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# RESTORE LOUISIANA

## HOMEOWNER ASSISTANCE PROGRAM

The Restore Louisiana Homeowner Assistance Program is now available and consists of two main steps – an initial **SURVEY** and an **APPLICATION**. The survey determines when a homeowner may apply for assistance. Homeowners will then be invited to apply as a separate step.

Assistance will be distributed over several phases (see the application phases listed below). Homeowners will be invited to apply according to the phase for which they may qualify, based on their initial answers to the survey.

### STEP 1: COMPLETE THE SURVEY

The first step in the Restore Louisiana Homeowner Assistance Program is completing a brief online survey. Homeowners will be notified when they may advance to the application step based on their survey responses.

### COMPLETING THE SURVEY DOES NOT REQUIRE THE HOMEOWNER TO STOP WORK.

The survey step minimizes potential delays associated with U.S. Department of Housing and Urban Development (HUD) and National Environmental Policy Act requirements and it keeps participants moving as quickly as possible in the rebuilding assistance process. While some homeowners who take the survey and may be eligible for assistance might have to wait before they are asked to apply for the program, this approach ensures all eligible homeowners can receive assistance as efficiently as possible.

The survey should take about 15 minutes to complete, and no documentation is required. Some questions will ask homeowners to type in information, though most questions can be answered by choosing responses from a multiple-choice menu. Survey answers do not determine final eligibility or award amounts, as these determinations are made through the application step, when documents will be collected and verified.

### ALL FLOOD-IMPACTED HOMEOWNERS ARE STRONGLY ENCOURAGED TO COMPLETE THE SURVEY. EVEN IF HOMEOWNERS DO NOT QUALIFY FOR ONE OF THE SIX PHASES OF ASSISTANCE, THEY COULD QUALIFY AS MORE FUNDING BECOMES AVAILABLE.

To be qualify for one of the six phases of the program, homeowners must meet all of the eligibility criteria listed below:

- Must have been the owner occupant at time of the disaster event
- The damaged address must have been the homeowner's primary residence at the time of the disaster event
- The damage suffered must be a result of the March or August 2016 severe storms and flooding events
- The structure must be eligible as determined by the program, which includes single family homes, duplexes, mobile homes, and condominiums
- The structure must be located in one of 51 disaster-declared parishes

Due to limited federal funding and to address federal environmental review requirements that could potentially slow down the rebuilding process, the program will be organized into six phases. Criteria for each phase are as follows:

**ALL PHASES:** Must have major/severe home damage, and no structural flood insurance at the time of the flood

**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

**PHASE VI:** Reimbursement for homeowners who have completed the rebuilding process at the time they answer the survey or complete the application (except those applicants that qualify for Phase I or II)

# 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%
		OVER 80% AMI	N/A	N/A	25%	25%	25%
	PROSPECTIVE CONSTRUCTION	UNDER 120% AMI	100%	100%	100%	100%	N/A
		OVER 120% AMI	N/A	N/A	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.