

## Road Home data readme

This data includes individual-level records for all property owners who received grants from the Road Home program, which was set up after hurricanes Katrina and Rita to cover repair and rebuilding costs that exceeded insurance payouts and FEMA aid for owner-occupied properties in Louisiana.

The data, acquired through public records requests to the Louisiana Division of Administration, includes details on the four types of grants available through the rebuilding program:

- Compensation grants, the main type of funding available to homeowners.
- Additional compensation grants, which were made available to lower-income homeowners.
- Elevation grants, meant to help raise homes to prevent future flooding.
- Individual mitigation measure grants, which could be used toward other efforts to prevent future flooding.

The data also contains state-generated estimates of the pre-storm value of each home and the cost to repair or rebuild it. Additional fields indicate whether properties were insured and how much the property owner received from insurance, FEMA or other sources.

While this data does not contain the names of property owners or addresses, geographic identifiers (using U.S. Census Bureau geographies from 2000) are available down to the census block level.

Note that there are some idiosyncratic aspects of the data contained in this table. Users are strongly encouraged to read the attached field definitions carefully as they detail these issues.

The most important caveat is that the grant fields indicate the total amount disbursed to the property owner. However, a variety of circumstances may have resulted in property owners owing some of that money to the state. These include situations in which property owners received additional money from insurance after they got their Road Home funds and cases in which checks were reissued due to fraud. To get an accurate accounting of the net amount received by each property owner, calculations must be made to adjust the grant or insurance values. Certain records may need to be excluded using flags included in the data.

Field names in the data are as provided by the Louisiana Division of Administration.

Field name	Type	Description
Structure type	string	Type of structure that received grant
GIS City	string	The city containing the property, as determined by the program administrators.  Note: Properties in unincorporated areas appear to have been assigned to the nearest Census

		Designated Place. As a result, other geographic fields may yield more accurate information.
GIS State	string	<p>The state containing the property as determined by the program administrators.</p> <p>Note: All but three records list Louisiana. Those three records are likely errors.</p>
GIS Zip	string	ZIP code as reported by program administrators.
PARISH	string	The parish containing the property. Parishes in Louisiana are the equivalent of counties in other states.
Closing Option	string	<p>The subprogram the property owner selected. There were three options as part of Road Home:</p> <p>1 - Repair or rebuild the property. This makes up the bulk of the dataset, with 119,156 records.</p> <p>2 - Sell the property to the Road Home program and purchase another property in Louisiana. There are 8,507 records with this option.</p> <p>3 - Sell the property to the Road Home program and do not purchase another property in Louisiana. Property owners may have purchased a property in another state or opted to rent in Louisiana.</p> <p>Property owners who chose Options 1 or 2 qualified for the full amount of compensation as calculated by the Road Home program. Property owners who chose Option 3 were limited to receiving 60% of the compensation they would have received under Option 1 or Option 2.</p>
TOTAL_CLOSING_AMOUNT	float	<p>The total amount of funds (in dollars) disbursed to property owners from the Road Home program. This includes the following types of compensation, which are detailed more fully in the following fields:</p> <p>Compensation grants (CG),  additional compensation grants (ACG),  elevation grants,  individual mitigation measure grants (IMM).</p>

		<p>NOTE: All fields that contain information about grant amounts show the total amount that was disbursed through that grant program to the recipient. These may overstate the net amount awarded to the recipient if the Road Home program sought the return of funds or issued replacement funds to homeowners who had lost their original grants due to fraud. See the "Closed with Approved Unmet Needs (Y/N)," "ARS File (Yes/No)" and "Closing Total DOB Amount" fields for more detailed information.</p>
Total CG Amount	float	<p>The total amount (in dollars) the property owner received from the compensation grant program. This was the primary grant provided by Road Home.</p> <p>Compensation grants were determined by taking either the property's pre-storm value (PSV) or the damage estimate, whichever was lower, and subtracting the amount of other funding the property owner had received from private insurance, FEMA or other sources. The total amount of this grant was capped at \$150,000.</p> <p>Property owners who did not have insurance had their compensation cut by 30% as a penalty.</p>
Total ACG Amount	float	<p>The total amount (in dollars) the property owner received from the additional compensation grant program. This was established after the compensation grant program was already underway. The additional compensation grants allowed property owners who made less than 80% of the Area Median Income to receive additional funds by using their damage estimate as the base value in the compensation formula. This meant their grants were no longer limited to their property value if it was lower than their damage estimate. The total amount received from compensation and additional compensation grants could not exceed \$150,000 in most circumstances.</p>
Total Elevation Grant Amount	float	<p>Grants of up to \$30,000 to assist homeowners in raising their homes to prevent future flood damage. These grants were separate from the compensation and additional compensation grants and did not count toward the \$150,000 limit on those grants.</p>
Total IMM Amount	float	<p>Grants of up to \$7,500 to assist homeowners with other mitigation measures on their properties. These grants were separate from the compensation and</p>

		additional compensation grants and did not count toward the \$150,000 limit on those grants.
NOLA Planning District Number	string	The New Orleans Planning District containing the property. This field is null for properties outside New Orleans.
NOLA Planning District Name	string	<p>The name of the New Orleans Planning District containing the property.</p> <p>This field is null for properties outside New Orleans.</p>
NOLA Neighborhood Number	string	<p>The ID number of the New Orleans neighborhood containing the property.</p> <p>New Orleans has 73 formally recognized neighborhoods that together cover the entire city. These neighborhoods are made up of census tracts to assist in demographic analysis.</p> <p>These neighborhoods are based on the boundaries put in place in 2000 and based on that year's decennial census. A map of the neighborhoods can be found here:  <a href="https://www.datacenterresearch.org/maps/reference-maps/">https://www.datacenterresearch.org/maps/reference-maps/</a></p> <p>This field is null for properties outside of New Orleans.</p>
NOLA Neighborhood Name	string	<p>The name of the New Orleans neighborhood containing the property.</p> <p>New Orleans has 73 formally recognized neighborhoods that together cover the entire city. These neighborhoods are made up of census tracts to assist in demographic analysis.</p> <p>These neighborhoods are based on the boundaries put in place in 2000 and based on that year's decennial census. A map of the neighborhoods can be found here:  <a href="https://www.datacenterresearch.org/maps/reference-maps/">https://www.datacenterresearch.org/maps/reference-maps/</a></p> <p>This field is null for properties outside of New Orleans.</p>
STFID	string	The census block containing the property, based on 2000 vintage geography.

Census Block	string	The census block containing the property, based on 2000 vintage geography.
Block Group	string	The census block group containing the property, based on 2000 vintage geography.
Census Tract	string	The census tract containing the property, based on 2000 vintage geography.
Current Damage Assessment	float	<p>The most recent damage estimate used for calculating grant amounts.</p> <p>See the “Damage Type 1 or 2” field for more information.</p>
Current Damage Assessment - Type 1	float	The estimated cost to repair the home. This was based on a standardized formula that took into account the square footage of the home.
Current Damage Assessment - Type 2	float	<p>The estimated cost to completely rebuild the home. This was based on a standardized formula that took into account the square footage of the home.</p> <p>.</p>
Damage Type 1 or 2	string	<p>The type of damage estimate used to calculate grant amounts.</p> <p>Properties for which the damage exceeded 50% of the cost of completely rebuilding the home were deemed total losses and Damage Type 2 was used.</p> <p>Properties for which the damage was less than 50% of the total cost of rebuilding were considered repairable and Damage Type 1 was used.</p>
Current PSV	float	The most recent estimate of the property’s pre-storm market value used for grant calculations.
Current Total DOB Amount (no Legal Fees removed)	float	Most recent total amount of duplication of benefits, which describes funds received from insurance, the Federal Emergency Management Agency or other sources.
Current Legal Fees	float	Legal fees incurred by the property owner due to disputes with insurance companies. This was subtracted from the duplication of benefits before calculating the grant amount.
Closed file - PSV Option 1 With No ACG -excluding Sold Home, Inelig, Deceased and	string	Properties that meet all the following criteria have “Y” in this field. All others have “N”:

files closed with RHEI & IMM only -23,912		<ul style="list-style-type: none"> <li>• PSV (not damage) was used to calculate grant amount</li> <li>• Property owner selected Option 1</li> <li>• Property owner did not receive ACG</li> <li>• Property owner had not sold the home prior to the start of Road Home</li> <li>• Property owner was not deemed ineligible for Road Home</li> <li>• Property owner was not deceased</li> <li>• Property received a compensation grant</li> </ul>
Closed File - Option 2/3, Sold Home, Ineligible, Deceased, and Closed with RHEI and IMM Only	string	<p>This field flags properties for which special circumstances meant grant calculations may differ from typical Option 1 properties. A property that meets any of the following criteria will have "Y" in this field; otherwise it will have "N":</p> <ul style="list-style-type: none"> <li>• Not Option 1</li> <li>• Property owner sold home prior to the start of Road Home</li> <li>• Property owner was found ineligible for Road Home</li> <li>• Property owner was deceased</li> <li>• Property received only elevation or mitigation grants and not compensation grants</li> </ul>
Closed with Approved Unmet Needs (Y/N)	string	<p>This field flags properties that qualified for the "unmet needs" program. The Road Home program used the unmet needs program to send additional payments to property owners who had lost their initial Road Home funds due to fraud by contractors or others. As a result, the grant amounts for these properties in this data are higher than the actual net amount available for rebuilding.</p> <p>If a property owner received funding through the unmet needs program, the record will have "Y" in this field. Otherwise, it will have "N."</p>
Applicant With Current Insurance (Private and/or Flood) Y/N	string	<p>This field flags whether the property owner had private and/or flood insurance. This field will contain "Y" if they did and "N" if they did not.</p>
Closing Total DOB Amount	float	<p>The total duplication of benefits the property owner had received at the time the initial grant was awarded.</p> <p>In some cases, property owners received additional money from their insurance companies after</p>

		<p>receiving their grants. Because this affected their grant calculations, in most cases the homeowners were required to pay that money back to Road Home.</p> <p>However, this is not reflected in those grant fields. To get accurate figures for the net grant amounts, the difference between “current” and “closing” DOB must be subtracted from the sum of the compensation and additional compensation grants.</p>
Difference between Current PSV and Current Damage Assessment Type 2 (col AG - col AC)	float	Difference between the pre-storm value and estimated cost to repair a property.
ARS File (Yes/No)	string	<p>This field flags whether a property’s grant was incorrectly calculated by contractors working for Road Home.</p> <p>Grants were improperly calculated for a substantial number of properties, which means the amount the property owners received did not conform to the formula that governed the program. In cases in which property owners received more than they should have, the state eventually opted to sue the contractor to recover the money rather than recovering it from the property owners.</p> <p>Properties with “Y” in this field fall into that category. Their grant amounts are higher than they should have been and should be excluded from any analysis of the distribution of Road Home grants that is focused on how the program was designed to work.</p>