

Restore Louisiana Homeowner Survey and Application Approach

Survey Summary:

The state will initially launch the Restore Louisiana Homeowner Program through a **survey** that will capture basic information on impacted homeowners. No support documentation will be collected as part of the survey process; documentation will be collected and verified if and when a homeowner is moved to the application phases of the program. The survey should take an average of 15-20 minutes for a homeowner to complete. The survey has two primary functions:

1) Minimize the number of homeowners that the federal government (HUD) will require to “stop work” or pause their recovery process while they await federally-required environmental clearance and program processing.

The Governor is working very hard to encourage the Congressional Delegation and Congress to remove a federal requirement for a house-by-house environmental review process that could delay homeowners rebuilding and make the program more expensive.

While we await the removal of this federal mandate, the state is writing its program so that homeowners will only be allowed to move forward from the “survey” step to their respective “application phase” (see below for the 6 application Phases) if they meet the prioritization factors associated with the different application phases of the program, and are ready to go into construction. By bringing homeowners into the application process through this phased approach, the state is helping to minimize the number of homeowners whom HUD will then consider to have “applied” for the program, and therefore would be required to “stop work” while they go through a potential 45-day environmental review. HUD will allow the program to complete some environmental reviews for homeowners identified to need one during the initial “survey” step, but the program may not be able to complete all of the environmental reviews before homeowners are moved to application. Homeowners waiting for the application phase of the program to open to them will be able to continue recovery on their homes and may be eligible for reimbursement for the rebuilding work they’re doing during that time.

If all homeowners were able to apply at once, HUD would interpret environmental federal regulations to require it to say that many more homeowners would have to stop work (or face losing reimbursement) until the program completed the environmental review on their homes, subject to some flexibility and guidance from HUD. This could cause great confusion and understandable frustration to homeowners and significantly add to the cost of their recovery, should they be required to pause their reconstruction process for months while the program processes ~37,000 environmental reviews;

2) Collect more accurate data on the status and needs of impacted homeowners. Based on information provided by homeowners in the survey, the program will be able to re-evaluate the current specific needs of homeowners at the time they complete the survey, and the cost of those needs. The state has been using the best available data to design program policies and budget for homeowners’ needs. However, the data used until now have come necessarily from FEMA, SBA, NFIP and homeowner information collected in the immediate weeks and months following the flooding events. While the state has been working with local governments, banks and other entities to supplement the FEMA, SBA and NFIP data with more real-time information, the program will not be able to fully assess the current demand, homeowner needs and

the specific challenges and obstacles faced by homeowners until the program starts gathering current and updated information directly from these homeowners. Through information gathered in the survey, the state will be able to tailor and amend the program as currently designed to ensure it best fits the needs of homeowners when the program application phases are launched. It will also provide a real-time snapshot of the immediate rebuilding needs as the state continues to battle in Congress for additional federal funds to help Louisiana recover.

How does it work?

Initial Survey Step:

The program will launch the Initial Survey Step for about a month before opening Phase I of the application process (see Phases listed below). Homeowners will be notified after they complete the survey that the program will contact them when the application phase under which they are eligible has opened.

Survey Step and Application Phases:

Phase I of the application process will open around a month after the Initial Survey Step. If they qualify under Phase I, homeowners who completed the survey during the Initial Survey Step will be notified by the program and invited to apply for the program. When homeowners are invited to apply to their respective application phase based on their responses to the survey questions, they will provide additional information and the required support documentation to the program to determine eligibility and award amounts. At the time of application, they may be notified to STOP WORK on their rehab/reconstruction if they have started work and are incomplete in the process. Failure to stop work until the program completes an environmental review may result in a reduction in the homeowner's reimbursement award, as those costs would be considered to be ineligible per federal regulations.

Homeowners who DO NOT meet the criteria for an application phase that is currently open or who do not apply to the program while they are in the middle of the reconstruction process will be able to continue work on their homes and may be eligible for partial reimbursement for expenses incurred until they submit an application to the program.

The survey will remain open, so homeowners who did not complete the survey during the Initial Survey Step, but wish to apply for the program are able to do so by first completing the survey to determine whether they are eligible to move to application. Responses to the survey do not determine final program eligibility or award amounts.

Application Phases: Prioritization Factors

All phases: Major/severe damages, no flood insurance

Phases I-II: Low to Moderate Income, elderly OR persons with disabilities

Phase III-IV: 10 Most Impacted or Distressed parishes

Phase V: All other parishes

Phase VI: Reimbursement for homeowners who have completed their rebuilding process at the time they answer the survey or complete the application