

Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #94 September 2 – September 9, 2024

Issued: September 9, 2024

RESTORE LOUISIANA

September 2, 2024 – September 2, 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.

	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.



September 2, 2024 – September 2, 2024



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

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



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 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

Contractor

- Solution 2 Mobile Home Unit Repair Solution 2 Reconstruction Options Solution 2 10 Tips for Hiring a
 - 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 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

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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
 - \circ $\,$ Phase 4 5 on Nov. 28, 2022 $\,$
 - Phase 6 on Dec. 15, 2022
 - 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 9/9/2024 there have been 39,329 total survey submissions. 25,777 homeowners were determined to be in Phases I – VII.
- 25,757 environmental reviews have been completed, representing 99.9% of the 25,777 homeowners in Phases I – VII.
- 25,749 homeowners, from Phases I VII, have been invited to start an application. 20,742 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 12,820 grant awards offered to homeowners totaling \$939,764,985.55. Of those, 10,524 homeowners have closed on their grant agreements, obligating \$775,157,820.26.
- 4,093 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 9/2/2024	Weekly Activity	As of 9/9/2024	Percentage	Total Dollars				
Surveys Recorded				Survey Deadlin	e 8/1/23				
Submitted Surveys	39,329	0	39,329	100%					
Working Phases (1-7) Total	25,777	0	25,777	66%					
Non-Working Phases Total	13,552	0	13,552	34%					
Environmental Reviews									
Environmental Reviews Available to Work	20	0	20						
Environmental Reviews Completed	25,757	0	25,757						
Home Inspections									
Home Inspections Available to Work	19	-4	15						
Total Home Inspections Completed	20,260	6	20,266						
Applications In Process				Application Dea	adline 10/31/23				
Total Number of Invited Applications	25,749	0	25,749						
Applications Not Submitted by Deadline	5,007	-2	5,005						
Application Documentation Requested	2	0	2						
Applications Available for Grant Determination	20,740	2	• 20,742 •	100%					
Pending Grant Determination	262	-127	 135 	1%					
Grant Determinations			99%	% Grant Determinations					
Zero Award	850	1	4 851	4%					
Ineligible	3,928	6	 3,934 	19%					
Withdrawn	615	4	 619 	3%					
Inactive Offered	2,343	40	 2,383 	11%					
Appeals In Progress	152	-8	144						
Grant Awards Offered to Applicant	12,742	78	4 12,820	62%	\$939,764,985.55				
Grant Awards			•	•	•				
Grant Awards Obligated	10,377	147	10,524		\$775,157,820.26				
Solution 1 & 1/3	4,300	45	4,345		\$331,470,431.98				
Solution 2 & 2/3	5,842	100	5,942		\$431,108,951.77				
Solution 3 Only	235	2	237		\$12,578,436.51				
Disbursements									
Total Disbursements	6,983	143	7,126		\$380,879,456.66				
Solution 1 & 1/3	2,865	72	2,937		\$129,733,130.71				
Solution 2 & 2/3	3,897	68	3,965		\$239,144,309.03				
Solution 3 Only	221	3	224		\$12,002,016.92				
Housing Rehab/Reconstruction Complete									
Housing Rehab/Reconstruction Complete	4,015	78	4,093						
Solution 1 & 1/3	1,454	39	1,493						
Solution 2 & 2/3	2,336	37	2,373						
Solution 3 Only	225	2	227						



Table 3: Key Program Statistics: Totals to Date.

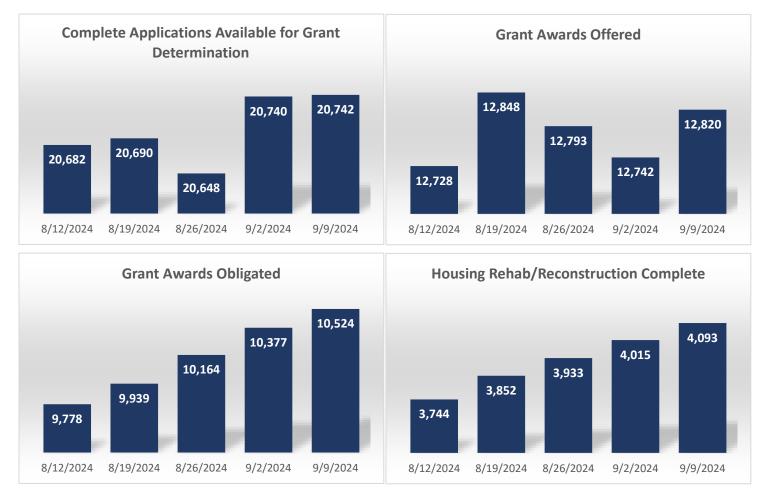




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	168	0.8%	159	1.2%	124	1.2%
American Indian/Alaska Native and White	103	0.5%	99	0.8%	74	0.7%
American Indian/Alaskan Native/Black-African American	247	1.2%	240	1.9%	200	1.9%
Asian	94	0.5%	83	0.7%	67	0.6%
Asian and White	23	0.1%	21	0.2%	17	0.2%
Black/African American	8,181	39.4%	7,636	59.6%	6,395	60.8%
Black/African American and White	225	1.1%	207	1.6%	175	1.7%
Decline to answer	277	1.3%	251	2.0%	193	1.8%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.0%	8	0.1%	8	0.1%
Other Multi-Racial	223	1.1%	205	1.6%	159	1.5%
White	4,158	20.1%	3,831	29.9%	3,048	29.0%
NOT PROVIDED	7,026	33.9%	71	0.6%	56	0.5%
Total	20,742	100%	12,820	100%	10,524	100%

Female Head of Household % of Complete Apps:

45%

Grant

Awards

Offered

12,820

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

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House District	Submitted Applications	Grant Awards Offered	House District	Submitted Applications	Grant Awards Offered	House District	Submitted Applications
1	2	1	37	359	237	73	531
2	10	8	38	20	16	74	167
3	16	6	39	30	21	75	128
4	11	6	40	58	44	76	107
5	3	2	41	42	21	77	70
6	1	0	42	70	51	78	140
7	3	1	43	13	8	79	157
8	0	0	44	36	19	80	54
9	0	0	45	9	4	81	509
10	0	0	46	55	35	82	90
11	10	6	47	367	195	83	497
12	18	8	48	43	29	84	312
13	30	21	49	108	87	85	124
14	13	9	50	128	84	86	322
15	8	7	51	1,210	751	87	259
16	46	33	52	732	460	88	74
17	43	31	53	1,223	658	89	49
18	37	30	54	1,192	638	90	99
19	9	6	55	876	574	91	182
20	3	3	56	517	305	92	317
21	0	0	57	1,286	837	93	161
22	61	37	58	718	505	94	86
23	24	15	59	75	48	95	184
24	54	33	60	307	211	96	70
25	64	36	61	49	25	97	368
26	57	33	62	86	62	98	100
27	32	21	63	62	39	99	368
28	0	0	64	35	22	100	413
29	64	41	65	32	20	101	39
30	76	46	66	25	17	102	221
31	14	8	67	39	25	103	212
32	308	213	68	42	28	104	86
33	342	214	69	17	9	105	319
34	963	590	70	30	19	Unknown	3
35	379	243	71	35	25	Total	20,742
36	257	159	72	1,040	713		



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

Senate District	Submitted Applications	Grant Awards Offered	Senate District	Submitted Applications	Grant Awards Offered
1	365	192	22	162	107
2	2,235	1,565	23	34	19
3	870	537	24	143	98
4	768	473	25	907	544
5	365	235	26	193	128
6	918	612	27	1,401	865
7	458	290	28	163	109
8	1,080	565	29	136	78
9	161	91	30	601	396
10	427	234	31	103	62
11	277	144	32	36	26
12	952	633	33	50	25
13	256	166	34	72	56
14	134	80	35	45	34
15	142	90	36	0	0
16	78	50	37	3	2
17	426	301	38	9	4
18	427	260	39	34	18
19	1,816	1,087	Unknown	3	0
20	3,343	1,872	Total	20,742	12,820
21	1,149	772			

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	116	78
Allen	821	152	102
Ascension	1,493	378	239
Assumption	605	277	200
Beauregard	1,631	216	154
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	24
Calcasieu	12,504	2,179	1,351
Cameron	1,068	218	103
Catahoula	1	0	0
East Baton Rouge	1,918	412	261
East Feliciana	235	83	61
Grant	345	51	32
Iberia	460	144	106
Iberville	404	106	68
Jackson	72	11	9
Jefferson	10,086	2,088	1,183
Jefferson Davis	988	175	118
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	68
Lafourche	6,984	2,208	1,306
Lincoln	98	11	7
Livingston	2,104	416	268
Morehouse	131	30	22
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,908	1,189
Ouachita	433	90	64
Plaquemines	876	270	134
Pointe Coupee	74	22	18
Rapides	1,258	150	88
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	88
St. Charles	2,754	832	508
St. Helena	672	387	284
St. James	1,448	569	407
St. John the Baptist	4,007	1,203	790
St. Landry	604	93	68
St. Martin	353	79	47
St. Mary	427	142	98
St. Tammany	2,751	449	220
Tangipahoa	4,495	1,590	1,034
Terrebonne	8,193	2,923	1,720
Union	103	16	7
Vermilion	677	118	81
Vernon	497	68	40
Washington	753	156	109
West Baton Rouge	101	22	14
West Feliciana	41	9	7
Winn	135	19	12
Other	0	0	0
Total	82,840	20,742	12,820

*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

*Pipeline #46: FEMA Data Updated

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Appendix C Table 14: Grant Awards by Parish.

Damaged Parish	Pending Grant Determination	Grant Award Offered		irant Awards red Amounts (\$)	Obligated Award	Obli	gated Award Amount (\$)
Acadia	2	78	\$	5,378,683.63	67	\$	4,760,363.96
Allen	0	102	\$	8,961,376.24	85	\$	7,363,170.87
Ascension	3	239	\$	16,105,613.85	202	\$	13,709,770.91
Assumption	3	200	\$	15,577,663.41	173	\$	13,487,572.01
Beauregard	0	154	\$	14,509,108.94	127	\$	12,034,626.41
Caddo	1	24	\$	1,347,901.39	21	\$	1,043,115.61
Calcasieu	18	1,351	\$	115,342,335.12	1,122	\$	97,796,733.06
Cameron	1	103	\$	9,085,865.75	76	\$	6,960,209.38
East Baton Rouge	2	261	\$	15,109,988.54	229	\$	13,098,473.79
East Feliciana	0	61	\$	5,675,620.09	51	\$	4,637,898.12
Grant	0	32	\$	2,225,016.36	21	\$	1,413,202.93
Iberia	2	106	\$	8,269,650.97	93	\$	7,329,805.19
Iberville	3	68	\$	4,939,309.86	59	\$	4,488,116.46
Jackson	0	9	\$	702,569.70	8	\$	680,430.50
Jefferson	15	1,183	\$	62,001,872.79	1,001	\$	51,941,952.91
Jefferson Davis	2	118	\$	8,764,480.97	101	\$	7,604,015.53
LaSalle	0	8	\$	440,097.01	5	\$	297,275.08
Lafayette	1	68	\$	4,363,686.18	56	\$	3,566,030.45
Lafourche	12	1,306	\$	109,575,877.62	1.022	\$	87,711,745.26
Lincoln	0	7	\$	559,860.99	5	\$	395,508.86
Livingston	1	268	\$	21,415,324.88	217	\$	17,276,782.83
Morehouse	1	200	\$	1,915,437.54	20	\$	1,778,884.03
Natchitoches	0	16	\$	1,142,651.25	13	\$	764,880.25
Orleans	18	1,189	\$	54,503,367.50	910	\$	38,283,495.85
Ouachita	10	64	\$	4,302,516.61	53	\$	3,438,267.99
Plaquemines	0	134	\$	10,094,264.08	85	\$	6,597,530.88
Pointe Coupee	1	18	\$	1,617,453.25	14	\$	1,323,543.06
Rapides	0	88	\$	6,714,694.30	69	\$	5,095,785.69
Sabine	0	9	\$	526,335.77	8	\$	452,369.42
St. Bernard	0	88	\$	4,159,776.73	74	\$	3,461,972.72
St. Charles	3	508	\$	38,659,517.61	432	\$	33,027,334.41
St. Helena	1	284	\$	23,871,860.08	243	\$	20,841,852.49
St. James	5	407	ې \$	31,035,590.64	342	ې \$	26,255,033.97
St. John the Baptist	11	790	\$	54,975,342.03	697	\$	47,927,342.42
	0	68	\$	4,989,511.94	53	ې \$	3,995,119.63
St. Landry St. Martin	0	47	\$ \$	3,786,407.44	39	ې \$	3,073,517.48
	0	98	ې \$		78	\$ \$	6,166,079.27
St. Mary				7,543,490.37		ې \$	
St. Tammany	4	220	\$	10,387,885.94	185	-	8,651,625.22
Tangipahoa	11	1,034	\$	80,580,347.45	849	\$	66,952,044.43
Terrebonne	10	1,720	\$	148,142,639.19	1,400 6	\$	123,226,152.69
Union	0	7	\$	401,891.94	_	\$	318,711.95
Vermilion	0	81	\$	6,081,586.64	63	\$	4,902,843.25
Vernon	1	40	\$	3,128,368.25	32	\$	2,482,799.31
Washington	2	109	\$	8,376,517.54	89	\$	6,359,308.68
West Baton Rouge	0	14	\$	1,226,248.33	12	\$	1,059,266.67
West Feliciana	0	7	\$	389,999.16	6	\$	304,999.16
Winn	0	12	\$	859,379.68	11	\$	820,259.22
UNKNOWN	0	0		\$ -	0	\$	
Total	135	12,820		\$939,764,985.55	10,524		\$775,157,820.26