



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #100
October 14, 2024 – October 21, 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
			+ \$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 most-impacted 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.



	<p>Based on current funding limitations and federal guidance, to be placed in a phase, you must have:</p> <ul style="list-style-type: none"> (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
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APPLICATION PHASES		PHASE I	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI
HOUSEHOLD INCOME	LESS THAN 50% AMI	✓					
	BETWEEN 50% & 80% AMI		✓	✓			
	GREATER THAN 80% AMI				✓	✓	✓
GEOGRAPHY	MOST IMPACTED				✓		
	OTHER IMPACTED	N/A	N/A	N/A		✓	N/A
HOMEOWNER 62+ AND/OR HOUSEHOLD MEMBER WITH DISABILITY	YES		✓				
	NO	N/A		✓	N/A	N/A	N/A
STATUS OF REPAIRS	COMPLETE						✓
	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



Homeowner Program Steps

Below is an overview of the homeowner journey in the program, from initial survey to reimbursement and/or repair or reconstruction.

1 COMPLETE THE PROGRAM SURVEY

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.

2 ENVIRONMENTAL REVIEW

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.

3 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.

4 DAMAGE & LEAD ASSESSMENT

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 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.

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 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:
 - Phase 1 on May 11, 2022
 - Phase 2 – 3 on Aug. 24, 2022
 - 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.
- The program has set a deadline of November 1, 2024, for all grant award agreements to be executed.
- As of 10/21/2024 there have been 39,330 total survey submissions. 25,780 homeowners were determined to be in Phases I – VII.
- 25,741 environmental reviews have been completed, representing 100% of the 25,743 homeowners in Phases I – VII available for environmental review.
- 25,751 homeowners, from Phases I – VII, have been invited to start an application. 20,774 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 12,789 grant awards offered to homeowners totaling \$963,743,907.22. Of those, 11,195 homeowners have closed on their grant agreements, obligating \$845,386,095.75.
- 4,673 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 10/14/2024	Weekly Activity	As of 10/21/2024	Percentage	Total Dollars
Surveys Recorded					
Survey Deadline 8/1/23					
Submitted Surveys	39,330	0	39,330	100%	
Working Phases (1-7) Total	25,780	0	25,780	66%	
Non-Working Phases Total	13,550	0	13,550	34%	
Environmental Reviews					
Environmental Reviews Available to Work	24	-22	2		
Environmental Reviews Completed	25,756	-15	25,741		
Home Inspections					
Home Inspections Available to Work	18	-1	17		
Total Home Inspections Completed	20,286	6	20,292		
Applications In Process					
Application Deadline 10/31/23					
Total Number of Invited Applications	25,751	0	25,751		
Applications Not Submitted by Deadline	4,979	-4	4,975		
Application Documentation Requested	2	0	2		
Applications Available for Grant Determination	20,770	4	20,774	100%	
Pending Grant Determination	109	-6	103	0.5%	
Grant Determinations					
99.5% % Grant Determinations					
Zero Award	834	-2	832	4%	
Ineligible	3,989	14	4,003	19%	
Withdrawn	674	7	681	3%	
Inactive Offered	2,434	-68	2,366	11%	
Appeals In Progress	37	-6	31		
Grant Awards Offered to Applicant	12,730	59	12,789	62%	\$963,743,907.22
Grant Awards					
Grant Awards Obligated	10,990	205	11,195		\$845,386,095.75
Solution 1 & 1/3	4,357	67	4,424		\$351,268,481.45
Solution 2 & 2/3	6,379	136	6,515		\$479,510,361.49
Solution 3 Only	254	2	256		\$14,607,252.81
Disbursements					
Total Disbursements	7,396	161	7,557		\$421,747,890.50
Solution 1 & 1/3	2,949	104	3,053		\$145,977,944.11
Solution 2 & 2/3	4,204	54	4,258		\$261,605,972.33
Solution 3 Only	243	3	246		\$14,163,974.06
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	4,566	107	4,673		
Solution 1 & 1/3	1,711	54	1,765		
Solution 2 & 2/3	2,608	50	2,658		
Solution 3 Only	247	3	250		



Table 3: Key Program Statistics: Totals to Date.

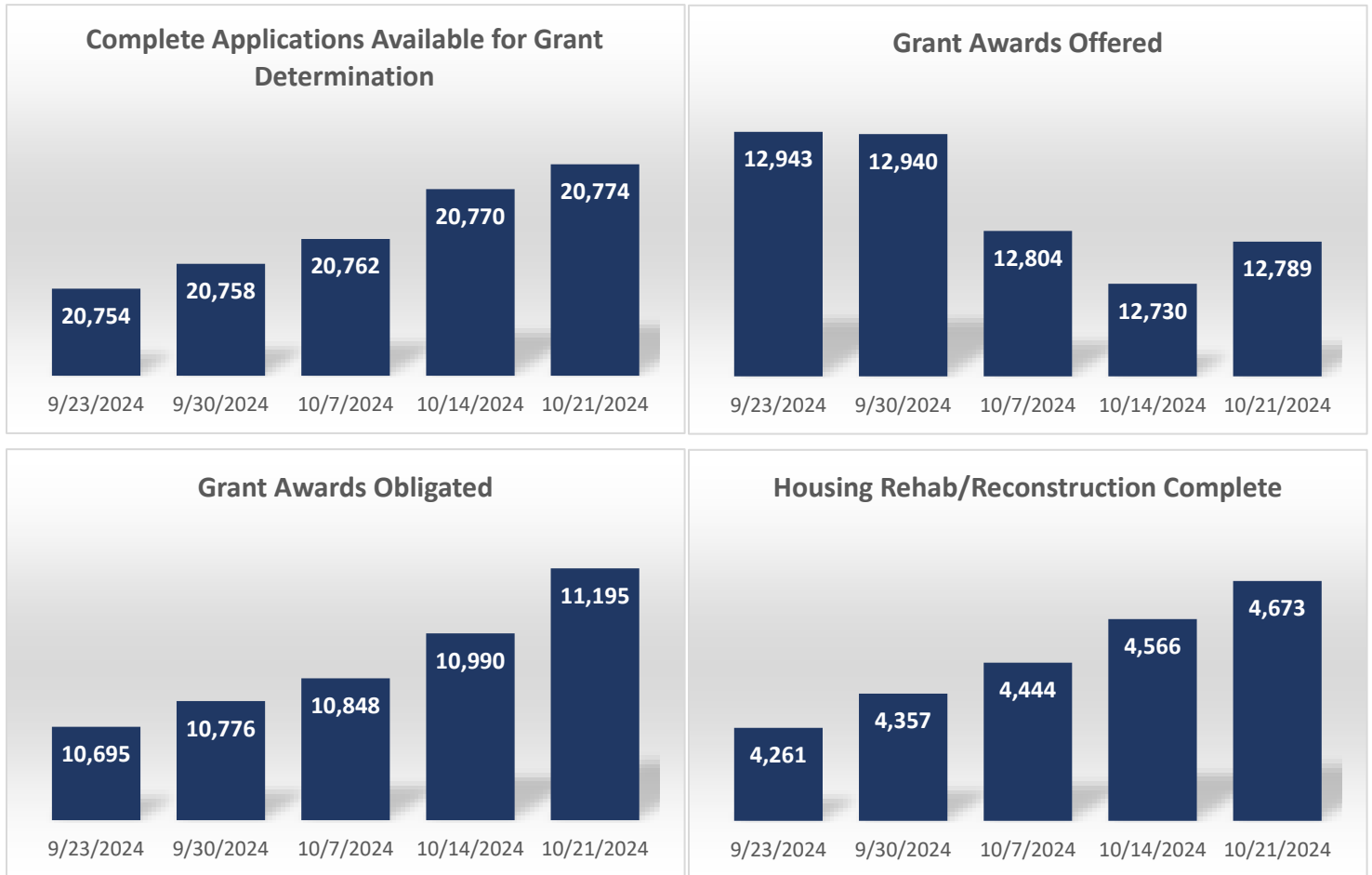




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	160	0.8%	152	1.2%	134	1.2%
American Indian/Alaska Native and White	92	0.4%	87	0.7%	76	0.7%
American Indian/Alaskan Native/Black-African American	251	1.2%	242	1.9%	213	1.9%
Asian	99	0.5%	89	0.7%	77	0.7%
Asian and White	21	0.1%	20	0.2%	18	0.2%
Black/African American	8,188	39.4%	7,680	60.1%	6,794	60.7%
Black/African American and White	218	1.1%	201	1.6%	180	1.6%
Decline to answer	270	1.3%	246	1.9%	204	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	225	1.1%	209	1.6%	170	1.5%
White	4,082	19.7%	3,766	29.5%	3,248	29.0%
NOT PROVIDED	7,151	34.4%	80	0.6%	65	0.6%
Total	20,774	100%	12,789	100%	11,195	100%

Female Head of Household % of Complete Apps:

45%



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

House District	Submitted Applications	Grant Awards Offered	House District	Submitted Applications	Grant Awards Offered	House District	Submitted Applications	Grant Awards Offered
1	2	1	37	360	238	73	533	349
2	10	7	38	20	17	74	168	114
3	16	7	39	30	21	75	128	89
4	11	6	40	58	45	76	107	53
5	3	2	41	42	21	77	70	28
6	1	0	42	70	50	78	140	79
7	3	1	43	13	9	79	157	80
8	0	0	44	36	21	80	54	34
9	0	0	45	9	4	81	509	352
10	0	0	46	55	36	82	90	52
11	10	7	47	367	199	83	497	295
12	18	10	48	43	30	84	313	147
13	30	20	49	108	90	85	124	71
14	13	8	50	128	92	86	323	201
15	8	7	51	1,211	734	87	260	167
16	46	32	52	733	453	88	74	40
17	43	32	53	1,225	634	89	49	24
18	37	30	54	1,193	622	90	100	51
19	9	6	55	876	573	91	182	108
20	3	3	56	520	317	92	317	187
21	0	0	57	1,287	853	93	161	98
22	61	31	58	719	513	94	86	46
23	24	16	59	75	48	95	184	115
24	55	34	60	309	221	96	70	52
25	65	32	61	49	26	97	368	227
26	57	34	62	87	60	98	100	61
27	32	20	63	62	39	99	369	211
28	0	0	64	35	21	100	413	268
29	64	43	65	32	19	101	39	25
30	76	44	66	25	18	102	221	144
31	14	7	67	39	26	103	212	124
32	309	212	68	42	28	104	87	43
33	342	204	69	17	10	105	319	164
34	964	579	70	30	19	UnKnown	4	3
35	381	249	71	35	21	Total	20,774	12,789
36	258	156	72	1,041	719			



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	366	195	22	162	118
2	2,237	1,598	23	34	21
3	870	537	24	143	99
4	769	464	25	909	548
5	365	222	26	193	126
6	921	616	27	1,403	850
7	459	293	28	164	111
8	1,081	555	29	136	77
9	161	96	30	603	389
10	427	233	31	104	60
11	279	141	32	36	23
12	953	635	33	50	26
13	256	159	34	72	56
14	134	83	35	45	31
15	142	90	36	0	0
16	78	52	37	3	2
17	428	305	38	9	4
18	427	265	39	34	18
19	1,820	1,097	Unknown	4	3
20	3,347	1,813	Total	20,774	12,789
21	1,150	778			



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	80
Allen	821	153	105
Ascension	1,493	378	242
Assumption	605	278	205
Beauregard	1,631	217	153
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	24
Calcasieu	12,504	2,182	1,330
Cameron	1,068	218	108
Catahoula	1	0	0
East Baton Rouge	1,918	412	265
East Feliciana	235	84	60
Grant	345	51	28
Iberia	460	144	115
Iberville	404	108	75
Jackson	72	11	8
Jefferson	10,086	2,090	1,188
Jefferson Davis	988	176	119
La Salle	45	0	0
LaSalle	0	11	6
Lafayette	553	112	69
Lafourche	6,984	2,210	1,275
Lincoln	98	11	8
Livingston	2,104	416	260
Morehouse	131	30	21
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,163
Ouachita	433	90	65
Plaquemines	876	270	131
Pointe Coupee	74	22	18
Rapides	1,258	151	84
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	144	89
St. Charles	2,754	835	521
St. Helena	672	388	288
St. James	1,448	569	414
St. John the Baptist	4,007	1,204	807
St. Landry	604	93	68
St. Martin	353	79	52
St. Mary	427	142	107
St. Tammany	2,751	451	220
Tangipahoa	4,495	1,594	1,041
Terrebonne	8,193	2,926	1,683
Union	103	16	8
Vermilion	677	118	78
Vernon	497	69	38
Washington	753	157	111
West Baton Rouge	101	22	14
West Feliciana	41	9	6
Winn	135	19	12
Other	0	0	0
Total	82,840	20,774	12,789

*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

Appendix C Table 14: Grant Awards by Parish.

Damaged Parish	Pending Grant Determination	Grant Award Offered	Grant Awards Offered Amounts (\$)	Obligated Award	Obligated Award Amount (\$)
Acadia	2	80	\$ 6,108,361.12	70	\$ 5,157,042.63
Allen	2	105	\$ 9,297,614.27	89	\$ 7,781,538.89
Ascension	2	242	\$ 16,306,862.53	217	\$ 14,898,876.74
Assumption	3	205	\$ 16,217,220.81	189	\$ 15,235,039.93
Beauregard	2	153	\$ 14,966,756.22	134	\$ 12,790,274.91
Caddo	0	24	\$ 1,390,406.55	20	\$ 1,017,690.37
Calcasieu	10	1,330	\$ 117,047,951.65	1,182	\$ 104,717,807.66
Cameron	0	108	\$ 9,640,484.83	84	\$ 7,731,273.69
East Baton Rouge	2	265	\$ 15,557,641.46	236	\$ 13,919,303.72
East Feliciana	1	60	\$ 5,776,263.70	56	\$ 5,317,860.79
Grant	0	28	\$ 1,973,720.12	23	\$ 1,532,301.75
Iberia	0	115	\$ 9,380,909.48	100	\$ 8,036,327.46
Iberville	2	75	\$ 5,535,252.53	63	\$ 4,794,294.71
Jackson	1	8	\$ 680,430.50	8	\$ 680,430.50
Jefferson	12	1,188	\$ 63,644,879.83	1,024	\$ 54,204,648.87
Jefferson Davis	1	119	\$ 8,948,812.52	105	\$ 8,080,642.03
LaSalle	1	6	\$ 392,019.13	5	\$ 313,278.75
Lafayette	1	69	\$ 4,522,924.52	58	\$ 3,801,674.15
Lafourche	13	1,275	\$ 110,406,525.61	1,113	\$ 97,016,180.93
Lincoln	0	8	\$ 654,417.39	6	\$ 474,065.76
Livingston	1	260	\$ 21,700,483.37	232	\$ 18,712,864.11
Morehouse	1	21	\$ 1,827,450.89	21	\$ 1,827,450.89
Natchitoches	0	17	\$ 1,266,903.52	16	\$ 1,254,257.32
Orleans	12	1,163	\$ 55,667,485.17	937	\$ 41,020,634.00
Ouachita	0	65	\$ 5,181,352.61	57	\$ 3,734,514.53
Plaquemines	0	131	\$ 10,254,204.84	105	\$ 8,431,321.59
Pointe Coupee	0	18	\$ 1,669,021.65	16	\$ 1,524,906.37
Rapides	2	84	\$ 6,319,712.17	77	\$ 5,968,334.24
Sabine	0	10	\$ 715,484.14	8	\$ 521,517.79
St. Bernard	1	89	\$ 4,157,934.97	77	\$ 3,634,449.20
St. Charles	5	521	\$ 40,120,468.43	465	\$ 35,803,519.17
St. Helena	2	288	\$ 24,713,905.36	268	\$ 23,179,876.25
St. James	1	414	\$ 31,805,974.67	372	\$ 28,973,369.83
St. John the Baptist	5	807	\$ 56,534,529.76	736	\$ 51,456,578.88
St. Landry	0	68	\$ 5,275,324.77	57	\$ 4,527,558.29
St. Martin	0	52	\$ 4,197,473.45	45	\$ 3,564,246.03
St. Mary	2	107	\$ 8,469,504.30	88	\$ 7,065,635.12
St. Tammany	1	220	\$ 11,590,660.54	189	\$ 9,661,330.52
Tangipahoa	5	1,041	\$ 83,391,314.40	926	\$ 74,689,506.19
Terrebonne	8	1,683	\$ 149,313,882.40	1,488	\$ 133,855,751.14
Union	0	8	\$ 486,313.98	7	\$ 403,133.99
Vermilion	0	78	\$ 5,991,581.75	67	\$ 5,380,289.68
Vernon	2	38	\$ 3,006,010.64	33	\$ 2,696,195.60
Washington	0	111	\$ 9,233,109.60	98	\$ 7,858,456.16
West Baton Rouge	0	14	\$ 1,240,407.89	11	\$ 1,018,317.49
West Feliciana	0	6	\$ 304,999.16	6	\$ 304,999.16
Winn	0	12	\$ 858,958.02	11	\$ 816,527.97
UNKNOWN	0	0	\$ -	0	\$ -
Total	103	12,789	\$963,743,907.22	11,195	\$845,386,095.75