

PHASES AND TIERS

		PHASE I	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI	
DAMAGE LEVEL	MAJOR AND SEVERE	✓	✓	✓	✓	✓	✓	
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	✓	✓				✓	
	PARTIAL REPAIRS COMPLETED	✓	✓	✓	✓	✓		
	REMAINING PROSPECTIVE WORK	✓	✓	✓	✓	✓		
INSURANCE	NO NFIP	✓	✓	✓	✓	✓	✓	
GEOGRAPHY	ALL 51 IMPACTED PARISHES	✓	✓			✓	✓	
	10 MOST IMPACTED PARISHES			✓	✓			
FLOOD PLAIN	INSIDE		✓		✓	✓	✓	
	OUTSIDE	✓		✓		✓	✓	
INCOME	ALL INCOME LEVELS			✓	✓	✓	✓	
	LMI ONLY	✓	✓					
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓	✓	✓	✓	✓	✓	
	NO			✓	✓	✓	✓	
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK	LMI (UNDER 80% AMI)	100%	100%	25%	25%	25%	25%
		OVER 80% AMI	N/A	N/A	25%	25%	25%	25%
	PROSPECTIVE CONSTRUCTION	UNDER 120% AMI	100%	100%	100%	100%	100%	N/A
		OVER 120% AMI	N/A	N/A	50%	50%	50%	N/A

WHY A SURVEY?

The initial survey is needed for several reasons, primarily to get assistance to eligible homeowners as quickly as possible. It will minimize disruptions for homeowners who are already conducting recovery work, and it gives the state reliable data to ensure homeowners' needs are met as the recovery continues. In addition, it offers a snapshot of flood survivors' current needs as the state continues to seek more financial assistance from Congress.

MINIMAL DISRUPTION

The Restore Louisiana Homeowner Assistance Program was approved by HUD, and it must operate within the department's guidelines. Those guidelines currently require home-by-home environmental clearances that could delay homeowners' reconstruction.

Gov. Edwards has been working diligently to convince Congress to remove the environmental review. To allow the program to move as quickly as possible for homeowners while remaining in compliance with federal requirements, the state is gathering individual homeowners' information through an initial survey to avoid as many delays as possible once homeowners reach the application step.

THIS APPROACH IS KEY: Once homeowners begin the formal application for assistance, they will fall under HUD's requirements for a stop-work order while the environmental review takes place, a process that could potentially take as long as 45 days. **THE SURVEY IS NOT THE APPLICATION AND DOES NOT REQUIRE THE HOMEOWNER TO STOP WORK.**

In addition, homeowners who have already entered a contract with a general contractor for a specific scope of services may continue work on that scope of services while completing the application process. Permission to continue work after homeowners have submitted an application will be provided on the condition that the homeowners do not execute any change orders, enter into new construction contracts or start any other construction work before the environmental review is complete. The program's case managers will help guide each homeowner through the process as it suits their specific situation.

ACCURATE DATA

The survey data collected will also be crucial to the state's ability to build an effective assistance program. So far, the state has relied on flood-impacted homeowner data collected by the Federal Emergency Management Agency, the Small Business Administration, the National Flood Insurance Program, and information collected in the immediate weeks and months following the flooding events.

While the state has worked with local governments, banks, and other organizations to gather updated information, the program cannot adequately assess needs and challenges without gathering current facts directly from homeowners. Data collected through the initial survey enables the state to tailor the program to homeowner needs throughout the application phases. In addition, it offers a snapshot of existing needs as the state continues to seek more financial assistance from Congress.

STEP 2: COMPLETE THE APPLICATION

Once homeowners complete the survey, the program will determine which phase each homeowner is potentially qualified for. Qualifying homeowners will then be invited to complete the application in groups based on their phase. When applying, homeowners will be asked for information or support documentation to verify eligibility and help determine award amounts.