

# Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #102 October 28, 2024 – November 4, 2024

Issued: November 4, 2024



## October 28, 2024 – November 4, 2024

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#### **Program Overview**

The Restore Louisiana Homeowner Assistance Program provides grant funding to homeowners affected by 2020-21 Disasters to help with repairs, reconstruction, and/or reimburse for repairs already completed.

The program is administered by the Louisiana Office of Community Development (OCD) and funded by the Department of Housing and Urban Development (HUD) through federal appropriations of Community Development Block Grant-Disaster Recovery (CDBG-DR) funds.

Louisiana has been allocated more than \$3.1 billion for all eligible storms:

	DISASTER EVENT ALLOCATIONS	DATE	AMOUNT
1	Hurricanes Laura & Delta	October 29, 2021	\$600 M
2	Hurricane Ida & May '21 Severe Storms	March 22, 2024	\$1.27 B
2	+ Hurricanes Laura & Delta	March 22, 2021	+ \$450 M
3	Hurricane Ida & May '21 Severe Storms	Sept. 30, 2022	\$800 M

The first step in receiving program assistance is to complete the program survey. The information provided in the survey will help the program phase homeowners for assistance. The deadline to complete the survey was August 1, 2023.

#### Homeowner Phase Prioritization Factors

To serve the most vulnerable populations effectively in our state, the program's phased approach, which is aligned with federal guidance, ensures that the most vulnerable populations are prioritized for assistance.



#### **Household Income**

Households with the lowest income, according to HUD AMI for their area, will be prioritized.



#### **Homeowner Age**

Homeowners over the age of 62 will be prioritized.



#### Disabled Household Members

If a household includes a disabled member, it will be prioritized.



#### Located in Most-Impacted Parishes

Household addresses located in a mostimpacted and distressed parishes will be prioritized.



## Repairs Complete or Incomplete

Households with incomplete repairs will be prioritized.

The phases prioritize homeowners for assistance based on household income, homeowner age, disabled household members, whether the damaged address is in a Most-Impacted parish, and if the damaged address' repairs are complete or incomplete.





October 28, 2024 - November 4, 2024



Based on current funding limitations and federal guidance, to be placed in a phase, you must have:

- (1) owned and still own the damaged home
- (2) occupied the home at the time of the disaster
- (3) sustained FEMA IA damages of \$3,000 or greater for repairs
- (4) NOT received or expect to receive structural insurance payments greater than \$50k

APPLICATION PHASES		PHASE I	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI	
	LESS THAN 50% AMI	<						
HOUSEHOLD INCOME	BETWEEN 50% & 80% AMI		<	<				
	GREATER THAN 80% AMI				<b>✓</b>	<b>✓</b>	<b>✓</b>	
GEOGRAPHY	MOST IMPACTED	N/A	N/A	N/A	<b>✓</b>		N/A	
GLOGKAFIII	OTHER IMPACTED					<b>✓</b>	N/A	
HOMEOWNER 62+ AND/OR HOUSEHOLD	YES	N/A	<		N/A	N/A	NI/A	
MEMBER WITH DISABILITY	N0			<b>✓</b>			N/A	
STATUS OF REPAIRS	COMPLETE	N/A	21/4	NI/A	21/2			<
	INCOMPLETE		N/A	N/A	<b>✓</b>	<b>✓</b>		

#### AMI = AREA MEDIAN INCOME

Based on survey responses and after an environmental review is completed on the damaged residence, the program invites homeowners in Phases 1-6 to start a program application for assistance to determine eligibility. Phase 7 eligibility is based on FEMA direct housing participation and other program eligibility requirements.

## Eligibility

After the application is submitted, it is reviewed for eligibility. To be eligible for program assistance, homeowners must meet the following requirements:

- Owner occupant at time of disaster event and still maintain ownership through program final project inspection.
- Damaged address was the applicant's primary residence at the time of disaster event
- Suffered damage as a result of the 2020-21 Disasters
- Eligible structure as determined by program, including single family homes, duplexes, mobile homes and condominiums
- Located in one of 60 disaster declared parishes

#### **Situation & Pipeline Report #102**





#### Homeowner Program Steps

Below is an overview of the homeowner journey in the program, from initial survey to reimbursement and/or repair or reconstruction.



Completing the program survey is the first step in receiving program assistance. The Restore Louisiana program survey deadline was August 1, 2023. Homeowners who did not submit a survey by the deadline may not be considered for program assistance.



The federally required environmental review is the process of reviewing a project and its potential environmental impact to determine whether it meets federal, state and local environmental standards. The environmental review is conducted without an appointment and from the road or right-of-way.



Qualified homeowners who submitted a program survey and have had an environmental review of their property performed by the program will be invited to start the program application according to their phase. The deadline to complete the Restore Louisiana program application was October 31, 2023.



During a scheduled damage assessment appointment with the applicant, inspectors will use industry standard software to inspect work already completed and to determine a scope of work for prospective repairs needed to complete the home. The program will also send inspectors to test for lead-based paint in homes constructed prior to 1978.



The program will review the application and information from third-party sources to determine whether the homeowner meets eligibility requirements for the program. If the program is unable to verify information from third party sources, applicants may be required to submit supporting documentation for program review.



After steps 1-5 are completed, the homeowner will receive their calculated grant award which accounts for any duplication of benefits. The homeowner will have 60 days to either accept or appeal their award. Homeowners may also consult with their case manager during this period.



If a homeowner has remaining repairs or will require reconstruction, during the application the homeowner will choose between SOLUTION 1: Program Managed Construction or SOLUTION 2: Homeowner Managed Construction prior to closing on their grant award. Based on individual conditions at the time of application, applicants can choose the program solution which best fits their own need and capacity to complete their home repair or reconstruction project within the program allotted timeframe.

Prior to closing on their grant awards, applicants will be asked to select their contractor based on their previously chosen solution. Applicant will be able to work with their case manager throughout the contractor selection process.

Please visit the program Resources page for more information on contractor selection:

- Solution 1 Reconstruction
- Solution 2 Reconstruction
- Solution 2 10 Tips for Hiring a

Contractor

- Solution 2 Mobile Home Unit Repair
- Fortified Construction Checklist
   Fortified Roof Checklist

Options

Contractor Selection is the last status where the solution chosen on the application may be changed prior to closing on the grant award.



After accepting their award, the homeowner will meet with the closing team to sign their grant agreement.

#### 9 REIMBURSEMENT, REPAIR, RECONSTRUCTION

Once the grant agreement is executed and depending on the homeowner's selected solution, the homeowner's selected solution, the homeowner will be issued a reimbursement check and/or will be provided a grant award to repair or reconstruct their home. The allotted time for project repairs/ reconstruction starts on the date the grant agreement is executed.

### Program Outreach

• The Restore Louisiana Homeowner Assistance Program discontinued mobile support locations effective Friday, November 17, 2023, including the office located in Lake Charles at the Magnolia Building, 1011 Lakeshore Drive. Homeowners may continue to submit their applications to the Restore Louisiana Homeowner Assistance Program online by logging into their account at restore.la.gov or by calling the program call center at 866.735.2001 from 8 a.m. to 5 p.m., Monday through Friday.



#### **Executive Summary**

- The Restore Louisiana Homeowner Assistance survey opened on Feb. 1, 2022. The program opened applications:
  - o Phase 1 on May 11, 2022
  - o Phase 2 3 on Aug. 24, 2022
  - o Phase 4 − 5 on Nov. 28, 2022
  - o Phase 6 on Dec. 15, 2022
  - o Phase 7 on Apr. 17, 2023
- Survey Submission Deadline of 8/1/2023 has passed.
- Application Submission Deadline of 10/31/2023 has passed.
- Grant Award Agreement Execution Deadline of 11/1/2024 has passed.
- As of 11/4/2024 there have been 39,330 total survey submissions. 25,781 homeowners were determined to be in Phases I – VII.
- 25,744 environmental reviews have been completed, representing 100% of the 25,744 homeowners in Phases I – VII available for environmental review.
- 25,753 homeowners, from Phases I VII, have been invited to start an application. 20,780 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,147 grant awards offered to homeowners totaling \$995,106,907.09. Of those, 11,776 homeowners have closed on their grant agreements, obligating \$894,209,909.96.
- 4,888 Housing projects have been completed to date.

## Program Mobile and Event Outreach

- There were no planned outreach events during this reporting period.
- Table 1: Completed Outreach:

Mo./ Yr.	Outreach
2022 Jun-Dec	111
1st Qtr. '23	56
2nd Qtr. '23	113
3rd Qtr. '23	229
4th Qtr. '23	92

No planned Mobile Outreaches scheduled to take place in the next reporting period.

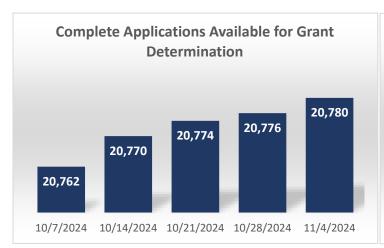


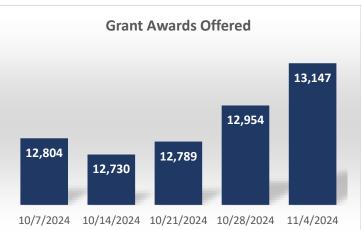
Table 2: Homeowner Program Snapshot.

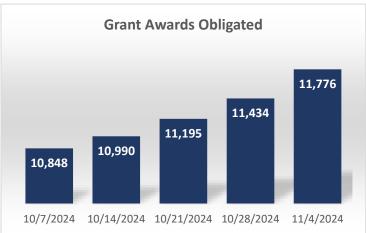
Restore 2020	Homeowner Prog	ram Wee	kly Snapshot		
Activity	As of 10/28/2024	Weekly Activity	As of 11/4/2024	Percentage	Total Dollars
Surveys Recorded				Survey Deadlin	e 8/1/23
Submitted Surveys	39,330	0	39,330	100%	
Working Phases (1-7) Total	25,781	0	25,781	66%	
Non-Working Phases Total	13,549	0	13,549	34%	
Environmental Reviews					
Environmental Reviews Available to Work	1	-1	0		
Environmental Reviews Completed	25,743	1	25,744		
Home Inspections					
Home Inspections Available to Work	12	1	13		
Total Home Inspections Completed	20,299	2	20,301		
Applications In Process				Application De	adline 10/31/23
Total Number of Invited Applications	25,753	0	25,753	•	
Applications Not Submitted by Deadline	4,975	-4	4,971		
Application Documentation Requested	2	0	2		
Applications Available for Grant Determination	20,776	4	20,780	100%	
Pending Grant Determination	101	-20	<b>∢</b> 81	0.4%	
Grant Determinations			99.6%	% Grant Determinations	
Zero Award	832	1	<b>∢</b> 833	4%	
Ineligible	4,014	-7	4,007	19%	
Withdrawn	690	7	<b>◄</b> 697	3%	
Inactive Offered	2,185	-170	<b>4</b> 2,015	10%	
Appeals In Progress	27	6	33		
Grant Awards Offered to Applicant	12,954	193	13,147	63%	\$995,106,907.09
Grant Awards				,	
Grant Awards Obligated	11,434	342	11,776		\$894,209,909.96
Solution 1 & 1/3	4,472	107	4,579		\$370,380,977.31
Solution 2 & 2/3	6,702	228	6,930		\$508,388,646.54
Solution 3 Only	260	7	267	'	\$15,440,286.11
Disbursements					
Total Disbursements	7,648	129	7,777		\$437,455,523.83
Solution 1 & 1/3	3,081	14	3,095		\$150,049,841.39
Solution 2 & 2/3	4,320	111	4,431		\$272,852,454.26
Solution 3 Only	247	4	251		\$14,553,228.18
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	4,756	132	4,888		
Solution 1 & 1/3	1,793	63	1,856		
Solution 2 & 2/3	2,710	65	2,775		
Solution 3 Only	253	4	257		

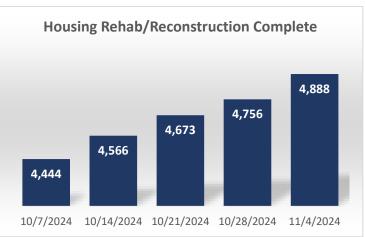


## Table 3: Key Program Statistics: Totals to Date.









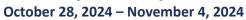


# Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	161	0.8%	154	1.2%	143	1.2%
American Indian/Alaska Native and White	99	0.5%	95	0.7%	81	0.7%
American Indian/Alaskan Native/Black-African American	260	1.3%	250	1.9%	225	1.9%
Asian	99	0.5%	90	0.7%	80	0.7%
Asian and White	22	0.1%	21	0.2%	19	0.2%
Black/African American	8,395	40.4%	7,900	60.1%	7,116	60.4%
Black/African American and White	223	1.1%	206	1.6%	188	1.6%
Decline to answer	276	1.3%	251	1.9%	219	1.9%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.0%	9	0.1%	8	0.1%
Other Multi-Racial	232	1.1%	213	1.6%	183	1.6%
White	4,176	20.1%	3,866	29.4%	3,435	29.2%
NOT PROVIDED	6,819	32.8%	83	0.6%	71	0.6%
Total	20,780	100%	13,147	100%	11,776	100%

Female Head of Household % of Complete

Apps:





Appendix A Table 11: Submitted Applications and Grants Offered by House District.

House District	Submitted Applications	Grant Awards Offered
1	2	1
2	10	7
3	16	9
4	11	6
5	3	2
6	1	0
7	3	1
8	0	0
9	0	0
10	0	0
11	10	7
12	18	12
13	30	20
14	13	8
15	8	7
16	46	35
17	43	32
18	37	30
19	9	6
20	3	3
21	0	0
22	61	30
23	24	16
24	55	34
25	65	37
26	57	34
27	32	20
28	0	0
29	64	46
30	76	47
31	14	7
32	309	212
33	342	203
34	964	577
35	381	251
36	258	160

House	Submitted	Grant Awards
District	Applications	Offered
37	360	242
38	20	17
39	30	21
40	58	43
41	42	25
42	70	52
43	13	10
44	36	22
45	9	5
46	55	39
47	367	201
48	43	32
49	108	90
50	128	98
51	1,213	760
52	733	464
53	1,225	658
54	1,193	640
55	876	593
56	520	329
57	1,289	871
58	720	526
59	75	49
60	309	227
61	49	27
62	87	62
63	62	41
64	35	21
65	32	20
66	25	18
67	39	28
68	42	29
69	17	10
70	30	21
71	35	26
72	1,043	740

House District	Submitted Applications	Grant Awards Offered
73	534	358
74	168	116
75	128	89
76	107	55
77	70	30
78	140	77
79	157	85
80	54	35
81	511	357
82	90	51
83	497	307
84	313	153
85	124	78
86	323	215
87	260	174
88	74	41
89	49	24
90	100	54
91	182	111
92	317	185
93	161	103
94	86	46
95	184	120
96	70	54
97	368	235
98	100	62
99	369	213
100	413	281
101	39	26
102	221	148
103	212	130
104	87	45
105	319	172
Unknown	0	0
Total	20,780	13,147



Appendix A Table 12: Submitted Applications and Grants Offered by Senate District.

Senate District	Submitted Applications	Grant Awards Offered
1	366	203
2	2,241	1,632
3	870	552
4	769	479
5	365	228
6	923	640
7	459	307
8	1,081	584
9	161	97
10	427	233
11	279	146
12	953	652
13	256	169
14	134	89
15	142	94
16	78	53
17	429	315
18	427	272
19	1,821	1,127
20	3,348	1,869
21	1,151	812

Senate District	Submitted Applications	Grant Awards Offered
22	162	124
23	34	23
24	143	99
25	909	558
26	193	128
27	1,403	850
28	164	110
29	136	78
30	603	394
31	104	61
32	36	24
33	50	29
34	72	58
35	45	32
36	0	0
37	3	2
38	9	4
39	34	20
Unknown	0	0
Total	20,780	13,147



Appendix B Table 13: FEMA Verified Loss (FVL) Greater than \$3,000, Submitted Applications and Grants Offered by Parish.

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Acadia	710	116	85
Allen	821	153	103
Ascension	1,493	378	248
Assumption	605	278	209
Beauregard	1,631	217	154
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,182	1,338
Cameron	1,068	218	108
Catahoula	1	0	0
East Baton Rouge	1,918	412	277
East Feliciana	235	84	62
Grant	345	51	26
Iberia	460	144	118
Iberville	404	108	79
Jackson	72	11	9
Jefferson	10,086	2,090	1,224
Jefferson Davis	988	176	121
La Salle	45	0	0
LaSalle	0	11	7
Lafayette	553	112	73
Lafourche	6,984	2,210	1,315
Lincoln	98	11	8
Livingston	2,104	416	274
Morehouse	131	30	23
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,198
Ouachita	433	90	66
Plaquemines	876	270	139
Pointe Coupee	74	22	18
Rapides	1,258	151	89
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	144	94
St. Charles	2,754	835	535
St. Helena	672	389	297
St. James	1,448	570	421
St. John the Baptist	4,007	1,206	823
St. Landry	604	93	67
St. Martin	353	79	57
St. Mary	427	142	113
St. Tammany	2,751	451	229
Tangipahoa	4,495	1,594	1,076
Terrebonne	8,193	2,926	1,740
Union	103	16	10
Vermilion	677	118	78
Vernon	497	69	40
Washington	753	157	111
West Baton Rouge	101	22	15
West Feliciana	41	9	6
Winn	135	19	11
Other Parishes	0	2	0
Total	82,840	20,780	13,147

<sup>\*</sup>Pipeline #6: FEMA Major/Severe Data Updated

<sup>\*</sup>Pipeline #17 FEMA Major Severe column updated to reflect FVL>\$5K

<sup>\*</sup>Pipeline #26 FVL>\$5K column updated to reflect FVL>\$3K

<sup>\*</sup>Pipeline #46: FEMA Data Updated



# Appendix C Table 14: Grant Awards by Parish.

Damaged Parish	Pending Grant Determination	Grant Award Offered	Grant Awards Offered Amounts (\$)	Obligated Award	Obligated Award Amount (\$)
Acadia	1	85	\$ 6,555,747.17	75	\$ 5,749,819.28
Allen	0	103	\$ 9,533,249.42	91	\$ 8,264,908.58
Ascension	3	248	\$ 17,462,050.00	219	\$ 15,131,015.08
Assumption	2	209	\$ 16,625,008.94	198	\$ 15,870,659.41
Beauregard	2	154	\$ 14,997,021.97	138	\$ 13,407,953.19
Caddo	0	26	\$ 1,421,621.42	23	\$ 1,337,890.85
Calcasieu	8	1,338	\$ 118,818,048.31	1,226	\$ 109,056,665.83
Cameron	0	108	\$ 9,845,954.44	93	\$ 8,286,583.03
East Baton Rouge	2	277	\$ 16,480,205.64	252	\$ 14,798,754.09
East Feliciana	0	62	\$ 5,718,140.84	56	\$ 5,317,860.79
Grant	1	26	\$ 1,790,623.45	25	\$ 1,713,634.74
Iberia	0	118	\$ 9,725,348.34	104	\$ 8,506,609.12
Iberville	1	79	\$ 5,761,105.76	67	\$ 5,124,422.09
Jackson	0	9	\$ 803,640.50	8	\$ 683,640.50
Jefferson	8	1,224	\$ 65,432,699.20	1,087	\$ 58,391,952.39
Jefferson Davis	1	121	\$ 9,371,849.03	110	\$ 8,594,889.10
LaSalle	0	7	\$ 529,016.70	5	\$ 313,278.75
Lafayette	0	73	\$ 4,931,644.40	67	\$ 4,498,370.56
Lafourche	7	1,315	\$ 113,907,236.58	1,172	\$ 102,470,706.38
Lincoln	0	8	\$ 654,417.39	7	\$ 569,417.39
Livingston	0	274	\$ 22,476,953.35	250	\$ 20,726,390.94
Morehouse	0	23	\$ 2,114,729.18	21	\$ 1,832,415.01
Natchitoches	0	17	\$ 1,266,903.52	17	\$ 1,266,903.52
Orleans	9	1,198	\$ 58,300,053.86	989	\$ 44,626,027.59
Ouachita	1	66	\$ 5,303,379.29	59	\$ 4,129,341.92
Plaquemines	1	139	\$ 11,126,513.11	116	\$ 9,311,726.75
Pointe Coupee	0	18	\$ 1,669,021.65	16	\$ 1,524,906.37
Rapides	1	89	\$ 6,823,608.93	83	\$ 6,298,270.19
Sabine	0	10	\$ 715,484.14	9	\$ 641,517.79
St. Bernard	0	94	\$ 4,550,795.97	84	\$ 4,146,637.36
St. Charles	7	535	\$ 41,027,350.50	489	\$ 37,999,156.53
St. Helena	2	297	\$ 25,369,053.51	274	\$ 23,647,714.41
St. James	3	421	\$ 32,274,436.05	391	\$ 30,508,127.45
St. John the Baptist	6	823	\$ 57,522,623.59	769	\$ 54,003,202.61
St. Landry	0	67	\$ 5,257,489.79	60	\$ 4,943,445.10
St. Martin	0	57	\$ 4,617,393.29	53	\$ 4,361,240.34
St. Mary	0	113	\$ 9,097,038.41	97	\$ 7,768,049.86
St. Tammany	0	229	\$ 12,257,097.96	199	\$ 10,273,771.51
Tangipahoa	3	1,076	\$ 86,323,410.54	973	\$ 78,480,150.41
Terrebonne	6	1,740	\$ 154,836,350.47	1,565	\$ 140,682,196.39
Union	0	10	\$ 691,313.98	8	\$ 486,313.98
Vermilion	0	78	\$ 6,200,981.82	69	\$ 5,406,880.47
Vernon	3	40	\$ 3,133,969.68	36	\$ 2,897,041.23
Washington	0	111	\$ 9,396,276.24	98	\$ 7,974,694.16
West Baton Rouge	0	15	\$ 1,266,179.28	12	\$ 1,103,317.49
West Feliciana	0	6	\$ 304,999.16	6	\$ 304,999.16
Winn	1	11	\$ 818,870.32	10	\$ 776,440.27
UNKNOWN	2	0	\$ -	0	\$ -
Total	81	13,147	\$995,106,907.09	11,776	\$894,209,909.96