

# Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #78 May 13 – May 20, 2024

Issued: May 20, 2024



# May 13, 2024 – May 20, 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.

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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		<	<b>⋄</b>					
	GREATER THAN 80% AMI			<	<	✓			
GEOGRAPHY	MOST IMPACTED	N/A	N/A	N/A	<		NI/A		
GEOGRAPHI	OTHER IMPACTED					<b>✓</b>	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	N/A							<
	INCOMPLETE		N/A	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

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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 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 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.

#### 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.
- As of 5/20/2024 there have been 39,323 total survey submissions. 25,730 homeowners were determined to be in Phases I – VII.
- 25,712 environmental reviews have been completed, representing 99.9% of the 25,730 homeowners in Phases I VII.
- 25,701 homeowners, from Phases I VII, have been invited to start an application. 17,832 applications have been submitted, representing 69% of the homeowners invited to start an application.
- There has been a total of 11,845 grant awards offered to homeowners totaling \$817,351,880.04. Of those, 7,291 homeowners have closed on their grant agreements, obligating \$536,056,763.48.
- 2,640 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.



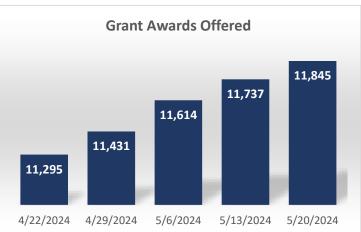
Table 2: Homeowner Program Snapshot.

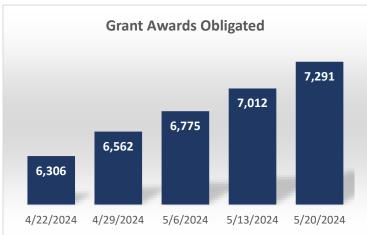
Restore 2020 Homeowner Program Weekly Snapshot					
Activity	As of 5/13/2024	Weekly Activity	As of 5/20/2024	Percentage	Total Dollars
Surveys Recorded			Survey Deadlin	e 8/1/23	
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,730	0	25,730	65%	
Non-Working Phases Total	13,593	0	13,593	35%	
Environmental Reviews					
Environmental Reviews Available to Work	19	-1	18		
Environmental Reviews Completed	25,711	1	25,712		
Home Inspections					
Home Inspections Available to Work	33	-6	27		
Total Home Inspections Completed	17,423	79	17,502		
Applications In Process			Application Dea	adline 10/31/23	
Total Number of Invited Applications	25,700	1	25,701		
Application Not Submitted by Deadline	5,045	-3	5,042		
Application Documentation Requested	2,896	-69	2,827		
Applications Available for Grant Determination	17,759	73	17,832	100%	
Pending Grant Determination	885	-134	◀ 751	4%	
Grant Determinations					
Zero Award	723	19	<b>∢</b> 742	4%	
Ineligible	2,115	16	2,131	12%	
Withdrawn	467	14	<b>◄</b> 481	3%	
Inactive Offered	1,832	50	<b>◄</b> 1,882	11%	
Appeals in Progress	116	10	126		
Grant Awards Offered to Applicant	11,737	108	11,845	66%	\$817,351,880.04
Grant Awards					
Grant Awards Obligated	7,012	279	7,291		\$536,056,763.48
Solution 1 & 1/3	2,866	147	3,013		\$229,739,542.77
Solution 2 & 2/3	3,989	128	4,117		\$298,162,103.88
Solution 3 Only	157	4	161		\$8,155,116.83
Disbursements					
Total Disbursements	4,649	127	4,776		\$250,914,606.84
Solution 1 & 1/3	1,992	68	2,060		\$83,566,051.78
Solution 2 & 2/3	2,513	57	2,570		\$159,714,347.06
Solution 3 Only	144	2	146		\$7,634,208.00
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,586	54	2,640		
Solution 1 & 1/3	890	26	916		
Solution 2 & 2/3	1,548	25	1,573		
Solution 3 Only	148	3	151		

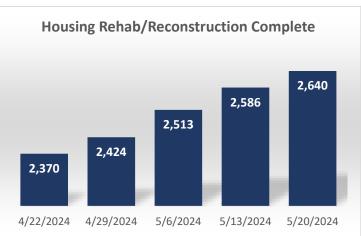


Table 3: Key Program Statistics: Totals to Date.









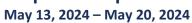


# Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	164	0.9%	150	1.3%	94	1.3%
American Indian/Alaska Native and White	92	0.5%	83	0.7%	46	0.6%
American Indian/Alaskan Native/Black-African American	238	1.3%	223	1.9%	140	1.9%
Asian	92	0.5%	81	0.7%	51	0.7%
Asian and White	20	0.1%	18	0.2%	12	0.2%
Black/African American	7,839	44.0%	7,046	59.5%	4,413	60.5%
Black/African American and White	213	1.2%	193	1.6%	132	1.8%
Decline to answer	275	1.5%	240	2.0%	130	1.8%
Native Hawaiian/Other Pacific Islander	8	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.1%	9	0.1%	7	0.1%
Other Multi-Racial	215	1.2%	193	1.6%	108	1.5%
White	4,005	22.5%	3,543	29.9%	2,121	29.1%
NOT PROVIDED	4,662	26.1%	58	0.5%	29	0.4%
Total	17,832	100%	11,845	100%	7,291	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	2
2	9	7
3	10	10
4	11	8
5	3	2
6	1	=
7	3	1
8	ı	-
9	ı	-
10	ı	-
11	10	6
12	13	8
13	27	17
14	11	9
15	7	6
16	43	30
17	40	33
18	32	26
19	7	5
20	2	2
21	-	-
22	45	28
23	19	15
24	46	30
25	55	28
26	47	29
27	26	20
28	-	-
29	55	41
30	60	40
31	13	10
32	261	190
33	291	173
34	825	547
35	325	228
36	213	141

		Curut
House	Submitted	Grant Awards
District	Applications	Offered
37	305	204
38	19	15
39	25	19
40	50	42
41	28	19
42	59	47
43	12	7
44	27	17
45	8	4
46	46	33
47	318	177
48	36	30
49	100	78
50	111	77
51	1,096	671
52	645	418
53	1,088	629
54	1,026	597
55	778	528
56	450	285
57	1,142	812
58	619	459
59	67	46
60	251	189
61	41	25
62	71	53
63	52	36
64	30	18
65	24	20
66	21	15
67	32	19
68	37	28
69	14	11
70	26	19
71	30	20
72	895	645

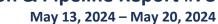
House District	Submitted Applications	Grant Awards Offered
73	450	324
74	146	96
75	103	73
76	90	52
77	55	31
78	118	87
79	131	87
80	44	27
81	452	311
82	80	57
83	401	291
84	261	150
85	98	70
86	273	186
87	223	161
88	64	36
89	38	23
90	83	50
91	154	77
92	260	176
93	134	58
94	74	46
95	156	110
96	58	46
97	317	207
98	82	39
99	290	189
100	362	270
101	31	25
102	191	139
103	181	130
104	71	48
105	270	169
Unknown	-	-
Total	17,832	11,845



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

Senate District	Submitted Applications	Grant Awards Offered
1	311	198
2	1,973	1,439
3	737	520
4	646	421
5	305	153
6	795	572
7	388	279
8	891	557
9	139	90
10	356	251
11	224	146
12	803	550
13	216	146
14	113	73
15	117	85
16	67	52
17	359	281
18	365	232
19	1,569	1,030
20	2,960	1,735

Senate District	Submitted Applications	Grant Awards Offered
21	1,024	709
22	138	108
23	31	18
24	117	86
25	768	471
26	168	122
27	1,198	791
28	131	97
29	111	69
30	512	355
31	84	48
32	28	20
33	40	25
34	68	56
35	41	30
36	0	0
37	3	1
38	9	5
39	27	24
Unknown	-	-
Total	17,832	11,845





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	93	71
Allen	821	126	90
Ascension	1,493	328	221
Assumption	605	234	177
Beauregard	1,631	186	139
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	39	30
Calcasieu	12,504	1,858	1,215
Cameron	1,068	187	88
Catahoula	1	0	0
East Baton Rouge	1,918	343	243
East Feliciana	235	72	57
Grant	345	41	25
Iberia	460	126	106
Iberville	404	84	65
Jackson	72	11	8
Jefferson	10,086	1,745	1,186
Jefferson Davis	988	149	104
La Salle	45	0	0
LaSalle	0	6	5
Lafayette	553	93	63
Lafourche	6,984	1,920	1,202
Lincoln	98	11	7
Livingston	2,104	358	237
Morehouse	131	28	21
Natchitoches	222	19	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,611	1,027
Other Parishes	0	1	0
Ouachita	433	80	62
Plaquemines	876	225	140
Pointe Coupee	74	18	16
Rapides	1,258	125	75
Red River	1	0	0
Sabine	161	14	7
St. Bernard	959	119	86
St. Charles	2,754	732	485
St. Helena	672	336	266
St. James	1,448	495	370
St. John the Baptist	4,007	1,070	757
St. Landry	604	82	67
St. Martin	353	65	46
St. Mary	427	127	91
St. Tammany	2,751	368	222
Tangipahoa	4,495	1,352	931
Terrebonne	8,193	2,616	1,586
Union	103	12	7
Vermilion	677	103	73
Vernon	497	54	35
Washington	753	127	92
West Baton Rouge	101	19	13
West Feliciana	41	8	6
Winn	135	16	9
Total	82,840	17,832	11,845

<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	Grant Award	Grant Awards	Obligated	Obligated Award
	Determination	Offered	Offered Amounts (\$)	Award	Amount (\$)
Beauregard	4	139	\$12,678,237.23	94	\$8,560,307.55
Calcasieu	65	1,215	\$99,896,789.57	840	\$74,090,082.39
St. James	20	370	\$27,477,849.69	245	\$18,705,123.27
Rapides	7	75	\$5,316,460.64	41	\$3,061,076.83
Lafourche	55	1,202	\$96,605,907.90	786	\$67,135,912.88
St. Tammany	15	222	\$9,721,214.00	120	\$5,186,137.32
Livingston	10	237	\$18,077,234.27	150	\$11,712,655.79
Grant	6	25	\$1,682,263.38	11	\$786,464.07
Winn	0	9	\$700,245.42	5	\$439,333.09
Natchitoches	0	16	\$1,012,393.07	6	\$327,318.82
Sabine	3	7	\$455,544.60	3	\$132,330.56
Terrebonne	87	1,586	\$128,929,501.12	1,041	\$89,622,205.15
Jefferson	43	1,186	\$56,261,912.31	695	\$34,479,370.54
Ascension	15	221	\$14,026,982.23	137	\$9,059,383.45
Iberia	6	106	\$7,648,315.34	54	\$4,097,456.43
Pointe Coupee	0	16	\$1,447,227.59	10	\$915,834.14
Vernon	1	35	\$2,580,427.16	20	\$1,415,819.98
Jackson	0	8	\$616,772.67	6	\$475,430.50
St. Helena	12	266	\$21,516,748.71	170	\$14,740,654.40
St. John the Baptist	20	757	\$49,595,225.15	536	\$36,164,787.94
Jefferson Davis	11	104	\$7,333,708.06	68	\$4,965,738.02
Lafayette	6	63	\$3,639,526.73	31	\$1,949,883.60
Iberville	2	65	\$4,723,530.29	32	\$2,524,989.84
Ouachita	4	62	\$3,858,496.33	39	\$2,753,037.95
East Feliciana	3	57	\$4,420,127.26	35	\$2,979,115.48
Vermilion	2	73	\$5,414,227.73	41	\$2,985,311.77
Acadia	3	71	\$4,754,721.62	29	\$1,911,257.45
Lincoln	0	7	\$538,501.96	3	\$204,596.61
Washington	5	92	\$6,097,154.91	59	\$3,524,458.23
St. Charles	35	485	\$35,373,491.13	327	\$25,072,252.85
Assumption	11	177	\$12,801,672.43	111	\$8,348,133.44
Morehouse	1	21	\$1,668,437.92	13	\$1,105,983.91
Allen	5	90	\$8,014,271.21	50	\$4,483,484.06
Tangipahoa	46	931	\$69,969,842.14	558	\$44,010,467.07
Orleans	185	1,027	\$40,688,440.05	501	\$20,009,336.55
St. Mary	8	91	\$6,771,568.80	43	\$3,045,742.06
Plaquemines	5	140	\$9,059,702.55	62	\$4,661,172.54
East Baton Rouge	13	243	12969878.14	142	\$7,704,059.82
Caddo	13	30	\$1,278,708.00	11	\$522,839.14
	14	88	\$8,130,401.43	51	
Cameron St. Bernard	5	86	. , ,	48	\$5,126,179.92 \$2,111,300.06
St. Martin	10	46	\$3,713,173.37	21	
			\$3,276,722.10	8	\$1,537,318.30
West Baton Rouge	5	13	\$1,002,226.97		\$641,461.40
St. Landry		67	\$4,514,141.02	29	\$2,233,307.04
LaSalle	0	5	\$308,367.09	2	\$150,701.92
Union	1	7	\$483,177.62	3	\$173,590.36
West Feliciana	0	6	\$300,411.13	4	\$213,358.99
Other Parishes	1	0	\$0.00	0	\$0.00
Total	751	11,845	\$817,351,880.04	7,291	\$536,056,763.48