

# Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #41 August 28, 2023 – September 4, 2023

Issued: September 5, 2023



## August 28, 2023 – September 4, 2023

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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.

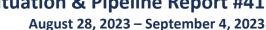


# Repairs Complete or Incomplete

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.









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 \$5,000 or greater for repairs
- (4) NOT received or expect to receive structural insurance payments greater than \$25k

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				<	<	<
GEOGRAPHY	MOST IMPACTED	N/A	N/A	N/A	<		N/A
GEOGRAPHI	OTHER IMPACTED					<b>✓</b>	
HOMEOWNER 62+ AND/OR HOUSEHOLD	YES	N/A	<		N/A	N/A	NI/A
MEMBER WITH DISABILITY	N0			<b>✓</b>			N/A
STATUS OF DEDAIDS	COMPLETE	N/A	N/A	N/A			<
STATUS OF REPAIRS	INCOMPLETE			N/A	<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.

Homeowners can receive in-person support at mobile locations located throughout impacted areas to assist in completing applications. The calendar of mobile locations is posted at restore.la.gov/events.

# 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



# Homeowner Program Steps

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



Completing the program survey was the first step in receiving assistance. The deadline to complete the survey was August 1, 2023. Only homeowners who completed a program survey by the August 1 deadline will 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 application may be started on any mobile device, such as a smart phone, computer or tablet, by accessing the link provided in the email sent by the program.



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.

# **CONTRACTOR SELECTION**

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 10 Tips for Hiring a Contractor
- Solution 2 Mobile Home Unit Repair Options
  Fortified Construction Checklist
  Fortified Roof Checklist

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.



Once the grant agreement is executed and depending on 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 program's mobile outreach team provides in-person support for homeowners completing applications in impacted areas throughout the state.
- Information on mobile outreach support locations or other outreach events hosted by the program can be found at restore.la.gov/events.



## **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.
- As of 09/04/23, survey submissions increased by 59 from the previous week, making the total submissions 39,048. 25,240 homeowners were determined to be in Phases I – VII.
- 19,459 environmental reviews have been completed, representing 77% of the 25,240 homeowners in Phases I VII.
- 19,455 homeowners, from Phases I VII, have been invited to start an application. 10,446 applications have been submitted, representing 54% of the homeowners invited to start an application.
- There has been a total of 4,296 grant awards offered to homeowners totaling \$341,246,956.16. Of those, 2,493 homeowners have closed on their grant agreements, obligating \$200,436,666.53.

# Program Mobile and Event Outreach

- The Program completed 21 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
July '23	65
Aug '23	107
Sep '23	2

12 planned Mobile Outreaches scheduled to take place in the next reporting period:

<ul><li>9/5</li></ul>	10am-4pm	Houma Library	778 Grand Caillou Road, Houma
<ul><li>9/5</li></ul>	9:30am-4:30pm	West Bank Library	751 Manhattan Blvd, Harvey
<ul><li>9/5</li></ul>	10am-4pm	Clausen Bldg.	115485 W. Club Deluxe Road, Hammond
<ul><li>9/6</li></ul>	10am-4pm	EBR Main Library	7711 Goodwood Blvd, Baton Rouge
<ul><li>9/6</li></ul>	10am-4pm	Mathews Building	4876 LA-1, Mathews
<ul><li>9/6</li></ul>	10am-4pm	Garyville Library	111 Historic Front St, Garyville
<ul><li>9/7</li></ul>	10am-4pm	Robert E Smith Library	6301 Canal Blvd, New Orleans
<ul><li>9/7</li></ul>	10am-4pm	Thibodeaux Library	705 W 5th St #3154, Thibodaux
<ul><li>9/7</li></ul>	10am-4pm	Clausen Bldg.	115485 W. Club Deluxe Road, Hammond
• 9/8	10am-4pm	East New Orleans Regional Library	5641 Read Blvd, New Orleans
• 9/8	10am-4pm	Houma Library	778 Grand Caillou Road, Houma
• 9/8	9am-9:30am	Lafayette Public Library – Main	301 W Congress St., Lafayette



Table 2: Homeowner Program Snapshot.

Restore 2020 Homeowner Program Weekly Snapshot					
Activity	As of 08/28/23	Weekly Activity	As of 09/04/23	Percentage	Total Dollars
Surveys Recorded	-				
Total Surveys Recorded	43,687	51	43,738		
Non-submitted Surveys	4,698	-8	4,690		
Submitted Surveys	38,989	59	39,048	100%	
Working Phases (1-7) Total	25,206	34	25,240	65%	
Phase I	16,290	27	16,317	42%	
Phase II	2,002	1	2,003	5%	
Phase III	2,381	1	2,382	6%	
Phase IV	3,219	4	3,223	8%	
Phase V	51	0	51	0%	
Phase VI	1,108	1	1,109	3%	
Phase VII	155	0	155	0%	
Non-Working Phases Total	13,783	25	13,808	35%	
Environmental Reviews	10,100		10,000	0070	
Environmental Reviews Available to Work	6,858	-1,077	5,781		
Environmental Reviews Completed	18,348	1,111	19,459		
Home Inspections	10,040	1,111	10,400		
Home Inspections Available to Work	3,212	392	3,604		
Total Home Inspections Completed	6,515	327	6,842		
Applications In Process	0,515	321	0,042		
••	10 150	1 205	10.455		
Total Number of Invited Applications  Applications Not Available for Grant Determination	18,150	1,305	19,455		
	8,423	586	9,009		
Applications Available for Grant Determination	9,727	719	10,446	100%	
Pending Grant Determination	5,015	551	5,566	53%	
Grant Determinations			47%	% Grant Determinations	
Zero Award	140	5	145	1.4%	
Ineligible	298	11	309	3.0%	
Withdrawn	124	6	130	1.2%	
Appeals In Progress	29	-4	25		
Grant Awards Offered to Applicant	4,150	146	4,296	41.1%	\$341,246,956.16
Grant Awards				<u></u>	
Grant Awards Obligated	2,341	152	2,493		\$ 200,436,666.53
Solution 1 & 1/3	732	72	804		\$69,740,080.83
Solution 2 & 2/3	1,554	80	1,634		\$127,351,280.33
Solution 3 Only	55	0	55		\$3,345,305.37
Disbursements					
Total Disbursements	1,195	58	1,253		\$ 68,047,123.69
Solution 1 & 1/3	463	15	478		\$17,366,466.92
Solution 2 & 2/3	677	43	720		\$47,335,351.40
Solution 3 Only	55	0	55		\$3,345,305.37
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	692	25	717		
Solution 1 & 1/3	204	3	207		
Solution 2 & 2/3	433	22	455		
Solution 3 Only	55	0	55		



Table 3: Key Program Statistics: Totals to Date.

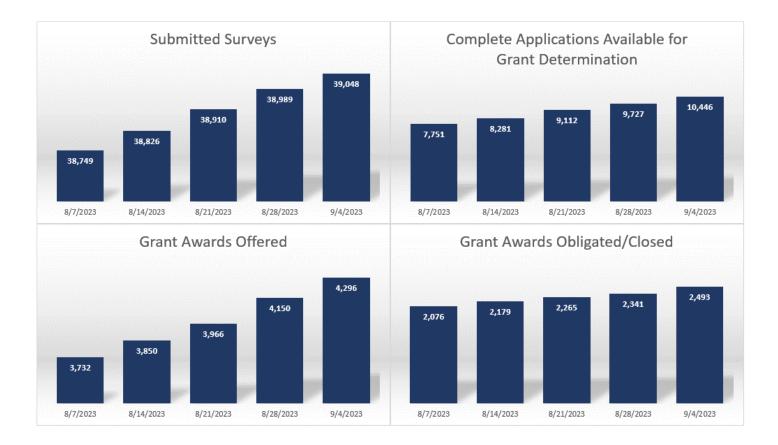




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	100	1.0%	87	2.0%	46	1.9%
American Indian/Alaska Native and White	51	0.5%	34	0.8%	15	0.6%
American Indian/Alaskan Native/Black- African American	122	1.2%	85	2.0%	51	2.1%
Asian	39	0.4%	25	0.6%	16	0.6%
Asian and White	12	0.1%	10	0.2%	4	0.2%
Black/African American	3,722	35.6%	2,495	58.1%	1,488	59.7%
Black/African American and White	103	1.0%	75	1.8%	50	2.0%
Decline to answer	109	1.0%	54	1.3%	34	1.4%
Native Hawaiian/Other Pacific Islander	4	0.0%	3	0.1%	3	0.1%
Native Hawaiian/Other Pacific Islander and White	2	0.0%	1	0.0%	0	0.0%
Other Multi-Racial	110	1.1%	66	1.5%	28	1.1%
White	1,972	18.9%	1,348	31.4%	749	30.0%
NOT PROVIDED	4,100	39.3%	13	0.3%	9	0.4%
Total	10,446	100%	4,296	100%	2,493	100%

Female Head of Household % of Complete Apps:



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

House District	Submitted Surveys	Submitted Applications
1	6	
2	20	3
3	34	7
4	20	7
5	9	3
6	1	
7	6	1
8	1	
9	2	
10	2	
11	17	4
12	33	6
13	50	14
14	30	6
15	21	4
16	81	21
17	69	22
18	61	18
19	24	4
20	7	
21	5	
22	107	13
23	57	8
24	98	22
25	138	27
26	109	18
27	56	15
28	7	
29	126	25
30	140	36
31	31	4
32	548	162
33	648	180
34	1,942	568
35	784	198
36	658	151

House District	Submitted Surveys	Submitted Applications
37	733	178
38	27	3
39	60	8
40	103	14
41	72	16
42	142	22
43	23	3
44	68	22
45	16	6
46	89	14
47	706	193
48	76	13
49	164	36
50	249	43
51	1,859	707
52	1,239	413
53	1,950	687
54	2,033	681
55	1,381	508
56	1,082	265
57	2,573	798
58	1,256	382
59	146	35
60	547	145
61	103	29
62	140	25
63	113	32
64	73	19
65	83	17
66	54	10
67	76	16
68	90	19
69	46	12
70	66	19
71	77	9
72	1,950	531

House District	Submitted Surveys	Submitted Applications
73	950	302
74	354	70
75	243	59
76	229	51
77	175	32
78	274	48
79	338	64
80	138	23
81	862	290
82	225	34
83	837	214
84	671	163
85	249	48
86	659	169
87	542	113
88	154	35
89	121	18
90	226	49
91	379	49
92	638	139
93	332	50
94	171	30
95	306	90
96	121	20
97	706	141
98	206	28
99	728	123
100	832	161
101	110	19
102	445	72
103	445	86
104	178	40
105	632	139
Unknown	159	
Total	39,048	10,446



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

Senate District	Submitted Surveys	Submitted Applications
1	766	166
2	3,776	1,285
3	1,711	351
4	1,475	254
5	761	104
6	1,703	501
7	963	168
8	2,067	506
9	405	65
10	914	169
11	608	134
12	1,858	467
13	477	118
14	261	63
15	326	73
16	172	41
17	800	189
18	758	222
19	3,675	1,012
20	5,395	1,926

Senate	Submitted	Submitted
District	Surveys	Applications
21	1,920	594
22	281	47
23	59	12
24	254	50
25	1,942	472
26	340	73
27	2,908	815
28	312	70
29	245	48
30	1,055	312
31	208	33
32	60	11
33	89	19
34	128	39
35	108	16
36	3	
37	9	1
38	31	5
39	66	15
Unknown	159	
Total	39,048	10,446



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

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Acadia	686	160	45
Allen	817	206	67
Ascension	1,491	574	173
Assumption	599	459	136
Avoyelles		8	
Beauregard	1,617	307	103
Bienville		1	
Bossier		4	
Caddo	248	73	21
Calcasieu	12,264	3,798	1,215
Cameron	1,055	372	119
Catahoula		2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,916	663	182
East Feliciana	232	120	28
Evangeline		6	
Franklin		1	
Grant	337	68	9
Iberia	459	206	40
Iberville	403	153	47
Jackson	69	15	8
Jefferson	10,075	3,254	875
Jefferson Davis	978	296	72
La Salle	43		
Lafayette	544	188	43
Lafourche	6,972	2,837	1,236
LaSalle		10	3
Lincoln	93	18	5
Livingston	2,101	545	195

*Pipeline #6: FEMA	Major/Severe	Data Updated
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<sup>\*</sup>Pipeline #17 FEMA Major Severe column updated to reflect FVL>\$5K

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	128	35	13
Natchitoches	214	49	7
Orleans	7,308	3,037	618
Ouachita	429	111	42
Plaquemines	875	452	126
Pointe Coupee	74	31	9
Rapides	1,236	233	58
Richland		4	
Sabine	161	22	3
St. Bernard	957	253	41
St. Charles	2,744	1,315	446
St. Helena	655	673	200
St. James	1,435	836	305
St. John the Baptist	3,998	2,130	712
St. Landry	589	132	22
St. Martin	351	121	22
St. Mary	425	246	46
St. Tammany	2,750	768	199
Tangipahoa	4,464	2,509	795
Tensas		1	1
Terrebonne	8,176	3,710	1,650
Union	99	23	5
Vermilion	660	179	42
Vernon	495	81	33
Washington	750	247	64
Webster		2	
West Baton Rouge	101	21	8
West Carroll		3	
West Feliciana	41	10	1
Winn	132	19	5
Other Parishes		7,434	351
Total	82,246	39,048	10,446

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



# 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	23	21	\$1,777,782.77	6	\$735,691.18
Allen	31	35	\$3,035,500.47	20	\$1,599,579.24
Ascension	117	48	\$3,576,552.48	29	\$2,183,032.54
Assumption	93	42	\$3,684,448.88	25	\$2,041,260.00
Beauregard	48	48	\$4,909,315.73	37	\$3,937,092.76
Caddo	20	1	\$28,700.56	1	\$28,700.56
Calcasieu	600	538	\$48,679,277.01	349	\$31,922,773.23
Cameron	52	51	\$5,078,382.57	27	\$2,549,304.86
East Baton Rouge	129	45	\$2,707,937.16	32	\$1,610,893.93
East Feliciana	16	11	\$939,056.70	7	\$549,524.81
Grant	6	2	\$266,305.35	1	\$73,973.27
Iberia	25	15	\$1,193,740.49	8	\$682,839.32
Iberville	33	14	\$1,148,721.58	8	\$588,599.61
Jackson	3	5	\$347,731.55	2	\$187,530.73
Jefferson	528	282	\$17,817,136.69	142	\$9,008,241.54
Jefferson Davis	39	28	\$2,337,420.97	19	\$1,647,376.36
LaSalle	3	20	\$2,557,420.57	13	71,047,370.30
Lafayette	34	8	\$607,542.17	3	\$100,364.03
Lafourche	528	624	\$49,782,640.19	333	\$27,276,249.29
Lincoln	328	1	\$81,886.18	333	\$27,270,243.23
Livingston	84	94	\$7,395,608.39	56	\$4,564,169.17
Morehouse	12	34	\$7,595,000.59	30	54,504,105.17
Natchitoches	6	1	\$26,327.71	1	\$26,327.71
Orleans	465	125	\$5,146,477.20	67	\$2,196,729.94
Ouachita	33	9	\$651,782.28	5	\$507,282.68
			·		
Plaquemines	65	57	\$4,712,093.45	20	\$1,875,003.73
Pointe Coupee	6	3	\$254,041.54	2	\$169,041.54
Rapides	35	20	\$1,665,466.11	15	\$1,323,104.16
Sabine	3	0	Ć40C 0E0 0E		¢474.400.04
St. Bernard	31	8	\$186,050.85	6	\$174,160.04
St. Charles	194	235	\$20,035,570.58	150	\$12,936,414.33
St. Helena	87	111	\$9,858,828.58	78	\$6,903,821.19
St. James	138	157	\$13,367,020.60	92	\$7,540,937.25
St. John the Baptist	308	365	\$25,869,129.61	260	\$18,631,377.52
St. Landry	15	6	\$551,353.05	4	\$429,475.31
St. Martin	15	6	\$414,480.57	2	\$63,781.41
St. Mary	22	22	\$1,861,486.51	8	\$594,776.44
St. Tammany	137	51	2268728.3	23	\$821,581.92
Tangipahoa	458	297	\$25,120,354.82	194	\$15,600,975.18
Tensas	0	1	\$21,468.10		
Terrebonne	659	866	\$70,319,997.29	438	\$37,501,368.55
Union	3	2	\$158,824.56	1	\$73,824.56
Vermilion	32	8	\$1,107,764.04	3	\$276,067.74
Vernon	23	10	\$955,330.29	9	\$764,315.09
Washington	42	20	\$1,176,682.75	9	\$704,774.10
West Baton Rouge	5	3	\$122,009.48	1	\$34,329.71
West Feliciana	1				
Winn	5				
Other Parishes	351				
Total	5,566	4,296	\$341,246,956.16	2,493	\$200,436,666.53