Other Parishes	981	50,330,701.80	7.5%	982	49,688,873.99	7.5%
LMI	625	33,839,008.34	5.0%	627	33,350,341.86	5.0%
Urgent Need	356	16,491,693.46	2.5%	355	16,338,532.13	2.5%

Demographics for Obligated Applications

Table 8: Obligated Applications by Race

Race (Self-Reported)	Obligated Applications	Percentage
American Indian/Alaska Native	19	0.11%
American Indian/Alaska Native and White	37	0.21%
American Indian/Alaskan Native/Black-African American	22	0.13%
Asian	332	1.93%
Asian and White	27	0.16%
Black/African American	6,364	36.95%
Black/African American and White	123	0.71%
Native Hawaiian/Other Pacific Islander	18	0.10%
Other Multi-Racial	281	1.63%
White	9,900	57.49%
A Race was not provided	99	0.58%
Total	17,222	100.00%



Housing Assistance Center Activity (HAC)

Table 9: Housing Assistan	ce Center Activity
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Activity	As of 1/28/2022	Monthly Activity	As of 2/25/2022
Appointments			
Total Number of Appointments	97,118	0	97,118
Walk-ins	60,852	0	60,852
Scheduled	36,266	0	36,266
Held at office	31,183	0	31,183
Home visit	618	0	618
Cancelled	3,040	0	3,040
No Show	1,425	0	1,425
Housing Assistance Center Details			
Baton Rouge 11100 Mead Rd (8AM-5PM, Monday through	n Friday)		
Total Number of Appointments	65,691	0	65,691
Walk-ins	45,245	0	45,245
Scheduled	20,446	0	20,446
Held at office	17,766	0	17,766
Home visit	250	0	250
Cancelled	2,017	0	2,017
No Show	413	0	413
Hammond			
Total Number of Appointments	18,406	0	18,406
Walk-ins	11,428	0	11,428
Scheduled	6,978	0	6,978
Held at office	5,387	0	5,387
Home visit	349	0	349
Cancelled	577	0	577
No Show	665	0	665
Lafayette	7.400		7.400
Total Number of Appointments	7,493	0	7,493
Walk-ins	1,860	0	1,860
Scheduled	5,633	0	5,633
Held at office	5,221	0	5,221
Home visit	7	0	7
Cancelled	296	0	296
No Show	109	0	109
Total Number of Appointments	5,528	0	5,528
Walk-ins	2,319	0	2,319
Scheduled	3,209	0	3,209
Held at office	2,809	0	2,809
Home visit	12	0	12
Cancelled	150	0	150
No Show	238	0	238



Call Center Activity

Table 10: Call Center Activity

Activity	As of 1/28/2022	Monthly Activity	As of 2/25/2022
Call Center			
Total Calls	404,057	210	404,267
Total Calls Abandoned	16,074	1	16,075
Abandoned %	3.98%	0.00%	3.98%
Total Calls Processed	387,983	209	388,192
Inbound	253,923	71	253,994
Outbound	134,060	138	134,198
Completed Inbound Calls Details			
Total Inbound Calls Completed	253,923	71	253,994
Average Wait Time	1.58 min		1.58 min
Average Call Time	5.12 min		5.12 min
Program Inquiry	63,585	58	63,643
Surveys Status Update	4,498	0	4,498
Surveys Completed	10,352	0	10,352
Case Manager Request	33,282	0	33,282
Application Status Update	82,157	0	82,157
Application In Progress	1,114	0	1,114
Application Submitted (Pending Document Upload)	6,551	0	6,551
Applications Completed	296	0	296
Damage Assessment Inquiry	2,293	0	2,293
Award Acknowledgement Inquiry	3,233	0	3,233
Construction Inquiry	11,523	0	11,523
Appeals	5,770	0	5,770
Outbound Project	110	0	110
Invalid Number/ No Answer / Busy / Left Message	14,672	0	14,672
Call Transferred	14,487	13	14,500
Completed Outbound Calls Details			
Total Outbound Calls Completed	134,060	138	134,198
Average Call Time	1.64 min		1.64 min
Program Inquiry	7,048	5	7,053
Survey Status Update	3,478	0	3,478
Surveys Completed	1,061	0	1,061
Case Manager Request	1,228	0	1,228
Application Status Update	22,213	65	22,278
Application In Progress	272	2	274
Application Submitted (Pending Document Upload)	757	0	757
Applications Completed	96	0	96
Damage Assessment Inquiry	16	0	16
Award Acknowledgement Inquiry	111	0	111
Construction Inquiry	1397	11	1408
Appeals	806	0	806
Outbound Project	8,674	0	8,674
Invalid Number/ No Answer / Busy / Left Message	43,198	27	43,225
Call Transferred	43,705	28	43,733



APPENDIX A

Table 11: Submitted Applications and Grants Offered by Louisiana House Districts

House District	Application Count	Offered Count	House District	Application Count	Offered Count	House District	Application Count	Offered Count
1	49	16	36	2	0	71	4,118	1,874
2	27	0	37	69	16	72	1,494	363
3	16	1	38	110	41	73	926	351
4	49	11	39	116	36	74	223	60
5	13	2	40	117	38	75	234	55
6	2	0	41	164	55	76	20	5
7	30	9	42	225	84	77	154	44
8	13	0	43	325	159	78	0	0
9	91	25	44	52	7	79	0	0
10	100	33	45	90	31	80	0	0
11	38	5	46	150	56	81	1,652	679
12	69	19	47	345	116	83	0	0
13	46	12	48	410	231	84	0	0
14	250	95	49	227	75	85	0	0
15	42	16	50	1	0	86	574	184
16	383	105	51	0	0	88	2,200	849
17	813	307	52	0	0	89	1	0
18	89	24	53	0	0	90	7	0
19	236	72	54	0	0	91	0	0
20	63	14	55	0	0	92	0	0
21	46	8	56	0	0	93	0	0
22	96	28	57	0	0	94	0	0
23	63	15	58	188	50	95	1,840	982
24	69	30	59	509	212	96	350	104
25	5	0	60	53	21	97	0	0
26	18	1	61	1,142	530	98	0	0
27	16	8	62	432	186	99	0	0
28	49	11	63	718	359	100	0	0
29	1,295	779	64	2,577	1,325	101	4,420	3,064
30	9	2	65	4,382	2,330	102	0	0
31	795	419	66	1,219	491	103	0	0
32	31	12	67	102	21	104	5	0
33	43	22	68	52	17	105	0	0
34	21	2	69	152	48	Unknown	0	0
35	5	0	70	55	15	Total	37,182	17,267



Table 12: Submitted Applications and Grants Offered by Louisiana Senate Districts

Senate District	Application Count	Offered Count
1	31	5
2	248	74
3	0	0
4	0	0
5	0	0
6	6,557	3,127
7	0	0
8	0	0
9	0	0
10	0	0
11	588	206
12	1,626	423
13	7,172	3,456
14	1,351	621
15	7,850	4,897
16	364	148
17	744	265
18	4,257	1,686
19	0	0
20	0	0
21	32	4

Senate District	Application Count	Offered Count
22	601	195
23	1,191	654
24	333	77
25	240	72
26	947	383
27	26	2
28	233	84
29	96	19
30	151	73
31	115	33
32	184	49
33	508	170
34	1,144	385
35	165	51
36	188	53
37	59	14
38	63	17
39	118	24
Unknown	0	0
Total	37,182	17,267



APPENDIX B

Table 13: FEMA Verified Loss (FVL), Submitted Surveys and Submitted Applications by Parish

Parish	FVL Count	Survey Count	Application Count
Acadia	1,531	582	305
Allen	75	23	14
Ascension	6,353	4,507	3,069
Avoyelles	274	138	49
Beauregard	113	56	22
Bienville	209	60	25
Bossier	607	298	140
Caddo	589	321	169
Calcasieu	266	209	104
Caldwell	154	62	37
Catahoula	72	21	7
Claiborne	208	57	24
De Soto	141	78	48
East Baton Rouge	24,248	21,423	15,537
East Carroll	237	53	31
East Feliciana	617	304	193
Evangeline	522	149	78
Franklin	58	29	13
Grant	280	83	45
Iberia	1,478	689	343
Iberville	357	159	96
Jackson	74	13	4
Jefferson Davis	508	137	65
Lafayette	4,753	2,870	1,654
LaSalle	73	31	17
Lincoln	152	41	22

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	11,531	8,107
Madison	85	57	29
Morehouse	1,005	355	211
Natchitoches	598	173	83
Ouachita	3,418	2,276	1,366
Pointe Coupee	444	182	79
Rapides	145	93	39
Red River	46	18	8
Richland	445	154	87
Sabine	100	64	19
St. Helena	976	591	374
St. James	162	107	52
St. Landry	1,615	468	236
St. Martin	1,301	569	296
St. Tammany	1,057	480	270
Tangipahoa	6,183	4,428	2,690
Union	399	111	68
Vermilion	1,786	1,012	526
Vernon	306	102	54
Washington	1,222	510	267
Webster	525	136	73
West Baton Rouge	110	40	12
West Carroll	336	84	47
West Feliciana	154	77	48
Winn	181	54	23
Total	*82,440	56,065	37,175

* 82,440 with FVL: 57,244 FEMA Major/Severe; 25,196 FEMA Minor

Ineligible Parishes						
Parish	Survey Count	Application Count				
Assumption	9	1				
Cameron	0	0				
Concordia	7	2				
Jefferson	22	1				
Lafourche	5	1				
Orleans	56	0				
Plaquemines	4	1				
St. Bernard	1	0				
St. Charles	3	0				
St. John the Baptist	34	0				
St. Mary	49	1				
Tensas	2	0				
Terrebonne	5	0				
Total	197	7				



APPENDIX C

Table 14: Grant Awards by Parish

Parish	Grant Awards Offered Count	Grant Awards Offered Amount	Grant Awards Obligated Count	Grant Awards Obligated Amount	Disbursed Count	Disbursed Amount
Acadia	114	\$5,834,286.59	113	\$5,834,286.59	113	\$5,492,007.18
Allen	4	\$114,411.96	4	\$114,411.96	4	\$114,411.96
Ascension	1,175	\$45,715,873.25	1,172	\$45,715,873.25	1,173	\$45,516,819.19
Avoyelles	11	\$624,147.82	11	\$624,147.82	11	\$624,147.82
Beauregard	9	\$616,869.00	9	\$616,869.00	9	\$554,577.00
Bienville	8	\$305,214.02	8	\$305,214.02	8	\$305,214.02
Bossier	35	\$1,401,102.98	34	\$1,401,102.98	35	\$1,402,850.82
Caddo	38	\$2,551,255.75	38	\$2,551,255.75	38	\$2,551,255.75
Calcasieu	37	\$1,571,283.38	37	\$1,571,283.38	37	\$1,571,283.38
Caldwell	11	\$598,737.77	11	\$598,737.77	11	\$598,737.77
Catahoula	1	\$230,600.59	1	\$230,600.59	1	\$230,600.59
Claiborne	3	\$114,041.49	3	\$114,041.49	3	\$114,041.49
Concordia	2	\$71,670.49	2	\$71,670.49	2	\$71,670.49
De Soto	22	\$733,297.54	22	\$733,297.54	22	\$733,297.54
East Baton Rouge	8,668	\$322,092,011.32	8,653	\$322,092,011.32	8,656	\$319,603,725.26
East Carroll	8	\$386,866.66	8	\$386,866.66	8	\$386,866.66
East Feliciana	82	\$3,559,608.48	82	\$3,559,608.48	82	\$3,565,342.91
Evangeline	37	\$1,457,126.54	37	\$1,457,126.54	37	\$1,457,126.54
Franklin	1	\$45,000.00	1	\$45,000.00	1	\$45,000.00
Grant	9	\$521,305.76	9	\$521,305.76	9	\$536,313.43
Iberia	90	\$3,740,577.38	89	\$3,740,577.38	90	\$3,772,983.75
Iberville	38	\$2,051,625.29	38	\$2,051,625.29	38	\$2,049,752.16
Jefferson Davis	15	\$1,094,079.71	15	\$1,094,079.71	15	\$1,094,079.71
Lafayette	839	\$26,111,100.75	839	\$26,111,100.75	838	\$26,090,426.14
LaSalle	6	\$290,849.67	6	\$290,849.67	6	\$290,849.67
Lincoln	4	\$204,476.20	4	\$204,476.20	4	\$204,476.20
Livingston	3,842	\$148,249,224.98	3,831	\$148,229,000.96	3,837	\$146,959,451.87
Madison	1	\$57,405.95	1	\$57,405.95	1	\$57,405.95
Morehouse	61	\$3,799,480.31	61	\$3,799,480.31	61	\$3,663,400.31
Natchitoches	26	\$1,596,131.91	26	\$1,596,131.91	26	\$1,596,131.91
Ouachita	492	\$19,659,684.83	486	\$19,659,684.83	492	\$19,024,115.97
Plaquemines	1	\$59,601.95	1	\$59,601.95	1	\$59,601.95
Pointe Coupee	21	\$1,428,475.33	21	\$1,428,475.33	20	\$1,260,077.41
Rapides	9	\$711,937.60	9	\$711,937.60	9	\$711,937.60
Red River	4	\$232,678.00	4	\$232,678.00	3	\$137,287.97
Richland	26	\$2,003,936.37	26	\$2,003,936.37	26	\$2,006,579.86
Sabine	2	\$85,897.29	2	\$85,897.29	2	\$85,897.29
St. Helena	83	\$4,484,456.87	83	\$4,484,456.87	83	\$4,497,451.74
St. James	9	\$513,038.06	9	\$513,038.06	9	\$513,038.06
St. Landry	63	\$3,338,024.08	63	\$3,338,024.08	63	\$3,342,230.72
St. Martin	102	\$4,999,779.02	101	\$4,999,779.02	102	\$5,001,958.86
St. Tammany	83	\$3,166,825.98	83	\$3,166,825.98	83	\$3,156,545.72
Tangipahoa	818	\$33,844,203.79	815	\$33,844,203.79	817	\$33,763,787.98
Union	21	\$612,772.34	21	\$612,772.34	21	\$612,772.34
Vermilion	188	\$8,360,988.66	187	\$8,360,988.66	188	\$8,136,503.17
Vernon	28	\$1,302,673.82	28	\$1,302,673.82	28	\$1,229,841.00
Washington	64	\$5,060,403.21	62	\$5,060,403.21	62	\$4,728,887.70
Webster	24	\$1,259,273.50	24	\$1,259,273.50	24	\$1,259,273.50
West Baton Rouge	2	\$103,805.62	2	\$103,805.62	2	\$103,805.62
West Carroll	14	\$682,438.55	14	\$682,438.55	14	\$682,438.55
West Feliciana	11	\$425,862.12	11	\$425,862.12	11	\$421,439.44
Winn	5	\$348,884.63	5	\$348,884.63	5	\$171,424.25
Total	17,267	\$668,425,305.16	17,222	\$668,405,081.14	17,241	\$662,161,144.17



APPENDIX D

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.

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

Figure 2: Requested Assistance



<u>Glossary</u>

Act of Donation: A form of property transfer without exchange of payment.

<u>Applicant:</u> All homeowners who are owner-occupants of a damaged property are applicants. All owner-occupants must sign program documents.

<u>CDBG-DR</u>: Community Development Block Grant – Disaster Recovery Program

<u>Common Area Under Roof</u>: 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.

<u>Major/Severe Damages:</u> \$8,000 or more of FEMA inspected real property damage or 1 foot or more of flood damage on the first floor.

<u>New Construction</u>: 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. For Solution 1 reconstructions, the home 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. There is no restriction on Solution 2 homes. This requirement will subordinate to the local jurisdiction's building code requirements. Additionally, homeowners completing a Solution 2 reconstruction must hire a Louisiana licensed residential contractor

<u>Rehabilitation</u>: Repairs made to an existing structure based on the program's building standards.