

Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #62 January 22 – January 29, 2024

Issued: January 29, 2024



January 22, 2024 – January 29, 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 + Hurricanes Laura & Delta	March 22, 2021	\$1.27 B
	+ numcanes Laura & Dena		+ \$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.





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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 \$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				✓	<	<	
GEOGRAPHY	MOST IMPACTED	N/A	N/A	N/A	✓		NI/A	
GEOGRAPHI	OTHER IMPACTED					<	N/A	
HOMEOWNER 62+ AND/OR HOUSEHOLD	YES	N/A	<		N/A	N/A	NI/A	
MEMBER WITH DISABILITY	NO NO			⋄			N/A	
STATUS OF REPAIRS	COMPLETE				NI/A			<
STATUS OF REPAIRS	INCOMPLETE	N/A	N/A	N/A	✓	✓		

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

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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 damag 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 eliaibility 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.

REIMBURSEMENT, RECONSTRUCTION

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 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.
- As of 1/29/2024, survey submissions increased by 6 from the previous week, making the total submissions 39,323. 25,725 homeowners were determined to be in Phases I – VII.
- 25,658 environmental reviews have been completed, representing 99.7% of the 25,725 homeowners in Phases I VII.
- 25,646 homeowners, from Phases I VII, have been invited to start an application. 17,734 applications have been submitted, representing 69% of the homeowners invited to start an application.
- There has been a total of 7,497 grant awards offered to homeowners totaling \$532,761,342.86. Of those, 4,572 homeowners have closed on their grant agreements, obligating \$355,008,642.36.
- 1,576 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.

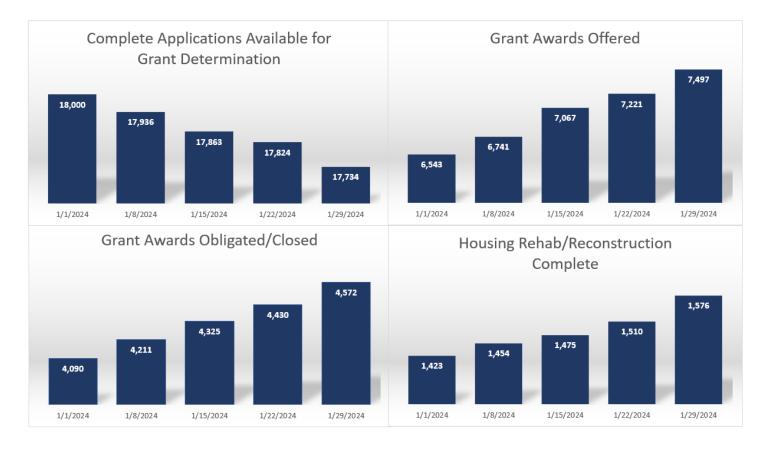


Table 2: Homeowner Program Snapshot.

Restore 2020 Homeowner Program Weekly Snapshot As of Weekly As of Becomes Total Ballers					
Activity	1/22/2024	Activity	1/29/2024	Percentage	Total Dollars
Surveys Recorded	•				
Total Surveys Recorded	43,989	4	43,993		
Non-Submitted Surveys	4,672	-2	4,670		
Submitted Surveys	39,317	6	39,323	100%	
Working Phases (1-7) Total	25,716	9	25,725	65%	
Phase I	16,584	7	16,591	42%	
Phase II	2,028	0	2,028	5%	
Phase III	2,404	1	2,405	6%	
Phase IV	3,245	1	3,246	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	13,601	-3	13,598	35%	
Environmental Reviews			· ·		
Environmental Reviews Available to Work	57	10	67		
Environmental Reviews Completed	25,659	-1	25,658		
Home Inspections					
Home Inspections Available to Work	271	-27	244		
Total Home Inspections Completed	17,329	-66	17,263		
Applications In Process	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,		
Total Number of Invited Applications	25,646	0	25,646		
Applications Not Available for Grant Determination	7,822	90	7,912		
Applications Available for Grant Determination	17,824	-90	17,734	100%	
Pending Grant Determination	8,662	-438	8,224	46%	
	0,002	-430		% Grant	
Grant Determinations			54%	Determinations	
Zero Award	441	20	461	2.6%	
Ineligible	1,218	46	1,264	7.1%	
Withdrawn	282	6	288	1.6%	
Appeals In Progress	72	-2	70		
Grant Awards Offered to Applicant	7,221	276	7,497	42.3%	\$532,761,342.
Grant Awards		•			
Grant Awards Obligated	4,430	142	4,572		\$ 355,008,642.
Solution 1 & 1/3	1,607	63	1,670		\$139,966,257.
Solution 2 & 2/3	2,727	76	2,803		\$209,753,369.
Solution 3 Only	96	3	99		\$5,289,015.
Disbursements					
Total Disbursements	2,605	106	2,711		\$ 145,868,318.
Solution 1 & 1/3	1039	39	1078		\$41,605,106.
Solution 2 & 2/3	1,480	61	1,541		\$99,196,536.
Solution 3 Only	86	6	92		\$5,066,675.
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,510	66	1,576		
	467	22	489		
Solution 1 & 1/3	407		100		
Solution 1 & 1/3 Solution 2 & 2/3	957	37	994		



Table 3: Key Program Statistics: Totals to Date.



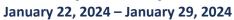
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Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	166	0.9%	120	1.6%	77	1.7%
American Indian/Alaska Native and White	93	0.5%	59	0.8%	28	0.6%
American Indian/Alaskan Native/Black- African American	210	1.2%	144	1.9%	97	2.1%
Asian	89	0.5%	51	0.7%	28	0.6%
Asian and White	22	0.1%	12	0.2%	6	0.1%
Black/African American	7,040	39.7%	4,383	58.5%	2,746	60.1%
Black/African American and White	200	1.1%	129	1.7%	83	1.8%
Decline to answer	247	1.4%	128	1.7%	68	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	0.0%
Other Multi-Racial	207	1.2%	123	1.6%	63	1.4%
White	3,728	21.0%	2,310	30.8%	1,352	29.6%
NOT PROVIDED	5,719	32.3%	26	0.4%	16	0.4%
Total	17,734	100%	7,497	100%	4,572	100%

Female Head of Household % of Complete Apps:

46%





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

House District	Submitted Applications	Grant Awards Offered
1	2	1
2	9	4
3	12	5
4	10	6
5	3	2
6	1	1
7	3	=
8	ı	-
9	ı	=
10	ı	-
11	9	3
12	15	4
13	25	12
14	12	6
15	6	3
16	40	16
17	40	20
18	30	12
19	8	2
20	3	-
21	-	-
22	53	9
23	22	5
24	48	15
25	52	21
26	48	13
27	29	14
28	-	-
29	55	25
30	69	23
31	13	4
32	265	121
33	275	122
34	817	402
35	331	151
36	219	100

House District	Submitted Applications	Grant Awards Offered
37	312	127
38	19	6
39	25	9
40	51	17
41	37	10
42	64	19
43	11	2
44	26	12
45	8	3
46	47	10
47	303	123
48	42	12
49	100	34
50	104	31
51	951	483
52	610	304
53	964	456
54	955	444
55	752	368
56	449	196
57	1,122	596
58	612	280
59	65	29
60	264	105
61	43	19
62	75	27
63	56	20
64	32	10
65	27	12
66	23	9
67	34	8
68	39	16
69	14	5
70	28	11
71	30	11
72	889	372

House District	Submitted Applications	Grant Awards Offered
73	466	207
74	149	44
75	108	45
76	94	36
77	58	19
78	129	47
79	139	45
80	51	14
81	438	220
82	84	35
83	426	171
84	268	99
85	109	39
86	281	115
87	231	88
88	67	22
89	40	12
90	87	25
91	163	18
92	268	97
93	153	23
94	79	21
95	164	70
96	61	19
97	348	108
98	96	11
99	319	81
100	374	155
101	35	14
102	201	63
103	192	76
104	83	34
105	266	106
Unknown	_	
Total	17,734	7,497

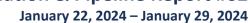


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Appendix A Table 12: Submitted Applications and Grants Offered by Senate District.

Senate District	Submitted Applications	Grant Awards Offered
1	327	115
2	1,915	958
3	778	295
4	694	196
5	338	44
6	803	350
7	407	143
8	919	350
9	155	50
10	377	129
11	245	92
12	808	301
13	226	99
14	119	43
15	127	51
16	70	30
17	374	158
18	370	156
19	1,571	713
20	2,643	1,298

Senate District	Submitted Applications	Grant Awards Offered
21	962	454
22	145	39
23	30	9
24	119	37
25	763	317
26	175	59
27	1,181	573
28	144	51
29	116	34
30	525	235
31	88	25
32	32	10
33	43	11
34	66	34
35	39	19
36	0	0
37	3	2
38	9	5
39	28	12
Unknown	0	0
Total	17,734	7,497





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	103	38
Allen	821	132	46
Ascension	1,493	334	133
Assumption	605	238	98
Avoyelles	0	0	0
Beauregard	1,631	197	93
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	40	19
Calcasieu	12,504	1,837	882
Cameron	1,068	173	68
Catahoula	1	0	0
Claiborne	0	0	0
Concordia	0	0	0
De Soto	0	0	0
East Baton Rouge	1,918	366	144
East Feliciana	235	74	31
Evangeline	0	0	0
Franklin	0	0	0
Grant	345	45	9
Iberia	460	131	43
Iberville	404	94	34
Jackson	72	9	7
Jefferson	10,086	1,821	683
Jefferson Davis	988	156	51
La Salle	45	0	0
LaSalle	0	9	1
Lafayette	553	95	32
Lafourche	6,984	1,820	870
Lincoln	98	10	3
Livingston	2,104	365	157

^{*}Pipeline #6: FEMA Major/Severe Data Updated

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Morehouse	131	28	11
Natchitoches	222	24	5
Orleans	7,318	1,740	484
Other Parishes	0	6	0
Ouachita	433	79	36
Plaquemines	876	220	89
Pointe Coupee	74	18	7
Rapides	1,258	125	47
Red River	1	0	0
Richland	0	0	0
Sabine	161	15	3
St. Bernard	959	131	46
St. Charles	2,754	727	346
St. Helena	672	348	167
St. James	1,448	483	237
St. John the Baptist	4,007	1,038	547
St. Landry	604	83	27
St. Martin	353	69	13
St. Mary	427	116	38
St. Tammany	2,751	393	134
Tangipahoa	4,495	1,361	550
Terrebonne	8,193	2,328	1,153
Union	103	13	4
Vermilion	677	105	32
Vernon	497	58	18
Washington	753	135	49
Webster	0	0	0
West Baton Rouge	101	17	6
West Carroll	0	0	0
West Feliciana	41	9	1
Winn	135	16	5
Total	82,840	17,734	7,497

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

^{*}Pipeline #26 FVL>\$5K column updated to reflect FVL>\$3K

^{*}Pipeline #46: FEMA Data Updated



Appendix C Table 14: Grant Awards by Parish.

Damaged Parish	Pending Grant	Grant Award	Grant Awards Offered	Obligated	Obligated Award
= aa.g. a aa.	Determination	Offered	Amounts (\$)	Award	Amount (\$)
Acadia	60	38	\$3,014,667.18	9	\$901,505.81
Allen	74	46	\$4,123,433.05	34	\$2,992,151.19
Ascension	170	133	\$8,067,412.15	75	\$4,979,140.16
Assumption	128	98	\$7,398,450.29	64	\$5,250,307.89
Beauregard	81	93	\$8,749,632.21	54	\$5,212,598.39
Caddo	19	19	\$753,968.04	5	\$293,908.61
Calcasieu	707	882	\$75,840,217.41	598	\$54,087,058.25
Cameron	65	68	\$5,965,111.40	37	\$3,755,004.29
East Baton Rouge	192	144	\$7,236,873.75	74	\$4,212,142.58
East Feliciana	41	31	\$2,942,834.67	20	\$1,749,051.77
Grant	32	9	\$681,210.79	5	\$419,679.56
Iberia	83	43	\$3,234,158.42	18	\$1,377,170.07
Iberville	57	34	\$2,755,769.59	20	\$1,810,582.14
Jackson	2	7	\$552,011.87	3	\$252,100.11
Jefferson	973	683	\$32,178,886.93	348	\$17,968,391.47
Jefferson Davis	84	51	\$3,841,731.95	38	\$2,861,529.89
LaSalle	8	1	\$116,730.01	0	\$0.00
Lafayette	57	32	\$1,963,194.84	14	\$828,431.98
Lafourche	682	870	\$69,077,911.71	581	\$48,590,738.78
Lincoln	5	3	\$225,154.46	2	\$141,516.54
Livingston	157	157	\$11,919,124.56	105	\$8,446,578.72
Morehouse	13	11	\$871,965.84	4	\$227,683.42
Natchitoches	18	5	\$295,854.40	2	\$108,213.89
Orleans	1,125	484	\$18,947,577.36	179	\$6,714,746.31
Ouachita	41	36	\$2,359,963.78	14	\$1,042,374.95
Plaquemines	114	89	\$6,538,173.86	42	\$3,567,162.02
Pointe Coupee	11	7	\$624,744.73	7	\$624,744.73
Rapides	68	47	\$3,502,283.93	23	\$1,794,158.03
Sabine	11	3	\$240,859.45	0	\$0.00
St. Bernard	75	46	\$1,468,585.92	20	\$638,697.01
St. Charles	308	346	\$25,494,295.92	243	\$19,773,416.65
St. Helena	153	167	\$14,042,139.39	118	\$10,761,109.97
St. James	212	237	\$18,097,734.15	152	\$12,640,120.61
St. John the Baptist	366	547	\$35,482,322.13	395	\$27,304,911.73
St. Landry	51	27	\$2,096,150.65	15	\$1,256,134.52
St. Martin	54	13	\$864,384.71	7	\$456,422.18
St. Mary	70	38	\$2,592,778.79	19	\$1,440,110.28
St. Tammany	210	134	5830648.36	65	\$2,839,061.99
Tangipahoa	645	550	\$41,931,180.74	351	\$28,462,006.36
Terrebonne	788	1,153	\$92,930,437.79	750	\$64,743,800.60
Union	8	4	\$177,162.75	1	\$73,824.56
Vermilion	64	32	\$2,338,697.20	17	\$1,317,571.93
Vernon	31	18	\$1,272,126.63	10	\$833,347.82
Washington	78	49	\$2,984,589.27	31	\$2,059,361.23
West Baton Rouge	10	6	\$287,584.22	1	\$34,329.71
West Feliciana	6	1	\$82,586.30	1	\$82,586.30
Winn	11	5	\$768,029.31	1	\$83,157.36
Other	6	0	\$0.00	0	\$0.00
Total	8,224	7,497	\$532,761,342.86	4,572	\$355,008,642.36