

Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #44 September 18, 2023 – September 25, 2023

Issued: September 25, 2023

# RESTORE LOUISIANA

September 18, 2023 – September 25, 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.

	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

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

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.



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#### **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.

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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	<ul> <li>Image: A start of the start of</li></ul>					
HOUSEHOLD INCOME	BETWEEN 50% & 80% AMI		<ul> <li></li> </ul>	<ul> <li></li> </ul>			
	GREATER THAN 80% AMI				<ul> <li></li> </ul>	<ul> <li></li> </ul>	<ul> <li></li> </ul>
GEOGRAPHY	MOST IMPACTED	N/A	N/A	N/A	<ul> <li></li> </ul>		
GEOGRAPHY	OTHER IMPACTED					<ul> <li></li> </ul>	N/A
HOMEOWNER 62+	YES		<ul> <li></li> </ul>			N/A	
AND/OR HOUSEHOLD MEMBER WITH DISABILITY	NO	N/A		<ul> <li></li> </ul>	N/A		N/A
	COMPLETE	N1/A	N1/A	N/A			<ul> <li></li> </ul>
STATUS OF REPAIRS	INCOMPLETE	N/A	N/A		<ul> <li></li> </ul>	<ul> <li></li> </ul>	

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 <u>restore.la.gov/events</u>.

### Eligibility

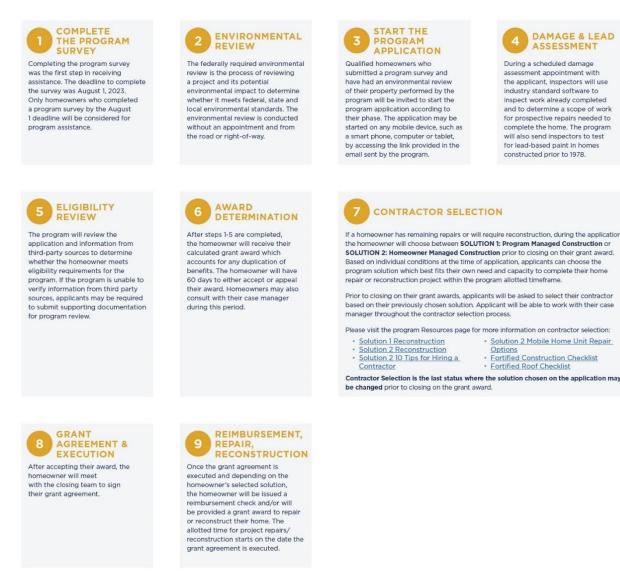
After the application is submitted, it is reviewed for eligibility. To be eligible for program assistance, homeowners must meet the following requirements:

- 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.



### 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

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- The Restore Louisiana Homeowner Assistance survey opened on Feb. 1, 2022. The program opened applications:
  - Phase 1 on May 11, 2022
  - Phase 2 3 on Aug. 24, 2022
  - Phase 4 5 on Nov. 28, 2022
  - $\circ$   $\,$  Phase 6 on Dec. 15, 2022  $\,$
  - Phase 7 on Apr. 17, 2023
- Survey Submission Deadline of 8/1/2023 has passed.
- As of 9/25/2023, survey submissions increased by 36 from the previous week, making the total submissions 39,061. 25,430 homeowners were determined to be in Phases I – VII.
- 22,141 environmental reviews have been completed, representing 87% of the 25,430 homeowners in Phases I VII.
- 22,135 homeowners, from Phases I VII, have been invited to start an application. 12,531 applications have been submitted, representing 57% of the homeowners invited to start an application.
- There has been a total of 4,533 grant awards offered to homeowners totaling \$359,884,184.46. Of those, 2,771 homeowners have closed on their grant agreements, obligating \$222,623,058.55.

#### Program Mobile and Event Outreach

- The Program completed 14 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	42

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

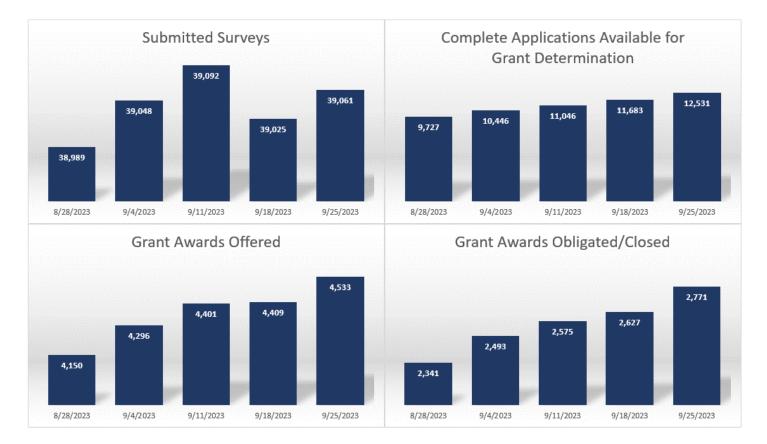
• 9/25	10am-4pm	Larose Civic Center	307 East 5th Street
• 9/25	1pm-5pm	Kenner Library	630 W Esplanade Ave, Kenner
• 9/25	9:30am-4:30pm	Dequincy Library	102 N. Pine Street, Dequincy
• 9/26	10am-4pm	Houma Library	778 Grand Caillou Road, Houma
• 9/26	11am-4pm	Clausen Bldg.	115485 W. Club Deluxe Road, Hammond
• 9/26	9:30am-4:30pm	River Ridge Library	8825 Jefferson Hwy, River Ridge
• 9/27	10am-4pm	EBR Main Library	7711 Goodwood Blvd, Baton Rouge
• 9/27	10am-4pm	Mathews Building	4876 LA-1, Mathews
• 9/27	9 am-4:30pm	Kenner Library	630 W Esplanade Ave, Kenner
• 9/28	10am-4pm	Robert E Smith Library	6301 Canal Blvd, New Orleans
• 9/28	10am-4pm	Thibodeau Library	705 W 5th St #3154, Thibodeau
• 9/28	10am-4pm	Garyville Library	111 Historic Front St, Garyville
• 9/29	10am-4pm	East New Orleans Regional Library	5641 Read Blvd, New Orleans
• 9/29	10am-4pm	Houma Library	778 Grand Caillou Road, Houma
• 9/29	9:30am-4:30pm	Jennings Library	118 W. Plaquemine Street, Jennings

# Table 2: Homeowner Program Snapshot.

Restore 2020 Homeowner Program Weekly Snapshot						
Activity	As of 9/18/2023	Weekly Activity	As of 9/25/2023	Percentage	Total Dollars	
Surveys Recorded						
Total Surveys Recorded	43,701	44	43,745			
Non-Submitted Surveys	4,676	8	4,684			
Submitted Surveys	39,025	36	39,061	100%		
Working Phases (1-7) Total	25,416	14	25,430	65%		
Phase I	16,345	11	16,356	42%		
Phase II	2,010	1	2,011	5%		
Phase III	2,381	1	2,382	6%		
Phase IV	3,224	-1	3,223	8%		
Phase V	51	0	51	0%		
Phase VI	1,111	1	1,112	3%		
Phase VII	294	1	295	1%		
Non-Working Phases Total	13,609	22	13,631	35%		
Environmental Reviews	•			· .		
Environmental Reviews Available to Work	4,374	-1,085	3,289			
Environmental Reviews Completed	21,042	1,099	22,141			
Home Inspections	•			L L		
Home Inspections Available to Work	4,496	442	4,938			
Total Home Inspections Completed	7,187	406	7,593			
Applications In Process	. ·					
Total Number of Invited Applications	21,025	1,110	22,135			
Applications Not Available for Grant Determination	9,342	262	9,604			
Applications Available for Grant Determination	11,683	848	12,531	100%		
Pending Grant Determination	6,652	700	7,352	59%		
Grant Determinations	0,052	700	41%	% Grant		
		1		Determinations		
Zero Award	163	15	178	1.4%		
Ineligible	319	4	323	2.6%		
Withdrawn	140	5	145	1.2%		
Appeals In Progress	23	0	23			
Grant Awards Offered to Applicant	4,409	124	4,533	36.2%	\$359,884,184.46	
Grant Awards	-	1	1	I		
Grant Awards Obligated	2,627	144	2,771		\$ 222,623,058.55	
Solution 1 & 1/3	842	56	898		\$78,960,696.06	
Solution 2 & 2/3	1,728	87	1,815		\$140,161,992.82	
Solution 3 Only	57	1	58		\$3,500,369.67	
Disbursements	4 400		4 470		¢ 00 550 000 00	
Total Disbursements	1,438	38	1,476		\$ 80,556,868.09	
Solution 1 & 1/3 Solution 2 & 2/3	562	8 30	570 840		\$21,583,782.80	
Solution 2 & 2/3 Solution 3 Only	819 57	30	849 57		\$55,544,617.40 \$3,428,467.89	
Housing Rehab/Reconstruction Complete	57	0	57		<b>φ</b> ο,4∠0,407.89	
Housing Rehab/Reconstruction Complete	799	41	840			
nousing Kenab/Reconstruction Complete						
	205	04				
Solution 1 & 1/3 Solution 2 & 2/3	225 517	21 20	246 537			



# 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	104	0.8%	87	1.9%	51	1.8%
American Indian/Alaska Native and White	58	0.5%	37	0.8%	18	0.7%
American Indian/Alaskan Native/Black- African American	138	1.1%	86	1.9%	60	2.2%
Asian	45	0.4%	27	0.6%	16	0.6%
Asian and White	12	0.1%	10	0.2%	4	0.1%
Black/African American	4,310	34.4%	2,637	58.2%	1,642	59.3%
Black/African American and White	116	0.9%	83	1.8%	56	2.0%
Decline to answer	140	1.1%	65	1.4%	37	1.3%
Native Hawaiian/Other Pacific Islander	5	0.0%	3	0.1%	3	0.1%
Native Hawaiian/Other Pacific Islander and White	5	0.0%	2	0.0%	0	0.0%
Other Multi-Racial	128	1.0%	71	1.6%	35	1.3%
White	2,248	17.9%	1,411	31.1%	839	30.3%
NOT PROVIDED	5,222	41.7%	14	0.3%	10	0.4%
Total	12,531	100%	4,533	100%	2,771	100%

Female Head of Household % of Complete Apps:

41%

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

House District	Submitted Surveys	Submitted Applications	House District	Submitted Surveys	Submitted Applications		House District	Submitted Surveys	Submitted Applications
1	6	1	37	729	190		73	953	339
2	21	3	38	28	7		74	357	83
3	35	8	39	61	15		75	247	84
4	20	9	40	104	18		76	229	62
5	9	3	41	72	22		77	176	43
6	1		42	141	22		78	274	65
7	6	2	43	22	4		79	339	74
8	1		44	68	26		80	138	28
9	2		45	17	6		81	870	327
10	2		46	90	23		82	225	53
11	18	5	47	704	218		83	847	326
12	33	10	48	75	14		84	674	195
13	50	17	49	167	45		85	254	73
14	30	7	50	252	51		86	657	202
15	21	5	51	1,860	750		87	543	162
16	81	31	52	1,241	464		88	154	45
17	69	28	53	1,942	784		89	121	26
18	62	19	54	2,031	775		90	228	60
19	24	6	55	1,384	541		91	380	71
20	7	1	56	1,084	321		92	642	177
21	5		57	2,583	895		93	332	77
22	108	23	58	1,268	449		94	171	42
23	57	14	59	148	46		95	305	105
24	100	34	60	557	174		96	122	27
25	137	40	61	105	36		97	709	226
26	108	24	62	141	37		98	206	38
27	56	21	63	114	41		99	732	204
28	8		64	73	20		100	843	272
29	126	32	65	84	22		101	114	26
30	141	45	66	55	15		102	448	123
31	31	7	67	76	25		103	447	125
32	550	183	68	90	28		104	178	49
33	646	197	69	47	14	<b> </b>	105	633	185
34	1,925	635	70	66	24	ſ	Unknown	64	
35	780	220	71	79	19		Total	39,061	12,531
36	657	167	72	1,958	599	Ľ			

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

Senate District	Submitted Surveys	Submitted Applications
1	770	218
2	3,806	1,454
3	1,718	549
4	1,490	435
5	762	151
6	1,708	569
7	974	259
8	2,076	678
9	405	82
10	916	209
11	610	166
12	1,871	553
13	480	143
14	263	85
15	332	90
16	173	57
17	802	230
18	764	270
19	3,687	1,163
20	5,385	2,151

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Senate District	Submitted Surveys	Submitted Applications
21	1,924	651
22	283	68
23	59	15
24	257	66
25	1,933	516
26	341	88
27	2,890	907
28	313	84
29	245	64
30	1,055	354
31	208	61
32	61	16
33	89	29
34	128	52
35	108	22
36	3	
37	9	1
38	31	7
39	68	18
Unknown	64	
Total	39,061	12,531

Submitted

Submitted

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	157	52
Allen	817	206	82
Ascension	1,491	603	217
Assumption	599	480	161
Avoyelles		8	
Beauregard	1,617	304	119
Bienville		1	
Bossier		4	
Caddo	248	70	25
Calcasieu	12,264	3,733	1,356
Cameron	1,055	372	126
Catahoula		2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,916	703	254
East Feliciana	232	102	35
Evangeline		6	
Franklin		1	
Grant	337	37	16
Iberia	459	187	54
Iberville	403	145	65
Jackson	69	15	8
Jefferson	10,075	3,056	1,177
Jefferson Davis	978	253	78
La Salle	43		
Lafayette	544	176	53
Lafourche	6,972	2,932	1,367
LaSalle		10	4
Lincoln	93	14	6
Livingston	2,101	568	237

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	128	33	20
Natchitoches	214	43	15
Orleans	7,308	2,914	997
Ouachita	429	105	54
Plaquemines	875	354	155
Pointe Coupee	74	31	9
Rapides	1,236	204	81
Richland		4	
Sabine	161	15	6
St. Bernard	957	201	72
St. Charles	2,744	1,245	522
St. Helena	655	694	224
St. James	1,435	796	353
St. John the Baptist	3,998	2,143	802
St. Landry	589	130	34
St. Martin	351	107	28
St. Mary	425	236	55
St. Tammany	2,750	801	253
Tangipahoa	4,464	2,585	931
Tensas		1	1
Terrebonne	8,176	3,823	1,831
Union	99	17	8
Vermilion	660	152	53
Vernon	495	86	41
Washington	750	251	92
Webster		2	
West Baton Rouge	101	24	14
West Carroll		3	
West Feliciana	41	6	3
Winn	132	17	9
Other Parishes		7,876	376
Total	82,246	39,061	12,531

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

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

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



# Appendix C Table 14: Grant Awards by Parish.

Damaged Parish	Pending Grant	Grant Award	Grant Awards	Obligated	Obligated Award
Acadia	Determination	Offered	Offered Amounts (\$) \$1,775,999.55	Award 6	Amount (\$) \$735,691.18
Acadia Allen	<u> </u>	21	.,,,	24	
			\$3,287,904.24		\$2,009,255.82
Ascension	155	53	\$3,984,767.31	34	\$2,543,660.81
Assumption	107	51	\$4,486,796.43	30	\$2,481,905.95
Beauregard	59	53	\$5,135,938.99	40	\$4,140,683.59
Caddo	23	2	\$68,586.75	270	¢24.205.220.22
Calcasieu	693	577	\$52,066,927.75	379	\$34,395,329.22
Cameron	62	48	\$4,695,101.12	28	\$2,745,019.87
East Baton Rouge	192	53	\$3,187,041.37	37	\$1,944,468.37
East Feliciana	21	13	\$1,103,770.03	7	\$549,524.81
Grant	12	2	\$266,305.35	1	\$73,973.27
Iberia	39	15	\$1,179,896.33	8	\$676,339.32
Iberville	48	17	\$1,394,037.54	9	\$668,554.30
Jackson	3	5	\$347,731.55	2	\$187,530.73
Jefferson	801	310	\$18,676,329.47	169	\$10,327,743.66
Jefferson Davis	42	30	\$2,411,182.63	24	\$2,017,464.46
LaSalle	4				
Lafayette	42	9	\$642,102.34	3	\$104,782.71
Lafourche	639	636	\$52,151,882.15	373	\$30,922,629.21
Lincoln	4	1	\$81,886.18	1	\$81,886.18
Livingston	116	100	\$7,803,024.67	66	\$5,253,090.51
Morehouse	19				
Natchitoches	14	1	\$26,327.71	1	\$26,327.71
Orleans	823	140	\$5,700,913.27	78	\$2,830,332.45
Ouachita	44	10	\$811,769.69	6	\$511,349.45
Plaquemines	86	64	\$5,257,460.76	21	\$1,896,408.06
Pointe Coupee	4	5	\$393,443.02	2	\$169,041.54
Rapides	54	23	\$1,727,266.18	16	\$1,358,638.12
Sabine	6				
St. Bernard	61	9	\$238,761.31	7	\$199,722.00
St. Charles	252	251	\$20,889,520.07	166	\$14,060,704.28
St. Helena	102	120	\$10,595,452.95	84	\$7,635,630.64
St. James	174	166	\$13,909,833.59	103	\$8,497,810.39
St. John the Baptist	377	380	\$26,855,837.64	279	\$19,895,501.30
St. Landry	23	9	\$730,481.28	5	\$514,475.31
St. Martin	19	8	\$515,793.51	2	\$63,781.41
St. Mary	29	24	\$1,987,744.56	9	\$631,482.97
St. Tammany	184	55	2676431.59	27	\$994,414.05
Tangipahoa	562	327	\$28,171,507.62	209	\$17,115,808.45
Tensas	0	1	\$21,468.10		
Terrebonne	840	858	\$70,934,506.48	489	\$42,373,198.52
Union	6	2	\$158,824.56	1	\$73,824.56
Vermilion	43	8	\$844,682.09	3	\$276,067.74
Vernon	31	10	\$955,330.29	9	\$764,315.09
Washington	65	25	\$1,529,020.66	12	\$840,360.83
West Baton Rouge	11	3	\$122,009.48	1	\$34,329.71
West Feliciana	2	1	\$82,586.30		·
Winn	9		. ,		
Other	376				
Total	7,352	4,533	\$359,884,184.46	2,771	\$222,623,058.55