

# Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #59 January 1 – January 8, 2024

Issued: January 9, 2024





# Table of Contents

Program Overview	3
Homeowner Phase Prioritization Factors	3
Eligibility	4
Homeowner Program Steps	
Program Outreach	5
Executive Summary	6
Program Mobile and Event Outreach	6
Table 1: Completed Outreach:	6
Table 2: Homeowner Program Snapshot.	7
Table 3: Key Program Statistics: Totals to Date.	8
Table 8: Demographic Information for Submitted Applications	9
Appendix A Table 11: Submitted Surveys and Submitted Applications by House District	10
Appendix A Table 12: Submitted Surveys and Submitted Applications by Senate District.	11
Appendix B Table 13: FEMA Verified Loss (FVL) Greater than \$3,000, Submitted Surveys and Submitted Application Parish	•
Annendix C Table 11. Grant Awards by Parish	12



### **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 \$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	<		N/A
GEOGRAPHI	OTHER IMPACTED					<	N/A
HOMEOWNER 62+ AND/OR HOUSEHOLD	YES	N/A	<		N/A	N/A	NI/A
MEMBER WITH DISABILITY	N0			N/A	N/A		N/A
STATUS OF REPAIRS	COMPLETE	N/A	N/A N/A	NI/A			<
	INCOMPLETE			N/A	<b>✓</b>	<	

#### AMI = AREA MEDIAN INCOME

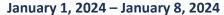
Based on survey responses and after an environmental review is completed on the damaged residence, the program invites homeowners in Phases 1-6 to start a program application for assistance to determine eligibility. Phase 7 eligibility is based on FEMA direct housing participation and other program eligibility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

# 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 #59**





### 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.

# START THE PROGRAM APPLICATION

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.

### 5 ELIGIBILITY REVIEW

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.

### 6 AWARD DETERMINATION

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.

# 7 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 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.

#### 8 GRANT AGREEMENT & EXECUTION

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 <u>restore.la.gov</u> 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.
- As of 1/8/2024, survey submissions increased by 1 from the previous week, making the total submissions 39,309. 25,697 homeowners were determined to be in Phases I VII.
- 25,659 environmental reviews have been completed, representing 99.9% of the 25,697 homeowners in Phases I VII.
- 25,646 homeowners, from Phases I VII, have been invited to start an application. 17,936 applications have been submitted, representing 70% of the homeowners invited to start an application.
- There has been a total of 6,741 grant awards offered to homeowners totaling \$488,071,188.84. Of those, 4,211 homeowners have closed on their grant agreements, obligating \$330,382,617.22.

# 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
Oct '23	67
Nov'23	25

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

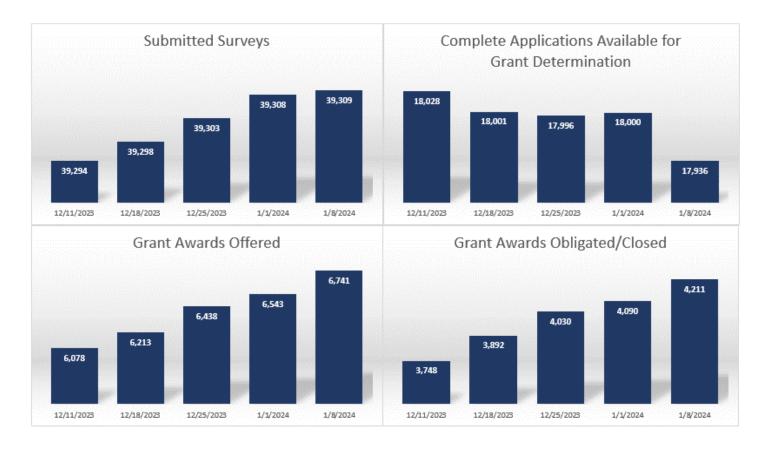


Table 2: Homeowner Program Snapshot.

Restore 2020 Hon	neowner P	rogram V	Veekly Sr	apshot	
Activity	As of 1/1/2024	Weekly Activity	As of 1/8/2024	Percentage	Total Dollars
Surveys Recorded	17172021	riouvity	17072021		
Total Surveys Recorded	43,982	0	43,982		
Non-Submitted Surveys	4,674	-1	4,673		
Submitted Surveys	39,308	1	39,309	100%	
Working Phases (1-7) Total	25,695	2	25,697	65%	
Phase I	16,566	2	16,568	42%	
Phase II	2,026	0	2,026	5%	
Phase III	2,404	0	2,404	6%	
Phase IV	3,244	0	3,244	8%	
Phase V	51	0	51	0%	
Phase VI	1,113	0	1,113	3%	
Phase VII	291	0	291	1%	
Non-Working Phases Total	13,613	-1	13,612	35%	
Environmental Reviews					
Environmental Reviews Available to Work	48	-10	38		
Environmental Reviews Completed	25,647	12	25,659		
Home Inspections			<u> </u>	<u> </u>	
Home Inspections Available to Work	857	-234	623		
Total Home Inspections Completed	16,930	169	17,099		
Applications In Process			<u> </u>		
Total Number of Invited Applications	25,634	12	25,646		
Applications Not Available for Grant Determination	7,634	76	7,710		
Applications Available for Grant Determination	18,000	-64	17,936	100%	
Pending Grant Determination	9,686	-301	9,385	52%	
Grant Determinations	1,000		48%	% Grant Determinations	
Zero Award	390	19	409	2.3%	
Ineligible	1,131	5	1,136	6.3%	
Withdrawn	250	15	265	1.5%	
Appeals In Progress	56	11	67		
Grant Awards Offered to Applicant	6,543	198	6,741	37.6%	\$488,071,188.84
Grant Awards	•				
Grant Awards Obligated	4,090	121	4,211		\$ 330,382,617.22
Solution 1 & 1/3	1,444	61	1,505		\$129,248,128.97
Solution 2 & 2/3	2,559	60	2,619		\$196,445,672.84
Solution 3 Only	87	0	87		\$4,688,815.41
Disbursements					
Total Disbursements	2,373	49	2,422		\$ 133,003,739.77
Solution 1 & 1/3	916	21	937		\$37,500,738.93
Solution 2 & 2/3	1,376	27	1,403		\$90,982,512.96
Solution 3 Only	81	1	82		\$4,520,487.88
Housing Rehab/Reconstruction Complete			1		
Housing Rehab/Reconstruction Complete	1,423	31	1,454		
Solution 1 & 1/3	446	8	454		
Solution 2 & 2/3	896	21	917		
Solution 3 Only	81	2	83		



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	164	0.9%	116	1.7%	73	1.7%
American Indian/Alaska Native and White	85	0.5%	55	0.8%	25	0.6%
American Indian/Alaskan Native/Black- African American	201	1.1%	131	1.9%	89	2.1%
Asian	83	0.5%	44	0.7%	26	0.6%
Asian and White	21	0.1%	10	0.2%	6	0.1%
Black/African American	6,767	37.7%	3,929	58.3%	2,524	59.9%
Black/African American and White	191	1.1%	117	1.7%	78	1.9%
Decline to answer	240	1.3%	112	1.7%	65	1.5%
Native Hawaiian/Other Pacific Islander	7	0.0%	7	0.1%	6	0.1%
Native Hawaiian/Other Pacific Islander and White	6	0.0%	5	0.1%	2	0.1%
Other Multi-Racial	197	1.1%	112	1.7%	55	1.3%
White	3,585	20.0%	2,081	30.9%	1,247	29.6%
NOT PROVIDED	6,389	35.6%	22	0.3%	15	0.4%
Total	17,936	100%	6,741	100%	4,211	100%

Female Head of Household % of Complete Apps:

44%



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

House District	Submitted Surveys	Submitted Applications
1	6	2
2	21	9
3	35	13
4	20	10
5	9	3
6	1	1
7	6	3
8	1	
9	2	
10	2	
11	18	9
12	33	15
13	50	25
14	30	12
15	21	6
16	81	40
17	69	41
18	64	29
19	24	9
20	7	3
21	5	
22	108	57
23	58	21
24	102	48
25	137	52
26	108	48
27	56	30
28	8	
29	127	56
30	142	69
31	31	14
32	554	272
33	648	276
34	1,936	827
35	785	335
36	658	223

House	Submitted	Submitted
District	Surveys	Applications
37	734	314
38	29	19
39	60	25
40	104	51
41	71	36
42	141	65
43	22	11
44	70	29
45	17	8
46	90	49
47	705	303
48	75	42
49	172	99
50	257	103
51	1,872	970
52	1,251	611
53	1,951	987
54	2,036	960
55	1,405	754
56	1,090	455
57	2,590	1,135
58	1,286	618
59	152	66
60	570	268
61	106	43
62	141	73
63	114	56
64	74	32
65	84	29
66	55	23
67	78	35
68	90	39
69	47	15
70	66	29
71	80	30
72	1,975	893

House	Submitted	Submitted
District	Surveys	Applications
73	959	470
74	359	149
75	249	112
76	229	94
77	176	59
78	276	129
79	340	140
80	139	51
81	878	440
82	225	86
83	858	436
84	675	275
85	257	111
86	658	286
87	547	234
88	155	68
89	122	41
90	228	90
91	385	163
92	643	272
93	332	152
94	171	81
95	308	165
96	124	63
97	717	350
98	207	96
99	741	329
100	850	379
101	115	36
102	455	203
103	450	191
104	178	83
105	636	269
Unknown	44	
Total	39,309	17,936



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

Senate District	Submitted Surveys	Submitted Applications
1	772	328
2	3,853	1,942
3	1,733	794
4	1,504	702
5	768	339
6	1,715	815
7	985	414
8	2,090	935
9	406	156
10	919	382
11	615	248
12	1,887	814
13	484	227
14	266	121
15	334	129
16	173	71
17	808	371
18	773	374
19	3,703	1,577
20	5,409	2,672

Senate	Submitted	Submitted
District	Surveys	Applications
21	1,949	977
22	284	148
23	59	30
24	259	122
25	1,941	768
26	343	177
27	2,904	1,195
28	314	148
29	245	116
30	1,064	528
31	209	91
32	61	34
33	89	43
34	128	67
35	108	40
36	3	
37	9	3
38	31	9
39	68	29
Unknown	44	
Total	39,309	17,936



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	710	152	103
Allen	821	231	137
Ascension	1,493	670	338
Assumption	605	490	240
Avoyelles		8	
Beauregard	1,631	309	197
Bienville	1	1	
Bossier	1	4	
Caddo	269	82	41
Calcasieu	12,504	3,899	1,858
Cameron	1,068	386	172
Catahoula	1	2	
Claiborne		2	
Concordia		5	
De Soto		9	
East Baton Rouge	1,918	799	371
East Feliciana	235	117	72
Evangeline		6	
Franklin		1	
Grant	345	64	48
Iberia	460	193	130
Iberville	404	170	93
Jackson	72	15	9
Jefferson	10,086	3,639	1,857
Jefferson Davis	988	278	158
La Salle	45		
Lafayette	553	193	98
Lafourche	6,984	3,109	1,828
LaSalle		13	10
Lincoln	98	16	10
Livingston	2,104	627	366

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

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	131	38	28
Natchitoches	222	51	23
Orleans	7,318	3,418	1,761
Ouachita	433	133	81
Plaquemines	876	430	220
Pointe Coupee	74	34	17
Rapides	1,258	246	126
Red River	1		
Richland		4	
Sabine	161	25	16
St. Bernard	959	263	130
St. Charles	2,754	1,388	732
St. Helena	672	699	348
St. James	1,448	881	489
St. John the Baptist	4,007	2,302	1,052
St. Landry	604	127	81
St. Martin	353	106	73
St. Mary	427	241	114
St. Tammany	2,751	855	399
Tangipahoa	4,495	2,709	1,372
Terrebonne	8,193	4,045	2,369
Union	103	20	13
Vermilion	677	157	106
Vernon	497	100	57
Washington	753	282	139
Webster		2	
West Baton Rouge	101	32	18
West Carroll		3	
West Feliciana	41	12	9
Winn	135	24	16
Other Parishes		5,192	11
Total	82,840	39,309	17,936

<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	Grant Award	Grant Awards	Obligated	Obligated Award
The state of the s	Determination	Offered	Offered Amounts (\$)	Award	Amount (\$)
Acadia	72	27	\$2,387,212.20	9	\$853,282.39
Allen	85	43	\$3,623,722.68	33	\$2,871,940.54
Ascension	194	115	\$7,129,054.22	62	\$4,171,669.01
Assumption	140	90	\$6,871,560.78	56	\$4,672,039.98
Beauregard	99	76	\$7,332,396.47	52	\$5,062,160.98
Caddo	28	11	\$476,993.00	4	\$275,050.09
Calcasieu	823	809	\$70,539,458.54	554	\$50,249,290.05
Cameron	70	66	\$5,902,238.62	36	\$3,564,348.07
East Baton Rouge	230	113	\$6,007,742.11	65	\$3,728,318.42
East Feliciana	42	28	\$2,695,550.55	16	\$1,397,293.26
Grant	34	10	\$836,525.70	3	\$348,035.36
Iberia	90	35	\$2,721,738.14	17	\$1,290,339.17
Iberville	64	26	\$2,368,617.35	18	\$1,702,602.32
Jackson	3	6	\$424,220.79	3	\$252,100.11
Jefferson	1,122	586	\$27,879,290.51	308	\$16,479,937.05
Jefferson Davis	94	46	\$3,473,518.51	35	\$2,759,658.54
LaSalle	10		<i>40,110,000</i>		<del>+-/ / </del>
Lafayette	66	29	\$1,760,236.45	12	\$698,140.36
Lafourche	775	807	\$65,015,645.95	533	\$44,642,503.83
Lincoln	6	2	\$141,516.54	2	\$141,516.54
Livingston	178	143	\$10,538,514.50	100	\$8,036,684.46
Morehouse	178	8	\$497,698.34	4	\$227,683.42
Natchitoches	19	3	\$187,721.25	2	\$108,213.89
Orleans	1,292	365	\$14,004,101.51	157	\$6,011,972.95
Ouachita	53	27		9	
	123	82	\$1,565,201.18	39	\$722,506.20
Plaquemines			\$6,094,841.88		\$3,376,153.23
Pointe Coupee	11	6	\$513,318.18	6	\$513,318.18
Rapides	82	36	\$2,826,635.55	21	\$1,726,043.72
Sabine	14	1	\$85,000.00		4500.050.00
St. Bernard	91	30	\$913,728.09	16	\$523,653.99
St. Charles	341	324	\$24,506,224.80	227	\$18,293,957.70
St. Helena	164	159	\$13,463,769.73	112	\$10,281,171.52
St. James	235	224	\$17,128,732.81	143	\$12,104,174.01
St. John the Baptist	434	507	\$33,176,334.43	372	\$25,904,647.10
St. Landry	55	21	\$1,693,984.28	12	\$1,065,435.73
St. Martin	60	11	\$785,395.45	7	\$456,422.18
St. Mary	74	33	\$2,387,846.87	18	\$1,383,668.40
St. Tammany	233	121	5301704.11	58	\$2,646,273.06
Tangipahoa	709	510	\$39,481,511.09	326	\$26,667,919.75
Terrebonne	906	1,104	\$88,540,511.17	706	\$61,034,316.64
Union	9	4	\$177,162.75	1	\$73,824.56
Vermilion	71	27	\$2,036,288.71	14	\$1,100,058.12
Vernon	33	17	\$1,220,393.61	10	\$833,347.82
Washington	89	45	\$2,559,864.81	30	\$1,930,871.15
West Baton Rouge	14	4	\$230,005.59	1	\$34,329.71
West Feliciana	7	1	\$82,586.30	1	\$82,586.30
Winn	13	3	\$484,872.74	1	\$83,157.36
Other	11		1 10 1/01 =17 1	-	7,
Total	9,385	6,741	\$488,071,188.84	4,211	\$330,382,617.22
iolai	3,363	0,741	7400,071,100.04	4,411	7330,362,017.22