

March 9, 2017

Restore Louisiana Homeowner Assistance Program

The Restore Louisiana Homeowner Assistance Program will begin in late March or early April. It will consist of two main parts – an initial SURVEY and the APPLICATION. The survey determines whether homeowners qualify for assistance. Those who do qualify will be invited to apply in a separate step.

In addition, assistance will be distributed over several phases. Homeowners will be invited to apply according to the phase for which they qualify. Therefore, some homeowners who have taken the survey and are eligible for assistance may have to wait before they actually apply for the program.

Step 1: Complete the survey

The first step in the Restore Louisiana Homeowner Assistance Program is a brief online survey for flood-impacted homeowners. Survey responses will determine if homeowners are able to advance to the application step. The survey is required, and it's an important step to keep repair work flowing as efficiently as possible.

To clarify, when homeowners submit an application for assistance, they then fall under U.S. Department of Housing and Urban Development rules that require a pause in construction work in order to conduct an environmental review on the project. The survey minimizes the number of homeowners affected by those rules, and it keeps participants moving as quickly as possible in the rebuilding assistance process.

It's estimated the survey will take about 15 minutes to complete, and no documentation is required. Some questions will require homeowners to type in information, though most are answered by choosing responses from a menu. Documents will be collected and verified when homeowners advance to the application step. The survey will begin about a month before the application step opens. (See the application phases listed below.) Survey answers do not determine final program eligibility or award amounts.

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

Please continue reading this resources document for more information on the environmental review requirements outlined by HUD.

Step 2: Complete the application

The application step will open about a month after the initial survey. Homeowners will be invited to the application step based on their survey answers and in the order of their eligibility to be served. Some homeowners who qualify for assistance may have to wait before actually applying.

NOTE: Due to limited federal funding and to address HUD's requirements for environmental reviews, the state will distribute assistance in six phases:

- **All Phases:** must have major or severe home damage, and no structural flood insurance at the time of the flood
- **Phases I-II:** low-to-moderate income, elderly or persons with disabilities
- **Phase III-IV:** 10 most impacted or distressed parishes – Acadia, Ascension, East Baton Rouge, Lafayette, Livingston, Ouachita, St. Tammany, Tangipahoa, Vermilion and Washington
- **Phase V:** the remaining 41 flood-impacted parishes
- **Phase VI:** reimbursement for homeowners who have completed the rebuilding process at the time they answer the survey or complete the application

Once homeowners complete the initial survey, the program will determine which phase they are potentially qualified to apply for. Qualifying homeowners will then complete the application in order of the phase in which they qualify. When applying, homeowners will be asked for information or support documentation to verify eligibility and determine award amounts.

Why are homeowners required to complete the 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.

Minimizing disruptions

The Restore Louisiana Homeowner Assistance Program was approved by HUD, and it must operate within the federal 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. Until the request is granted, however, the state is designing the assistance program so that homeowners move from the survey step to the application only if they meet established priority conditions and are ready to begin or continue construction.

THIS APPROACH IS KEY. Once homeowners formally apply for assistance, they would 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.

HUD will allow environmental reviews to begin while the state completes the survey step, though the state likely would be unable to complete all the environmental reviews before qualifying homeowners move to the application step. Homeowners waiting for the application step to begin would still be able to continue repairs and remain eligible for reimbursement for the rebuilding work performed during that time.

In addition, if all homeowners were to apply at once, HUD would interpret federal regulations to require stop-work orders (or face losing reimbursement) for each of those

applicants, until the environmental review is complete, subject to some flexibility and guidance from HUD. This could lead to considerable confusion and frustration for homeowners, while significantly increasing the cost of their recovery as they pause repairs, until the assistance program processes reviews an estimated 37,000 eligible homes.

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 assistance 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 assistance program to homeowner needs throughout the application phases. In addition, it offers a snapshot of flood survivors' current needs as the state continues seeking more financial assistance from Congress.