

Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #124
June 25, 2022 – September 30, 2022
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Table of Contents

Program Overview 1
 Executive Summary 2
 Completed Appeals..... 4
 Low to Moderate Income (LMI), Senior Adults and Disabled Reported 5
 LMI/Most Impacted Parish Data for Obligated/Disbursed Grants 6
 Demographics for Obligated Applications 6
 APPENDIX A 7
 APPENDIX B 9
 APPENDIX C 10
 Glossary 11

List of Tables

Table 1: Homeowner Program Snapshot..... 3
 Table 2: Status of Appeals 4
 Table 3 & 4: Submitted Applications with LMI and Urgent Need Data..... 5
 Table 5: Submitted Applications with Senior Adult or Disabled Reported..... 5
 Table 6: Obligated/Disbursed Grants LMI/Most Impacted Data..... 6
 Table 7: Obligated Applications by Race 6
 Table 8: Submitted Applications and Grants Offered by Louisiana House Districts 7
 Table 9: Submitted Applications and Grants Offered by Louisiana Senate Districts 8
 Table 10: Grant Awards by Parish 9

List of Figures

Figure 1: Award Appeals 4
 Figure 2: Requested Assistance 10

Program Overview

The Restore Louisiana Homeowner Assistance Program is dedicated to helping homeowners affected by the March and/or August 2016 floods repair and restore their damaged homes, or get reimbursed for work already completed. Funding for the Restore Louisiana Homeowner Assistance Program is allocated out of the Department of Housing and Urban Development's (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) Program.

Initially, homeowners were asked to complete a brief survey to gather information about their unmet needs related to the repair or reconstruction of their flooded home. Responses to the survey were then used to determine phased invitations to homeowners to complete a formal application. The deadline to submit the initial survey was October 19, 2018. The deadline to submit the formal application was November 16, 2018.

Homeowners invited to complete the application must also meet the eligibility criteria listed below:

- Owner occupant at time of disaster event
- Damaged address was the applicant's primary residence at the time of disaster event
- Suffered damage as a result of the March or August 2016 Severe Storms and Flooding events
- Eligible structure type as determined by program, including single family homes, duplexes, mobile homes and condominiums
- Located in one of 51 disaster declared parishes

Homeowners who qualify and are eligible for assistance may choose one of three solutions based on their progress in the rebuilding process and their capacity to complete the remaining work: Solution 1 (program-managed construction), Solution 2 (homeowner-managed construction), and/or Solution 3 (reimbursement for work already completed). More information about these solutions is available on the [Restore Louisiana website](#).

With 99% of grant determinations now completed (see Table 2 for more information), the program is largely focused on assisting homeowners with finishing their construction projects. For homeowners who have opted for Solution 1, the program will manage and complete the construction process on their behalf using economy-grade finishes. Homeowners who have opted for Solution 2 will oversee the completion of their construction project or the replacement of their flood-damaged Manufactured Housing Unit (MHU), and the program will monitor the project and disburse eligible grant funding as work is completed in accordance with each homeowner's signed grant agreement and approved scope of work.

Additionally, Restore Louisiana is now working with eligible homeowners whose primary residence is in a floodway as part of the Buyout and Resilient Housing Incentive Program (Solution 4). The application deadline for this program was March 29, 2019. More information about Solution 4 can be found on the [Restore Louisiana website](#).

Executive Summary

- There have been a total of 17,264 Grant Awards offered to homeowners, amounting to \$668,665,371.14. Of those, 17,219 homeowners have acknowledged their grant agreements, obligating \$668,444,249.28.
 - 17,147 homeowners have completed their housing rehabilitation/reconstruction.
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- As of September 30, 2022, there were a total of 92,653 appointments held.
 - 405,816 calls were completed by the call center. 254,542 of the completed calls were inbound calls and 135,186 of the completed calls were outbound calls.

Table 1: Homeowner Program Snapshot

	As of 6/24/22	Quarterly Activity	As of 9/30/22	Percentage	
Surveys Recorded				Percentage	
<i>Submitted Surveys</i>	56,262	0	56,262		10/19/2018 deadline
<i>Phase I - VI Subtotal</i>	45,440	0	45,440	81%	
<i>Duplicate Address</i>	4,295	0	4,295	8%	
<i>Not Currently In A Phase (mainly FEMA Minor)</i>	6,527	0	6,527	11%	
Environmental Reviews					
Environmental Reviews Available to Work	0	0	0		
Environmental Reviews Completed	45,440	0	45,440		
Scope of Work: Prospective/Completed					
Scope of Work Available to Work	0	0	0		
Total Scope of Work Completed	36,169	0	36,169		
Applications In Process					
Total Number of Invited Applications	45,440	0	45,440		
Applications Not Available For Grant Determination	0	0	0		11/16/2018 deadline
Applications Available For Grant Determination	45,440	0	45,440		
Pending Grant Determination	0	2	2	1%	
Grant Determinations			99% Grant Determinations		
Zero Award	8,439	0	8,439	19%	
Ineligible Determination	13,651	0	13,649	30%	
<i>Ineligible Not Closed by Deadline</i>	671	0	671		
Withdrawn By Applicant	6,085	1	6,086	13%	
Grant Award Offered To Applicant	17,265	-1	17,264	38%	
Appeals In Progress	0	0	0		
Grant Awards					Total Dollars
Grant Awards Offered	17,265	-1	17,264		668,656,371.14
Grant Awards Obligated	17,220	-1	17,219		668,444,249.28
<i>Solution 1 Only</i>	765	1	766		72,356,414.31
<i>Solution 2 Only</i>	2,407	-2	2,405		102,275,964.00
<i>Solution 3 Only</i>	4,319	0	4,319		133,781,324.63
<i>Solution 3 and 1</i>	2,186	0	2,186		102,465,480.62
<i>Solution 3 and 2</i>	7,543	0	7,543		257,565,065.72
Disbursements					
Total Disbursements	17,254	2	17,256		667,735,461.88
<i>Solution 1 Only</i>	763	0	763		71,276,516.80
<i>Solution 2 Only</i>	2,411	0	2,411		101,805,192.18
<i>Solution 3 Only</i>	4,325	0	4,325		134,038,370.41
<i>Solution 3 and 1</i>	2,197	1	2,198		102,204,380.93
<i>Solution 3 and 2</i>	7,558	1	7,559		258,411,001.56
Housing Rehabilitation/Reconstruction Complete					
Total Housing Rehabilitation/Reconstruction Complete	17,124	23	17,147		
<i>Solution 1</i>	2,926	11	2,937		
<i>Solution 2</i>	9,883	11	9,894		
<i>Solution 3 Only</i>	4,315	1	4,316		

Completed Appeals

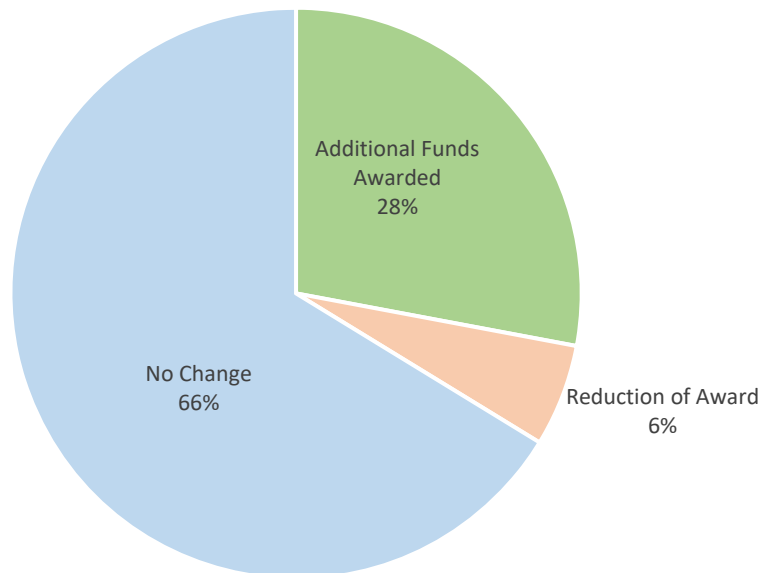
As of September 30, 2022; 6,698 resolved appeals are accounted for in the table below. 0 appeals are currently in process.

Table 2: Status of Appeals

Resolved Cases	Appeals	%	Award Change	Average Award
Additional Funds Awarded	1,307	28%	19,256,524.85	14,733.38
Reduction of Award	267	6%	(2,547,168.26)	(9,539.96)
No Change	2,994	66%		
Total	4,568	100%		

Resolved Cases	Appeals	%
Eligibility Approved	647	30%
Eligibility Denied	1,483	70%
Total	2,130	100%

Figure 1: Award Appeals



Low to Moderate Income (LMI), Senior Adults and Disabled Reported

As of September 30, 2022, there are 19,036 homeowners, 51.20% of the homeowners who submitted applications, that reported their income as low to moderate. There are 13,737 homeowners, 36.95% of the homeowners who submitted applications, that reported they were 62 years of age or older.

Table 3 & 4: Submitted Applications with LMI and Urgent Need Data

Phase	Submitted Applications with LMI Reported	% LMI of Submitted Applications by Phase	Total Submitted Applications
Phase One (I)	5,424	99.96%	5,427
Phase Two (II)	6,274	99.92%	6,279
Phase Three (III)	2,036	29.35%	6,938
Phase Four (IV)	2,320	28.88%	8,033
Phase Five (V)	481	44.66%	1,077
Phase Six (VI)	1,133	14.65%	7,732
Undetermined	2	100.00%	2
Not In Phase	1,365	80.58%	1,694
Total	19,036	51.20%	37,182

	Submitted Applications	Percentage
Most Impacted LMI	16,597	44.64%
Most Impacted Urgent Need	17,194	46.24%
LMI	2,439	6.56%
Urgent Need	952	2.56%
Total	37,182	100.00%

Table 5: Submitted Applications with Senior Adult or Disabled Reported

Phase	Submitted Applications with Senior Adults Reported	% Senior Adults of Submitted Applications by Phase	Submitted Applications with Disabled Reported	% Disabled of Submitted Applications by Phase	Total Submitted Applications
Phase One (I)	3,492	64.34%	3,506	64.60%	5,427
Phase Two (II)	4,480	71.35%	3,451	54.96%	6,279
Phase Three (III)	1,316	18.97%	691	9.96%	6,938
Phase Four (IV)	1,649	20.53%	864	10.76%	8,033
Phase Five (V)	187	17.36%	172	15.97%	1,077
Phase Six (VI)	1,971	25.49%	1,131	14.63%	7,732
Undetermined	1	50.00%	2	100.00%	2
Not In Phase	643	37.96%	1,335	78.81%	1,694
Total	13,739	36.95%	11,152	29.99%	37,182

*A Senior Adult is anyone 62 years of age or older.

LMI/Most Impacted Parish Data for Obligated/Disbursed Grants

Table 6: Obligated/Disbursed Grants LMI/Most Impacted Data

	Obligated Grants			Disbursed Grants		
	Count	Total Dollars	Percentage	Count	Total Dollars	Percentage
Total Grants	17,219	668,444,249.28		17,256	667,735,461.88	
LMI	8,582	370,356,675.43	55.4%	8,604	368,973,977.29	55.3%
Urgent Need	8,637	298,087,573.85	44.6%	8,652	298,761,484.59	44.7%
Most Impacted Parishes	16,238	618,051,158.37	92.5%	16,273	617,638,651.41	92.5%
LMI	7,957	336,462,283.01	50.4%	7,977	335,348,106.01	50.2%
Urgent Need	8,281	281,588,875.36	42.1%	8,296	282,290,545.40	42.3%
Other Parishes	981	50,393,090.91	7.5%	983	50,096,810.47	7.5%
LMI	625	33,894,392.42	5.1%	627	33,625,871.28	5.0%
Urgent Need	356	16,498,698.49	2.4%	356	16,470,939.19	2.5%

Demographics for Obligated Applications

Table 7: Obligated Applications by Race

Race (Self-Reported)	Obligated Applications	Percentage
American Indian/Alaska Native	19	0.11%
American Indian/Alaska Native and White	37	0.21%
American Indian/Alaskan Native/Black-African American	22	0.13%
Asian	332	1.93%
Asian and White	27	0.16%
Black/African American	6,361	36.94%
Black/African American and White	123	0.71%
Native Hawaiian/Other Pacific Islander	18	0.10%
Other Multi-Racial	281	1.63%
White	9,900	57.49%
A Race was not provided	99	0.57%
Total	17,219	100.00%

APPENDIX A

Table 8: Submitted Applications and Grants Offered by Louisiana House Districts

House District	Application Count	Offered Count	House District	Application Count	Offered Count	House District	Application Count	Offered Count
1	49	16	36	2	0	71	4,118	1,874
2	27	0	37	69	16	72	1,494	363
3	16	1	38	110	41	73	926	351
4	49	11	39	116	36	74	223	60
5	13	2	40	117	38	75	234	55
6	2	0	41	164	55	76	20	5
7	30	9	42	225	84	77	154	44
8	13	0	43	325	159	78	0	0
9	91	25	44	52	7	79	0	0
10	100	33	45	90	31	80	0	0
11	38	5	46	150	56	81	1,652	679
12	69	19	47	345	116	83	0	0
13	46	12	48	410	231	84	0	0
14	250	95	49	227	75	85	0	0
15	42	16	50	1	0	86	574	184
16	383	105	51	0	0	88	2,200	849
17	813	306	52	0	0	89	1	0
18	89	24	53	0	0	90	7	0
19	236	72	54	0	0	91	0	0
20	63	14	55	0	0	92	0	0
21	46	8	56	0	0	93	0	0
22	96	28	57	0	0	94	0	0
23	63	15	58	188	50	95	1,840	982
24	69	30	59	509	212	96	350	104
25	5	0	60	53	21	97	0	0
26	18	1	61	1,142	529	98	0	0
27	16	8	62	432	185	99	0	0
28	49	11	63	718	359	100	0	0
29	1,295	779	64	2,577	1,325	101	4,420	3,063
30	9	2	65	4,382	2,331	102	0	0
31	795	419	66	1,219	491	103	0	0
32	31	12	67	102	21	104	5	0
33	43	22	68	52	17	105	0	0
34	21	2	69	152	48	Unknown	0	0
35	5	0	70	55	15	Total	37,182	17,264

Table 9: Submitted Applications and Grants Offered by Louisiana Senate Districts

Senate District	Application Count	Offered Count
1	31	5
2	248	74
3	0	0
4	0	0
5	0	0
6	6,557	3,127
7	0	0
8	0	0
9	0	0
10	0	0
11	588	206
12	1,626	423
13	7,172	3,456
14	1,351	620
15	7,850	4,896
16	364	148
17	744	265
18	4,257	1,686
19	0	0
20	0	0
21	32	4

Senate District	Application Count	Offered Count
22	601	195
23	1,191	654
24	333	77
25	240	72
26	947	383
27	26	2
28	233	84
29	96	19
30	151	73
31	115	33
32	184	49
33	508	170
34	1,144	384
35	165	51
36	188	53
37	59	14
38	63	17
39	118	24
Unknown	0	0
Total	37,182	17,264

APPENDIX B

Table 10: Grant Awards by Parish

Parish	Grant Awards Offered Count	Grant Awards Offered Amount	Grant Awards Obligated Count	Grant Awards Obligated Amount	Disbursed Count	Disbursed Amount
Acadia	114	\$5,823,948.45	113	\$5,823,948.45	114	\$5,785,377.51
Allen	4	\$114,411.96	4	\$114,411.96	4	\$114,411.96
Ascension	1175	\$45,651,645.73	1172	\$45,651,645.73	1175	\$45,804,260.41
Avoyelles	11	\$624,147.82	11	\$624,147.82	11	\$624,147.82
Beauregard	9	\$616,869.00	9	\$616,869.00	9	\$616,869.00
Bienville	8	\$305,214.02	8	\$305,214.02	8	\$305,214.02
Bossier	35	\$1,401,102.98	34	\$1,401,102.98	35	\$1,402,850.82
Caddo	38	\$2,558,260.78	38	\$2,558,260.78	38	\$2,558,260.78
Calcasieu	37	\$1,571,283.38	37	\$1,571,283.38	37	\$1,571,283.38
Caldwell	11	\$598,737.77	11	\$598,737.77	11	\$598,737.77
Catahoula	1	\$230,600.59	1	\$230,600.59	1	\$230,600.59
Claiborne	3	\$114,041.49	3	\$114,041.49	3	\$114,041.49
Concordia	2	\$71,670.49	2	\$71,670.49	2	\$71,670.49
De Soto	22	\$733,297.54	22	\$733,297.54	22	\$733,297.54
East Baton Rouge	8666	\$322,185,955.31	8650	\$322,056,756.79	8660	\$321,576,376.24
East Carroll	8	\$386,866.66	8	\$386,866.66	8	\$386,866.66
East Feliciana	82	\$3,557,208.48	82	\$3,557,208.48	82	\$3,565,342.91
Evangeline	37	\$1,457,126.54	37	\$1,457,126.54	37	\$1,457,126.54
Franklin	1	\$45,000.00	1	\$45,000.00	1	\$45,000.00
Grant	9	\$521,305.76	9	\$521,305.76	9	\$536,313.43
Iberia	90	\$3,740,577.38	89	\$3,740,577.38	90	\$3,772,983.75
Iberville	38	\$2,050,451.12	38	\$2,050,451.12	38	\$2,052,658.70
Jefferson Davis	15	\$1,094,079.71	15	\$1,094,079.71	15	\$1,094,079.71
Lafayette	839	\$26,110,377.98	839	\$26,110,377.98	839	\$26,161,506.97
LaSalle	6	\$290,849.67	6	\$290,849.67	6	\$290,849.67
Lincoln	4	\$204,476.20	4	\$204,476.20	4	\$204,476.20
Livingston	3842	\$148,365,129.69	3831	\$148,282,206.35	3841	\$148,291,438.39
Madison	1	\$57,405.95	1	\$57,405.95	1	\$57,405.95
Morehouse	61	\$3,855,120.31	61	\$3,855,120.31	61	\$3,855,120.31
Natchitoches	26	\$1,596,131.91	26	\$1,596,131.91	26	\$1,596,131.91
Ouachita	491	\$19,504,279.17	486	\$19,504,279.17	492	\$19,508,205.82
Plaquemines	1	\$59,601.95	1	\$59,601.95	1	\$59,601.95
Pointe Coupee	21	\$1,414,755.26	21	\$1,414,755.26	21	\$1,385,479.44
Rapides	9	\$711,937.60	9	\$711,937.60	9	\$711,937.60
Red River	4	\$232,678.00	4	\$232,678.00	3	\$137,287.97
Richland	26	\$2,003,936.37	26	\$2,003,936.37	26	\$2,006,579.86
Sabine	2	\$85,897.29	2	\$85,897.29	2	\$85,897.29
St. Helena	83	\$4,484,456.87	83	\$4,484,456.87	83	\$4,497,451.74
St. James	9	\$513,038.06	9	\$513,038.06	9	\$513,038.06
St. Landry	63	\$3,338,024.08	63	\$3,338,024.08	63	\$3,342,230.72
St. Martin	102	\$4,999,779.02	101	\$4,999,779.02	102	\$5,001,958.86
St. Tammany	83	\$3,165,925.97	83	\$3,165,925.97	83	\$3,165,925.97
Tangipahoa	818	\$33,896,781.49	815	\$33,896,781.49	818	\$34,026,099.59
Union	21	\$612,772.34	21	\$612,772.34	21	\$612,772.34
Vermilion	188	\$8,461,870.48	187	\$8,461,870.48	188	\$8,478,432.81
Vernon	28	\$1,302,673.82	28	\$1,302,673.82	28	\$1,248,451.88
Washington	64	\$5,097,365.96	62	\$5,097,365.96	63	\$4,841,027.70
Webster	24	\$1,259,273.50	24	\$1,259,273.50	24	\$1,259,273.50
West Baton Rouge	2	\$103,805.62	2	\$103,805.62	2	\$103,805.62
West Carroll	14	\$682,438.55	14	\$682,438.55	14	\$682,438.55
West Feliciana	11	\$425,862.12	11	\$425,862.12	11	\$421,439.44
Winn	5	\$365,922.95	5	\$365,922.95	5	\$171,424.25
Total	17,264	\$668,656,371.14	17,219	\$668,444,249.28	17,256	\$667,735,461.88

APPENDIX C

In 2016, after Gov. John Bel Edwards sought federal flood recovery funding for Louisiana, Congress provided three appropriations of Community Development Block Grant-Disaster Recovery funds for nationwide recovery from several disasters. These funds were allocated by the U.S. Department of Housing and Urban Development to various states. HUD allocated \$437.8 million from the first appropriation, \$1.2 billion from the second appropriation and \$51 million from the third appropriation to Louisiana. Below is a summary of the funding requested, appropriated, and allocation across Restore Louisiana programs.

Figure 2: Requested Assistance

PROGRAM AREA	2016 SEVERE STORMS & FLOODING: FIRST & SECOND ALLOCATIONS	THIRD ALLOCATION	TOTAL PROGRAM BUDGETS	TOTAL CONGRESSIONAL REQUEST	APPROXIMATE UNMET NEED GAP
HOMEOWNER ASSISTANCE PROGRAM	\$1,293,693,120	\$37,470,799	\$1,331,163,919	\$2,667,800,000	\$1,336,636,081
RENTAL HOUSING	\$130,000,000	\$4,163,422	\$134,163,422	\$180,000,000	\$45,836,578
INTERIM MORTGAGE ASSISTANCE	\$0	\$0	\$0	\$40,000,000	\$40,000,000
BUSINESS AND AGRICULTURE	\$62,000,000	\$0	\$62,000,000	\$120,000,000	\$58,000,000
FEMA NONFEDERAL SHARE MATCH	\$105,000,000	\$0	\$105,000,000	\$130,000,000	\$25,000,000
INFRASTRUCTURE ENHANCEMENT	\$0	\$9,800,799	\$9,800,799	\$600,000,000	\$590,199,201
ADMIN AND PLANNING	\$66,278,880	\$0	\$66,278,880		
TOTALS	\$1,656,972,000	\$51,435,020	\$1,708,407,020	\$3,737,800,000	\$2,095,671,860

Glossary

Act of Donation: A form of property transfer without exchange of payment.

Applicant: All homeowners who are owner-occupants of a damaged property are applicants. All owner-occupants must sign program documents.

CDBG-DR: Community Development Block Grant – Disaster Recovery Program

Common Area Under Roof: The total area under the common roof is primarily interior, conditioned spaces, and for single-story homes, equal to the footprint of the house. The term is also synonymous with the eligible area. In addition, exterior spaces such as detached porches and garages are not considered in the eligible area.

Duplication of Benefits: A duplication of benefit is the receipt of funding from multiple sources for the same purpose. The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of the loss resulting from a major disaster as to which he/she has already received financial assistance under any other program or from insurance or any other sources. It is an amount determined by the program that may result in the reduction of an award value.

HCDA: Housing and Community Development Act of 1974

Housing Assistance Center (HAC): A location where applicants meet with case managers and schedule appointments.

HUD: Department of Housing and Urban Development

Low to Moderate Income (LMI) Household: A household is considered to be of low or moderate income if the household income (including income derived from assets) is at or below 80 percent of an area's median income. All income is based on the Area Median Income limits set annually by HUD for each parish or metropolitan statistical area.

Major/Severe Damages: \$8,000 or more of FEMA inspected real property damage or 1 foot or more of flood damage on the first floor.

New Construction: A replacement home that substantially exceeds the original footprint by 20% or more on the existing lot (if permitted) or the construction of a new home in a new location.

NFIP: National Flood Insurance Program. When the Program refers to NFIP in the context of eligibility or duplication of benefits, the Program is referring to private and public flood insurance programs that cover structural repairs resulting from flood damages.

Reconstruction: Demolition and rebuilding of an existing structure based on the program's building standards. For Solution 1 reconstructions, the home is built on the same footprint as the original structure and will not substantially exceed (limited to an increase of 20% or less) the square footage of the current or demolished structure. There is no restriction on Solution 2 homes. This requirement will subordinate to the local jurisdiction's building code requirements. Additionally, homeowners completing a Solution 2 reconstruction must hire a Louisiana licensed residential contractor

Rehabilitation: Repairs made to an existing structure based on the program's building standards.