

Office of Community Development

Disaster Recovery Unit

State of Louisiana

Division of Administration

JOHN BEL EDWARDS
GOVERNOR



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COMMISSIONER OF ADMINISTRATION

Restore Louisiana Flood Recovery Plan Frequently Asked Questions

Who is funding the Restore Louisiana flood recovery plan?

- In 2016, after Governor John Bel Edwards sought federal flood recovery funding for Louisiana, Congress provided two appropriations of Community Development Block Grant-Disaster Recovery (CDBG-DR) funds for nationwide recovery from several disasters. These funds were allocated by the U.S. Department of Housing and Urban Development (HUD) to various states. HUD allocated \$437,800,000 from the first appropriation and \$1,219,172,000 from the second appropriation to Louisiana. The Restore Louisiana flood recovery plan is being administered by the state's Office of Community Development, Disaster Recovery Unit (OCD-DRU).

How can I get the latest news about the Restore Louisiana flood recovery plan?

- To sign up for recent updates on the Restore Louisiana flood recovery process, please visit the Restore Louisiana Task Force website at restore.la.gov.

Where can I find eligibility requirements for the Restore Louisiana flood recovery plan?

- General qualifications for the Restore Louisiana flood recovery plan are described in both the OCD-DRU Master Action Plan and in Action Plan Amendment 1, which can be accessed at http://www.doa.la.gov/Pages/ocd-dru/Action_Plans.aspx. Scroll down to the bottom of the page and click on this link: [Great Floods of 2016 Action Plans and Amendments](#).
- Eligible homeowners will be **prioritized in phases**, which are listed in APA 1. You may be eligible for assistance under **phase one** of the program if you meet all of the following criteria: a) your family is low-to-moderate income, b) you did not have flood insurance at the time of the storm, c) you experienced more than one foot of flooding, d) you are located outside the special flood hazard area, and e) you or your co-applicant is at least 62 years old OR you had a person with disabilities living in your home at the time of the flood event.

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- The criteria for the homeowner program are as follows:
 - Owner occupant at time of disaster event;
 - Damaged address was the applicant's primary residence at the time of disaster event;
 - Located in one of the 51 FEMA Individual Assistance (IA) disaster-declared parishes;
 - Suffered major or severe damages (1+ feet of flooding) as a result of the 2016 Severe Storms and Flooding events;
 - Household did not have structural National Flood Insurance Program (NFIP) or private flood insurance policy at time of the flood; and
 - Eligible structures as determined by the program include, but are not exclusive to, single-family or duplex home structures; and mobile/manufactured and modular homes.
 - Please Note: More specific eligibility requirements will be listed in a policies document currently being developed. These policies will be available when the program is underway in the second quarter of 2017.

How will I know when to apply for the Restore Louisiana flood recovery plan?

- To stay informed about the applications process that opens in the second quarter of 2017, please monitor the restore.la.gov website listed above. Also, please stay tuned to your local news channel. The program will attempt to contact all FEMA IA applicants by email and/or phone, and regional outreach events will be available for residents during the application period.

I already received some federal funding, am I automatically disqualified?

- No, the award calculated will take into account all other funding sources. Recovery assistance is available from several federal and non-federal sources: the Federal Emergency Management Agency (FEMA); the Small Business Administration (SBA); the U.S. Department of Housing and Urban Development (HUD); private and NFIP flood insurance; state and local governments; charitable institutions; and other sources. **NOTE: Federal law prohibits any person, business concern, or other entity from receiving federal funds for any part of such loss for which they have received financial assistance under any other program, insurance or any other source. This would be a duplication of benefits (DOB).**

Whose responsibility is it to calculate DOB?

- The homeowner is responsible for reporting all funding sources either received or anticipated to receive to the OCD-DRU program administrator prior to the award calculation. Additionally, any funds received after the award calculation also require the homeowner to report to OCD-DRU through a subrogation agreement. The state will then review an applicant's total approved funding to determine how much the applicant is eligible to receive from CDBG-DR, or possibly return. In determining the amount the applicant may be eligible to receive from CDBG-DR, the

state will calculate the applicant's **unmet need** by deducting any assistance that creates a duplication of benefits from the cost of total damages. The unmet need is the maximum amount an applicant will be eligible to receive, subject to other program caps.

How is the unmet need calculated and how does this impact the amount I'm eligible to receive in federal funds?

1. Calculate the Scope of Work (SOW) required for rehabilitation, based on the damage sustained from the flood event. This SOW will be completed using an identified eligible list of items with fixed economy rate pricing. NOTE: This amount may be very different than the homeowner's total recovery or damage amount.
2. Subtract all assistance approved to date to pay for recovery needs/damages.
3. The remainder equals the **unmet need/maximum amount eligible** for you to receive in federal funds (subject to program caps and guidelines).