

Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #9 September 30, 2017 – October 6, 2017

September 30 – October 6, 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

- Low-to-moderate income*
- Elderly or persons with disabilities
- · Outside the floodplain

PHASE II

- Low-to-moderate income*
- Elderly or persons with disabilities
- · Inside the floodplain

PHASE III

- Reside within one of the 10 most impacted or distressed parishes
- Outside the floodplain
- · No priority due to income

PHASE IV

- Reside within one of the 10 most impacted or distressed parishes
- Inside the floodplain
- · No priority due to income

PHASE V

- All other disaster-declared parishes
- · Inside and outside the floodplain
- No priority due to income

PHASE VI

- 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.



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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

- 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

Solution 2 HOMEOWNER MANAGED

- 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

Solution 3 REIMBURSEMENT

- 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.



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Below is an overview of the homeowner journey in the program, from initial survey to reimbursement and/or repair.





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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.

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.

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.













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.

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.

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.









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.

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 October 6, 2017, survey submissions increased by 163 from the previous week, making the total submissions 44,582. 37,627 homeowners were determined to be in Phases I – VI.
- 34,331 environmental reviews have been completed, representing 91% of the 37,627 homeowners in Phases I VI.
- 16,208 homeowners have been invited to complete applications from Phase I III. 9,822 (61%) homeowners have submitted their applications.
- 3,109 scopes of work have been performed, representing 32% of the 9,822 homeowners that have submitted their application.
- There have been a total of 1,222 Grant Awards offered to homeowners, amounting to \$36,266,202.13. Of those, 131 homeowners have acknowledged their grant agreements, obligating \$4,093,164.27.
- As of October 6, there were a total of 14,672 appointments held.
- 75,588 calls were completed by the call center. 57,085 of the completed calls were inbound calls and 18,503 of the completed calls were outbound calls.
- The Program has completed 1 outreach event for this reporting period. The following events are scheduled for the week of October 9, 2017 October 15, 2017.
 - 10/10 Associated Grocers Employee Forum
 - 10/10 Representative Ted James Town Hall Meeting
 - 10/11 Young and Heart Ministry Immaculate Conception Church, Denham Springs
 - o 10/12 Retirees from Entergy Luncheon
 - 10/13 Louisiana Justice Community Conference

Table 1: Outreach Events

Month	# of Events Hosted/ Participated In
May 2017	17
June 2017	15
July 2017	38
August 2017	26
September 2017	8
Total	104

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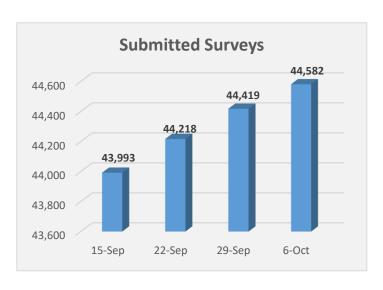
Table 2: Homeowner Program Snapshot

Activity	As of 9/29/2017	Weekly Activity	As of 10/6/17	Total Dollars
Surveys Recorded				
Total Number of Recorded Surveys	51,958	253	52,211	
Non-Submitted Surveys	7,539	90	7,629	
Submitted Surveys	44,419	163	44,582	
Phase I - VI Subtotal	37,031	596	37,627	
Phase I	5,705	139	5,844	
Phase II	5,381	94	5,475	
Phase III Phase IV	9,232 8,990	120 104	9,352 9,094	
Phase V	1,224	48	1,272	
Phase VI	6,499	91	6,590	
Duplicate Address	1,905	31	1,936	
Undetermined	470	-364	106	
Not Currently In A Phase	5,013	-100	4,913	
Environmental Reviews				
Environmental Reviews Available to Work	4,740	-1,444	3,296	
Environmental Reviews Completed	32,291	2,040	34,331	
Applications Invited				
Total Number of Invited Applications	15,968	240	16,208	
Applications Submitted	9,402	420	9,822	
Scope of Work: Prospective/Completed				
Scope of Work Available to Work	6,830	-117	6,713	
Total Scope of Work Completed	2,572	537	3,109	
Grant Awards				
Zero Award Grants	252	42	294	
Grant Awards Offered	889	333	1,222	36,266,202.13
Grant Awards Obligated	51	80	131	4,093,164.27
Solution 1 Only	0	1	1	30,339.56
Solution 2 Only	6	1	7	235,858.73
Solution 3 Only	22	11	33	955,318.68
Solution 3 and 1	0	8	8	223,968.38
Solution 3 and 2	23	59	82	2,647,678.92
Disbursements				
Total Disbursements	15	8	23	602,037.86
Solution 1	0	0	0	0.00
Solution 2	1	4	5	16,861.06
Solution 3	14	4	18	585,176.80



Key Program Statistics

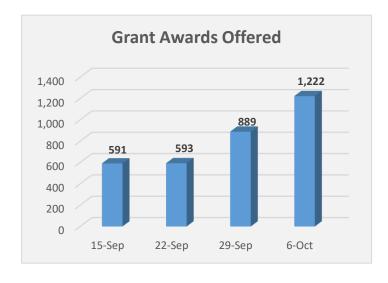
Table 3: Key Program Statistics





37,627 of the 44,582 meet requirements for Phases I – VI.

Invited 16,208 Homeowners to complete Applications.





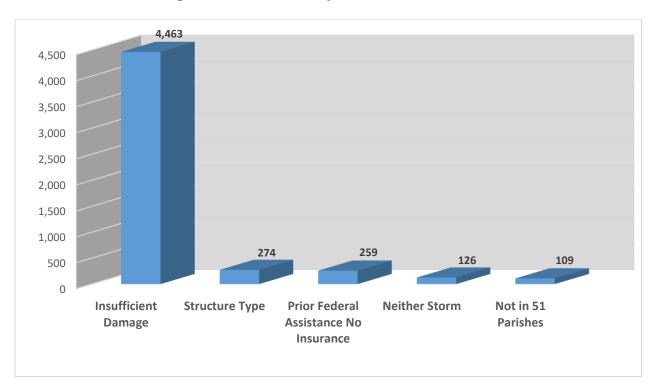


<u>Submitted Surveys: Not Currently In A Phase and Undetermined Phase Reasons</u>

Table 4: Not In Phase and Undetermined Reasons

Activity	As of 9/29/2017	Weekly Activity	As of 10/6/2017	
Submitted Surveys				
Total Submitted Surveys Not Currently In A Phase	5,013	-100	4,913	
Total Submitted Surveys Undetermined	470	-364	106	
Not Currently In A Phase Details				
Total Number of Not Currently In A Phase Reasons	5,330	-99	5,231	
Insufficient Damage	4,451	12	4,463	
Structure Type	385	-111	274	
Prior Federal Assistance No Insurance	260	-1	259	
Neither Storm	127	-1	126	
Not in 51 Parishes	107	2	109	
Undetermined Phase Details				
Total Number of Undetermined Phase Reasons	470	-364	106	
Flood Plain (Not determined)	470	-364	106	

Figure 1: Not Currently In A Phase Reasons





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

As of October 6, 2017, there are 23,493 homeowners, 52.70% of the homeowners who submitted surveys, that reported their income as low to moderate. There are 16,234 homeowners, 36.41% of the homeowners who submitted surveys, that reported they were 62 years of age or older.

Table 5 & 6: 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)	5,844	100.00%	5,844
Phase Two (II)	5,475	100.00%	5,475
Phase Three (III)	3,207	34.29%	9,352
Phase Four (IV)	2,810	30.90%	9,094
Phase Five (V)	650	51.10%	1,272
Phase Six (VI)	1,152	17.48%	6,590
Duplicate Address	1,155	59.66%	1,936
Undetermined	82	77.36%	106
Not In Phase	3,118	63.46%	4,913
Total	23,493	52.70%	44,582

	Submitted Surveys	Percentage
Most Impacted LMI	20,270	45.47%
Most Impacted Urgent Need	19,850	44.52%
LMI	3,223	7.23%
Urgent Need	1,239	2.78%
Total	44,582	100.00%

Table 7: 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)	4,102	70.19%	3,736	63.93%	5,844
Phase Two (II)	4,174	76.24%	3,188	58.23%	5,475
Phase Three (III)	1,784	19.08%	943	10.08%	9,352
Phase Four (IV)	1,917	21.08%	935	10.28%	9,094
Phase Five (V)	193	15.17%	121	9.51%	1,272
Phase Six (VI)	1,648	25.01%	624	9.47%	6,590
Duplicate Address	698	36.05%	587	30.32%	1,936
Undetermined	43	40.57%	42	39.62%	106
Not In Phase	1,675	34.09%	1,561	31.77%	4,913
Total	16,234	36.41%	11,737	26.33%	44,582

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

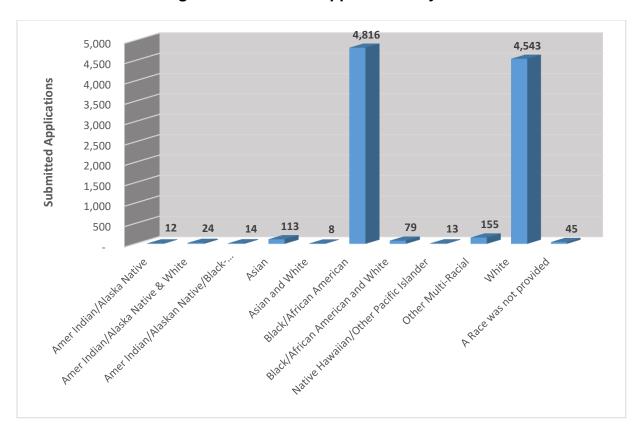


Demographics for Submitted Applications

Table 8: Submitted Applications by Race

Race (Self-Reported)	Submitted Applications	Percentage
American Indian/Alaska Native	12	0.12%
American Indian/Alaska Native and White	24	0.25%
American Indian/Alaskan Native/Black-African American	14	0.14%
Asian	113	1.15%
Asian and White	8	0.08%
Black/African American	4,816	49.03%
Black/African American and White	79	0.81%
Native Hawaiian/Other Pacific Islander	13	0.13%
Other Multi-Racial	155	1.58%
White	4,543	46.25%
A Race was not provided	45	0.46%
Total	9,822	100.00%

Figure 2: Submitted Applications by Race





Housing Assistance Center Activity (HAC)

Table 9: Housing Assistance Center Activity

Activity	As of 9/29/2017	Weekly Activity	As of 10/6/2017
Appointments			
Total Number of Appointments	14,857	1,100	15,957
Walk-ins	6,628	588	7,216
Scheduled	8,229	512	8,741
Held at office	6,823	410	7,233
Home visit	192	31	223
Cancelled	844	51	895
No Show	370	20	390
Housing Assistance Center Details			
Baton Rouge			
Total Number of Appointments	9,586	784	10,370
Walk-ins	4,543	430	4,973
Scheduled	5,043	354	5,397
Held at office	4,319	298	4,617
Home visit	19	13	32
Cancelled	597	37	634
No Show	108	6	114
Hammond			
Total Number of Appointments	2,627	215	2,842
Walk-ins	1,205	119	1,324
Scheduled	1,422	96	1,518
Held at office	1,006	57	1,063
Home visit	156	18	174
Cancelled	146	10	156
No Show	114	11	125
Lafayette			
Total Number of Appointments	1,207	50	1,257
Walk-ins	291	13	304
Scheduled	916	37	953
Held at office	811	34	845
Home visit	6	0	6
Cancelled	62	2	64
No Show	37	1	38
Monroe	4 407	F.4	4.400
Total Number of Appointments	1,437	51	1,488
Walk-ins	589	26	615
Scheduled	848	25	873
Held at office	687	21	708
Home visit	11	0	11
Cancelled	39	2	41
No Show	111	2	113



Call Center Activity

Table 10: Call Center Activity

Activity	As of 9/29/2017	Weekly Activity	As of 10/6/2017
Call Center			
Total Calls	74,394	3,334	77,728
Total Calls Abandoned	2,132	8	2,140
Abandoned %	2.87%	-0.12%	2.75%
Total Calls Processed	72,262	3,326	75,588
Inbound	54,699	2,386	57,085
Outbound	17,563	940	18,503
Completed Inbound Calls Details	,		13,000
Total Inbound Calls Completed	54,699	2,386	57,085
Average Wait Time	1.26 min	·	1.22 min
Average Call Time	6.40 min		6.37 min
Program Inquiry	21,084	443	21,527
Surveys Status Update	663	226	889
Surveys Completed	6,780	53	6,833
Case Manager Request	578	304	882
Application Status Update	18,469	1,067	19,536
Applications Completed	22	23	45
Damage Assessment Inquiry	1,988	14	2,002
Award Acknowledgement Inquiry	74	113	187
Construction Inquiry	26	25	51
Outbound Project	13	0	13
No Answer / Busy / Left Message	2,835	75	2,910
Invalid Number / N/A	2,167	43	2,210
Completed Outbound Calls Details			
Total Outbound Calls Completed	17,563	940	18,503
Average Call Time	2.30 min		2.27 min
Program Inquiry	4,118	26	4,144
Survey Status Update	9	6	15
Surveys Completed	630	0	630
Case Manager Request	7	7	14
Application Status Update	1,867	157	2,024
Applications Completed	1	1	2
Damage Assessment Inquiry	2	1	3
Award Acknowledgement Inquiry	4	4	8
Construction Inquiry	1	1	2
Outbound Project	344	0	344
No Answer / Busy / Left Message	7,233	274	7,507
Invalid Number / N/A	3,347	463	3,810



APPENDIX A

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

House District	Survey Count	Application Count
1	65	9
2	47	9
3	31	2
4	72	11
5	20	3
6	4	0
7	50	9
8	22	2
9	149	11
10	155	19
11	56	7
12	86	15
13	92	14
14	363	42
15	67	18
16	478	102
17	1,058	269
18	154	20
19	259	62
20	76	16
21	81	15
22	127	18
23	114	11
24	106	14
25	10	2
26	45	6
27	24	10
28	116	9
29	1,549	572
30	20	1
31	1,061	226
32	43	4
33	55	7
34	16	0
35	3	0

House District	Survey Count	Application Count
36	2	0
37	107	12
38	147	17
39	171	19
40	165	28
41	218	23
42	271	51
43	467	63
44	100	20
45	145	13
46	218	43
47	524	89
48	522	96
49	317	34
50	31	0
51	2	0
53	3	0
55	4	0
56	2	0
57	10	0
58	195	33
59	576	87
60	71	8
61	1,348	351
62	495	103
63	860	214
64	2,914	629
65	5,194	1,177
66	1,504	201
67	148	34
68	66	4
69	203	28
70	90	8
71	4,756	835
72	1,475	374

House District	Survey Count	Application Count
73	1,165	249
74	296	53
75	314	68
76	33	4
77	217	22
78	2	0
80	1	0
81	1,823	372
83	3	0
84	2	0
85	1	0
86	677	125
88	2,519	316
89	2	0
90	22	1
91	4	0
92	3	0
93	5	0
95	1,932	394
96	451	91
97	7	0
98	1	0
99	4	0
100	6	0
101	5,080	1,996
102	6	0
103	2	0
104	6	2
105	3	0
Unknown	0	0
Total	44,582	9,822





Table 12: Submitted Surveys and Submitted Applications by Louisiana Senate **Districts**

Senate District	Survey Count	Application Count
1	64	7
2	297	45
3	10	0
4	12	0
5	7	0
6	7,602	1,644
7	7	0
8	7	0
9	1	0
10	2	0
11	823	127
12	1,884	409
13	8,088	1,473
14	1,710	460
15	9,061	3,155
16	476	60
17	817	157
18	4,825	735
19	8	0
20	2	0
21	70	3

Senate District	Survey Count	Application Count
22	789	150
23	1,618	279
24	507	78
25	314	40
26	1,337	243
27	21	0
28	360	40
29	178	29
30	201	19
31	206	25
32	245	51
33	611	97
34	1,478	370
35	264	42
36	294	33
37	97	11
38	108	18
39	181	22
Unknown	0	0
Total	44,582	9,822



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	377	56
Allen	75	17	3
Ascension	6,353	3,522	467
Avoyelles	274	121	9
Beauregard	113	34	2
Bienville	209	44	7
Bossier	607	222	24
Caddo	589	258	36
Calcasieu	266	131	11
Caldwell	154	37	7
Catahoula	72	17	3
Claiborne	208	36	4
De Soto	141	45	7
East Baton Rouge	24,248	18,300	5,125
East Carroll	237	35	9
East Feliciana	617	218	40
Evangeline	522	102	11
Franklin	58	14	3
Grant	280	65	12
Iberia	1,478	436	73
Iberville	357	94	13
Jackson	74	11	1
Jefferson Davis	508	105	12
Lafayette	4,753	2,298	422
LaSalle	73	21	4
Lincoln	152	24	2

Parish	FVL Count	Survey Count	Application Count
Livingston	15,892	9,059	1,701
Madison	85	49	6
Morehouse	1,005	216	45
Natchitoches	598	130	14
Ouachita	3,418	1,850	412
Pointe Coupee	444	129	18
Rapides	145	79	18
Red River	46	13	1
Richland	445	104	29
Sabine	100	54	6
St. Helena	976	280	72
St. James	162	67	10
St. Landry	1,615	325	49
St. Martin	1,301	399	76
St. Tammany	1,057	377	44
Tangipahoa	6,183	3,181	701
Union	399	79	15
Vermilion	1,786	795	122
Vernon	306	60	6
Washington	1,222	357	77
Webster	525	109	10
West Baton Rouge	110	30	3
West Carroll	336	52	9
West Feliciana	154	50	8
Winn	181	44	7
Total	82,440	44,472	9,822

Ineligible Parishes					
Parish	Survey Count	Application Count			
Assumption	5	0			
Cameron	0	0			
Concordia	3	0			
Jefferson	15	0			
Lafourche	4	0			
Orleans	34	0			
Plaquemines	2	0			
St. Bernard	1	0			
St. Charles	1	0			
St. John the Baptist	11	0			
St. Mary	30	0			
Tensas	2	0			
Terrebonne	2	0			
Total	110	0			



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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



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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

	HOMEOWNER ASSISTANCE PROGRAM						
PHASE:	S AND TIERS	PHASEI	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI
DAMAGE LEVEL	MAJOR AND SEVERE	<	<	<	<	<	<
	100% OF REPAIRS COMPLETED	~	~				<
STATUS OF REPAIRS	PARTIAL REPAIRS COMPLETED	✓	<	<	<	•	
	REMAINING PROSPECTIVE WORK	~	<	<	<	•	
OF OOD A DUIV	ALL 51 IMPACTED PARISHES	~	⋄			⋄	<
GEOGRAPHY	10 MOST IMPACTED PARISHES			✓	<		
400 VEAR ELOOR RIAIN	INSIDE		<		<	<	<
100-YEAR FLOOD PLAIN	OUTSIDE	✓		<		<	•
INCOME	ALL INCOME LEVELS			•	~	•	•
INCOME	LMI ONLY	~	<				
HOMEOWNER 62+	YES	✓	<	<	<	<	•
AND/OR PERSON WITH DISABILITY IN HOME	NO			<	<	✓	•
TIEDED AWARD	REIMBURSEMENT OF COMPLETED WORK*	100%	100%	50%	50%	50%	50%
TIERED AWARD	PROSPECTIVE CONSTRUCTION	100%	100%	100%	100%	100%	N/A



<u>APPENDIX E</u>

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



September 30 – October 6, 2017

Glossary

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.

CDBG-DR: 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.

<u>Duplication of Benefits:</u> 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

<u>Housing Assistance Center (HAC):</u> 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.

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.