

# Blue Tarp Fund Roofing Repair Program

## Louisiana Housing Corporation

Homeownership: Home Improvement and Rehabilitation

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### 2021/2022 and 2023 Blue Tarp Fund Roofing Repair Program

Nearly 100 Louisiana residents who faced significant roof problems predominantly caused by the numerous weather-related events that blanketed the state throughout 2020 and 2021 are now able to breathe a sigh of relief thanks to the Louisiana Housing Corporation's (LHC) 2023 Blue Tarp Fund Roofing Repair Program. The program was designed initially to provide grants of up to \$15,000 to aid vulnerable households in roof repairs or replacements for owner-occupied homes in specific Louisiana parishes.

### Adaptability and Replicability

The Blue Tarp Fund Roofing Repair Program was established as a more widely available **adaptation** to the United States Department of Agriculture Rural Development's (USDA-RD) Housing Preservation Grant (HPG) program. LHC has been administering HPG since August 2020 to provide financial assistance for minor home repairs, including roofing repair or replacement, to very low-income homeowners in the rural areas of Ascension, East Baton Rouge, Iberville, Livingston and West Baton Rouge parishes.

Through an initiative led by Louisiana Sen. Regina Barrow during the 2021 and 2022 State of Louisiana regular legislative sessions and under Louisiana Statute Title 39§ 100.71, Section 39:100.71, the "Blue Tarp Fund" was created as a special fund in the state treasury totaling \$1.5 million for the purpose of covering the costs of roof repairs or replacement for homeowners. To develop and implement the Blue Tarp Fund Roofing Repair Program and disburse funds as quickly as possible, LHC designed the policies and procedures of the program substantially parallel to the HPG program, with the following exceptions aimed at expanding eligibility to a much greater pool of low-income homeowners:

- Raising income eligibility from extremely low to very low income (<50% AMI) to low to moderate income (<80% AMI)
- Removing the rural residency criteria but initially maintaining the five named parishes criteria

To maintain progress during funding establishment by the Louisiana Department of Administration, LHC initiated homeowner applications and a waitlist. LHC issued a Request For Quotes (RFQ), choosing nine contractors for roofing repairs. Upon confirmation of Blue Tarp funds, LHC began assigning work. With more than 150 applications, LHC aided 99 homeowners previously ineligible under stricter policies.

During the 2023 regular legislative session, an additional funding allocation of \$1 million was appropriated to the Blue Tarp Fund Roofing Repair Program. Upon receiving notice, LHC **replicated** the program with a slight modification to again expand eligibility criteria, now allowing assistance to homeowners in need of roofing repairs statewide. LHC was able to quickly publish notice of the 2023 Blue Tarp Roofing Repair Program and begin accepting applications.

Applicants who were eligible under the 2021-22 Blue Tarp Roofing Repair Program but did not receive assistance due to funding limitations were encouraged to submit applications for the 2023 Program. Those applications received priority while the other applications would be served on a first come, first serve basis.

### **A Commitment to Post-Disaster Response and Recovery**

The impacts of natural disasters can be devastating to homeowners. Louisiana homeowners faced four – Hurricane Laura, Hurricane Delta, Hurricane Ida, and the Severe Storms of May 2021 – in a two-year period. The 2023 Blue Tarp Fund Roofing Repair Program reinforced LHC's commitment to helping vulnerable communities recover and rebuild. From the initial launch of the program, the need and interest from citizens across Louisiana was evident. According to [Forbes Home](#), roofing repairs currently average between \$150- \$7,000, with roof replacements averaging more than \$11,000. Further, a recent [study](#) conducted by LSU researchers in collaboration with LHC, revealed that nearly 21 percent of Louisiana homeowners with mortgages spend more than 35 percent of their income on housing costs. The study also indicated that roughly one in five owner-occupied Louisiana households struggle with additional costs, such as repairs, associated with home ownership. Without the assistance of the 2023 Blue Tarp Fund Roofing Repair Program, the significant cost of roof repair or replacement for grant recipients would have been simply out of reach.

### **A Commitment to Those Most in Need: Measurable Benefits to HFA Targeted Customers**

In keeping with a core component of its mission, LHC works to ensure that Louisianians, particularly those who are vulnerable and/or with low- to moderate-income, are provided the opportunity for safe housing. In a state often in the bullseye of significant weather-related events, LHC assists residents impacted by natural disasters by administering funds from federal programs like the 2021/2022 and 2023 Blue Tarp Fund Roofing Repair Program. Guidelines for both iterations of the Blue Tarp Fund Roofing Repair Program required that applicants meet low-income requirements – below 80 percent of the area median income. As proof of eligibility, homeowners were required to submit income documentation, such as a pay stub or a benefits summary sheet, as well as proof of home ownership. As such, all of the grantees for 2023 Blue Tarp Fund Roofing Repair Program were among those considered HFA targeted customers.

### **Benefits of Timely Roof Repairs/Replacements Greatly Outweigh Costs for Our Vulnerable Homeowners**

With 20 percent of Louisiana homeowners experiencing owner affordability issues, costly repairs, such as roofing repairs or replacement, are often delayed, or in the case of very low- to low-income families, possibly indefinitely deferred. Waiting to repair a roof can cause significant problems ranging from water damage and mold growth to roof rot and/or collapse, all of which could result in further extensive costs or even cause the home to become uninhabitable and its residents homeless. The 2021/2022 Blue Tarp Fund Roofing Repair Program provided \$1.5 million in funding for 99 eligible Louisiana families, preserving the tangible value of their homes and the intangible and immeasurable value of their safety and security.

### **Effective Use of Resources**

To ensure the efficient use of grant funds and that grantees of the 2021-2022 and 2023 Blue Tarp Fund Roofing Repair Program would receive quality, lasting roofing repairs or replacement, LHC vetted and procured a pool of contractors through a stringent RFQ process. For each property selected for the program, LHC assigned a roofing contractor, overseen by an LHC

assigned Construction Manager, to inspect the property and create and submit to LHC a scope of work (with cost estimate) to be performed. Once LHC reviewed the scope of work/cost estimate, finding it reasonable and in alignment with program requirements, approval was granted to the roofing contractor to proceed with repairing or replacing the roof. Any additional items or work identified by a contractor as necessary to properly complete roofing repairs or replacement were evaluated for approval by LHC on a case-by-case basis via the assigned project Construction Manager. All contractors (and subcontractors) were required to supply a one-year warranty for all work materials. Contractors were also required to ensure that all materials used were new and of the best quality and that the labor was performed by qualified workers. Roofing construction services performed were subject to the supervision of the LHC Program Administrator or Manager, or designee, and upon completion of the roof repair/replacement, LHC construction monitoring staff inspected and approved the work or required additional work until deemed satisfactory.

### **An Inspired Partnership Spurs Innovation**

Louisiana Senator Regina Barrow, inspired by her own struggles to repair her parents' roof after Hurricane Ida, championed the initiative for this LHC program and included its funding in appropriation bills during the 2021 and 2022 regular legislative sessions. The legislature's additional allocation of \$1 million, also led by Sen. Barrow during the 2023 regular legislative session, paved the way for LHC to assist even more homeowners and broaden the program's reach further to include parishes beyond those in the capital region. The program's innovation is reflected in Sen. Barrow's and LHC's ability to create a new avenue of financial assistance for eligible applicants through a state-level adaptation and broadening of an active federal program, allowing the legislation required to move the state program quickly through the adoption and funding process, and successfully providing much needed roofing repairs to approved grant recipients prior to another potentially active storm season. For her efforts in advancing the Blue Tarp Fund Roofing Repair Program, Sen. Barrow received the LHC 2023 Housing Champion Award at the Louisiana Housing Conference.

### **Overwhelming Success/Achieving Strategic Objectives**

In alignment with the purpose of LHC, which includes the advancement of safe housing for vulnerable Louisiana families, the 2021/2022 and 2023 Blue Tarp Fund Roofing Repair Program's objective was to repair or rehabilitate, through roof repairs or replacements, individual, owner-occupied homes for low-income households. As noted previously in this submission, the 2021/2022 Blue Tarp Fund Roofing Repair Program provided \$1.5 million in funding for 99 eligible Louisiana families, preserving the tangible value of their homes and the intangible and immeasurable value of their safety and security, while the 2023 iteration of the program remains in progress and is on target to assist 76 more.

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### Visual Aids

Select the image below to watch the overview video of the LHC Blue Tarp Fund Roofing Repair Program.



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Social Media Graphic

**BLUE TARP ROOFING REPAIR PROGRAM**

**CAN HELP YOU WITH UP TO  
\$15,000 IN MUCH NEEDED  
ROOFING REPAIRS.**

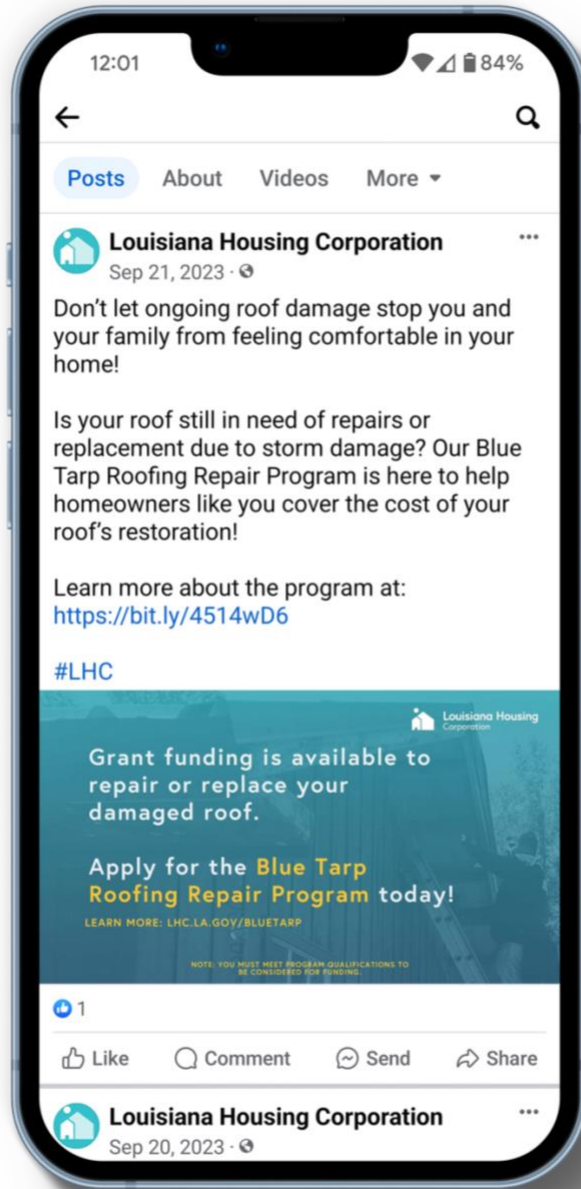
LEARN MORE: [LHC.LA.GOV](http://LHC.LA.GOV)



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Social Media Sample Post



Sample News Coverage for 2023 Blue Tarp Fund Roofing Repair Program



## Blue Tarp Fund Roofing Repair Program re-opens waitlist for homeowners statewide with roof damage

Baton Rouge / louisianaradionetwork.com

Teiko Foxx

Jul 29, 2023 | 5:32 AM



Blue Roof Installations . Courtesy of St. John the Baptist Parish

Louisiana Housing Corporation (LHC) expands the 2023 Blue Tarp Fund Roofing Repair Program waitlist for those with roof damage who did not apply in February. LHC Executive Director Joshua Hollins says with additional funding will help cover parishes beyond the capital region...

*"Now that we have another million and the legislature had the will to put that money there we're expanding statewide. And we want to answer the need, especially in South Louisiana where we see so much storm damage over the last few years."*

The program guidelines require homeowners to meet low-income requirements of 80 percent of the area median income or lower. Hollins says the home must be their primary residence and purchased a year prior to the assistance. He

says certain groups of applicants will be placed at the top of the list...

*"We have prioritized seniors, those that are disabled, and also those that have children living in their homes."*

Since February, LHC has been able to award nearly 150 applicants with new roofs in Ascension, East Baton Rouge, Iberville, Livingston, and West Baton Rouge Parishes. Hollins hopes this is the beginning of a commitment to help communities recover and rebuild after disasters

"We think that as we demonstrate that we can deliver this program and the citizens see the benefit we'll see more appropriations coming to this program and we hope that's the case. Especially in Louisiana where we see so much storm damage."

Blue Tarp Program awards will be awarded on a first come first served basis and will be subject to funding availability. Homeowners can apply at [lhc.la.gov/bluetarp](http://lhc.la.gov/bluetarp).

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Select the image below to view sample news coverage for 2023 Blue Tarp Fund Roofing Repair Program.

## State program fixes roofs for free ahead of peak hurricane season

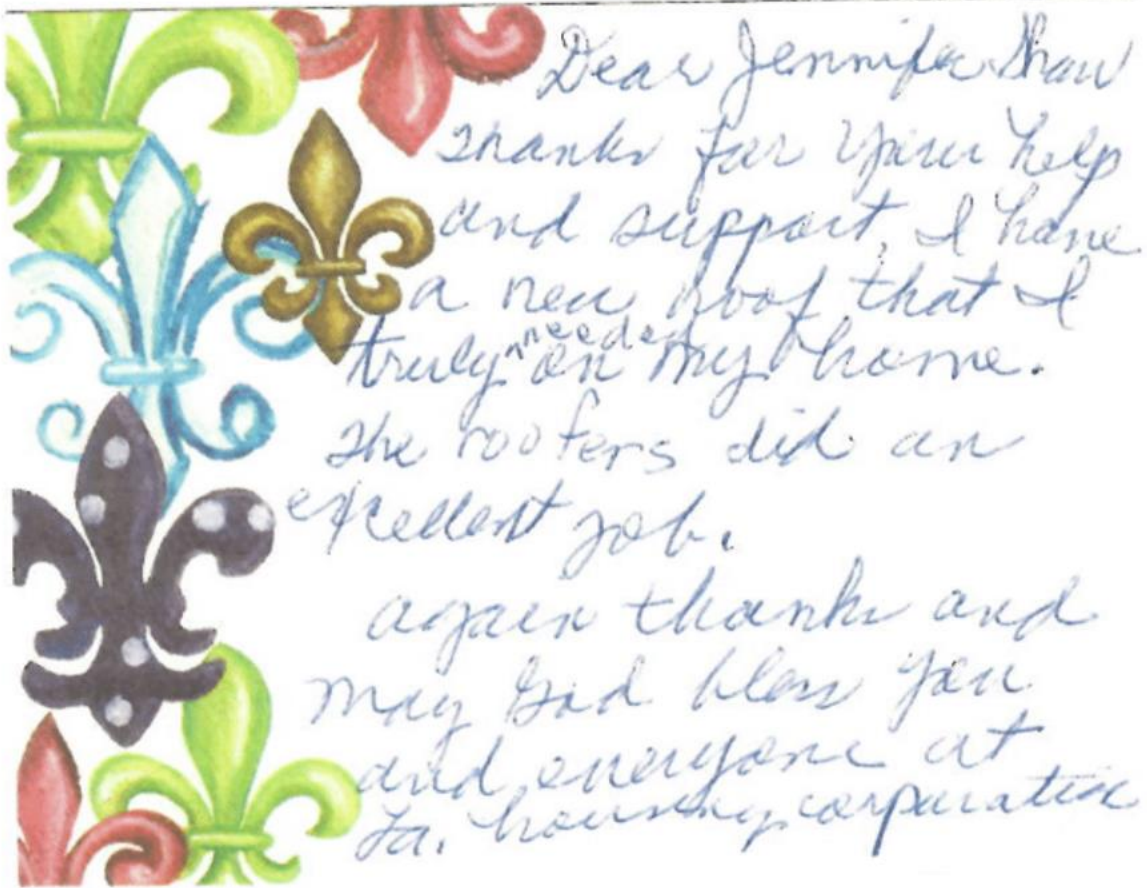
July 20, 2023 6:40 PM in News Source: WBRZ By: Bess Casserleigh

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Thank You Card from Grateful Grant Recipient



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Sen. Barrow earned the LHC 2023 Housing Champion Award at the Louisiana Housing Conference for efforts involving the Blue Tarp Fund Roofing Repair Program

