



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #101
October 21, 2024 – October 28, 2024

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Table of Contents

Program Overview 3

Homeowner Phase Prioritization Factors 3

Eligibility 4

Homeowner Program Steps 5

Program Outreach..... 5

Executive Summary..... 6

Program Mobile and Event Outreach 6

- **Table 1: Completed Outreach:**..... 6

Table 2: Homeowner Program Snapshot..... 7

Table 3: Key Program Statistics: Totals to Date. 8

Table 8: Demographic Information for Submitted Applications..... 9

Appendix A Table 11: Submitted Applications and Grants Offered by House District. 10

Appendix A Table 12: Submitted Applications and Grants Offered by Senate District. 11

Appendix B Table 13: FEMA Verified Loss > \$3,000, Submitted Applications and Grants Offered by Parish. 12

Appendix C Table 14: Grant Awards by Parish..... 13



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	N/A	N/A	N/A	✓		N/A
	OTHER IMPACTED					✓	
HOMEOWNER 62+ AND/OR HOUSEHOLD MEMBER WITH DISABILITY	YES	N/A	✓		N/A	N/A	N/A
	NO			✓			
STATUS OF REPAIRS	COMPLETE	N/A	N/A	N/A			✓
	INCOMPLETE				✓	✓	

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.

<p>1 COMPLETE THE PROGRAM SURVEY</p> <p>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.</p>	<p>2 ENVIRONMENTAL REVIEW</p> <p>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.</p>	<p>3 START THE PROGRAM APPLICATION</p> <p>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.</p>	<p>4 DAMAGE & LEAD ASSESSMENT</p> <p>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.</p>
<p>5 ELIGIBILITY REVIEW</p> <p>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.</p>	<p>6 AWARD DETERMINATION</p> <p>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.</p>	<p>7 CONTRACTOR SELECTION</p> <p>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.</p> <p>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.</p> <p>Please visit the program Resources page for more information on contractor selection:</p> <ul style="list-style-type: none"> • 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 <p>Contractor Selection is the last status where the solution chosen on the application may be changed prior to closing on the grant award.</p>	
<p>8 GRANT AGREEMENT & EXECUTION</p> <p>After accepting their award, the homeowner will meet with the closing team to sign their grant agreement.</p>	<p>9 REIMBURSEMENT, REPAIR, RECONSTRUCTION</p> <p>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.</p>		

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 10/28/2024 there have been 39,330 total survey submissions. 25,781 homeowners were determined to be in Phases I – VII.
- 25,743 environmental reviews have been completed, representing 100% of the 25,744 homeowners in Phases I – VII available for environmental review.
- 25,753 homeowners, from Phases I – VII, have been invited to start an application. 20,776 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 12,954 grant awards offered to homeowners totaling \$979,974,239.44. Of those, 11,434 homeowners have closed on their grant agreements, obligating \$864,734,489.51.
- 4,756 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 10/21/2024	Weekly Activity	As of 10/28/2024	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	1	25,781	66%	
Non-Working Phases Total	13,550	-1	13,549	34%	
Environmental Reviews					
Environmental Reviews Available to Work	2	-1	1		
Environmental Reviews Completed	25,741	2	25,743		
Home Inspections					
Home Inspections Available to Work	17	-5	12		
Total Home Inspections Completed	20,292	7	20,299		
Applications In Process			Application Deadline 10/31/23		
Total Number of Invited Applications	25,751	2	25,753		
Applications Not Submitted by Deadline	4,975	0	4,975		
Application Documentation Requested	2	0	2		
Applications Available for Grant Determination	20,774	2	20,776	100%	
Pending Grant Determination	103	-2	101	0.5%	
Grant Determinations				% Grant Determinations	
Zero Award	832	0	832	4%	
Ineligible	4,003	11	4,014	19%	
Withdrawn	681	9	690	3%	
Inactive Offered	2,366	-181	2,185	11%	
Appeals In Progress	31	-4	27		
Grant Awards Offered to Applicant	12,789	165	12,954	62%	\$979,974,239.44
Grant Awards					
Grant Awards Obligated	11,195	239	11,434		\$864,734,489.51
Solution 1 & 1/3	4,424	48	4,472		\$356,955,458.06
Solution 2 & 2/3	6,515	187	6,702		\$492,933,172.23
Solution 3 Only	256	4	260		\$14,845,859.22
Disbursements					
Total Disbursements	7,557	91	7,648		\$428,445,830.85
Solution 1 & 1/3	3,053	28	3,081		\$148,009,069.12
Solution 2 & 2/3	4,258	62	4,320		\$266,165,190.69
Solution 3 Only	246	1	247		\$14,271,571.04
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	4,673	83	4,756		
Solution 1 & 1/3	1,765	28	1,793		
Solution 2 & 2/3	2,658	52	2,710		
Solution 3 Only	250	3	253		



Table 3: Key Program Statistics: Totals to Date.

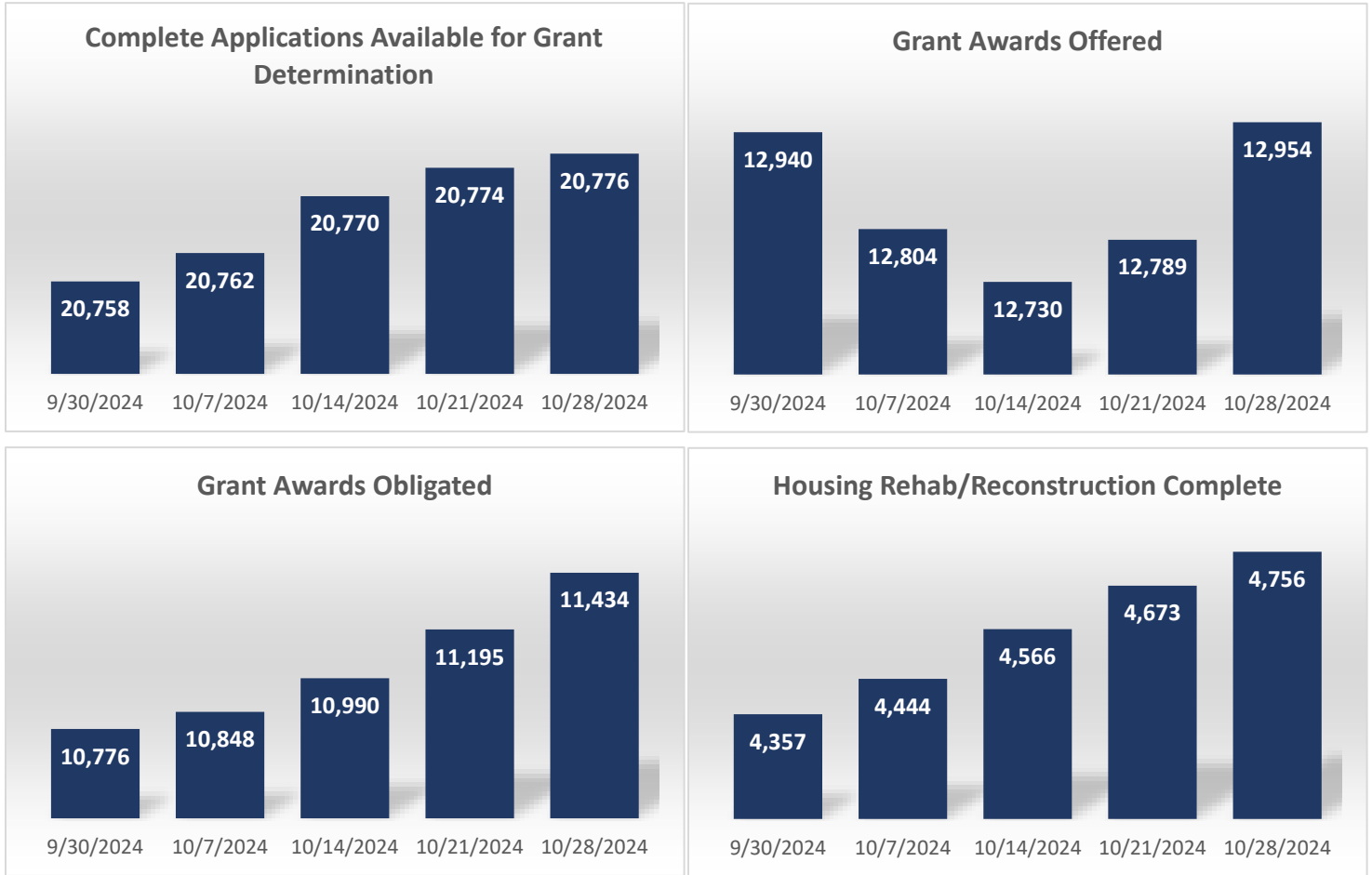




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	160	0.8%	153	1.2%	140	1.2%
American Indian/Alaska Native and White	97	0.5%	92	0.7%	78	0.7%
American Indian/Alaskan Native/Black-African American	255	1.2%	246	1.9%	217	1.9%
Asian	100	0.5%	90	0.7%	79	0.7%
Asian and White	22	0.1%	21	0.2%	19	0.2%
Black/African American	8,288	39.9%	7,778	60.0%	6,932	60.6%
Black/African American and White	222	1.1%	205	1.6%	184	1.6%
Decline to answer	272	1.3%	248	1.9%	211	1.9%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.0%	9	0.1%	8	0.1%
Other Multi-Racial	224	1.1%	206	1.6%	175	1.5%
White	4,130	19.9%	3,816	29.5%	3,317	29.0%
NOT PROVIDED	6,988	33.6%	81	0.6%	66	0.6%
Total	20,776	100%	12,954	100%	11,434	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	237	73	534	356
2	10	7	38	20	17	74	168	114
3	16	7	39	30	20	75	128	88
4	11	6	40	58	44	76	107	51
5	3	2	41	42	24	77	70	28
6	1	0	42	70	51	78	140	78
7	3	1	43	13	9	79	157	84
8	0	0	44	36	22	80	54	35
9	0	0	45	9	4	81	510	354
10	0	0	46	55	39	82	90	52
11	10	7	47	367	199	83	497	300
12	18	11	48	43	30	84	313	148
13	30	20	49	108	92	85	124	76
14	13	8	50	128	97	86	323	207
15	8	7	51	1,213	749	87	260	169
16	46	33	52	733	458	88	74	41
17	43	32	53	1,225	649	89	49	24
18	37	30	54	1,193	630	90	100	52
19	9	6	55	876	580	91	182	108
20	3	3	56	520	323	92	317	184
21	0	0	57	1,287	861	93	161	102
22	61	32	58	720	515	94	86	46
23	24	16	59	75	48	95	184	116
24	55	34	60	309	223	96	70	54
25	65	34	61	49	26	97	368	231
26	57	35	62	87	59	98	100	62
27	32	20	63	62	41	99	369	216
28	0	0	64	35	20	100	413	276
29	64	44	65	32	20	101	39	26
30	76	45	66	25	18	102	221	145
31	14	7	67	39	26	103	212	126
32	309	213	68	42	29	104	87	43
33	342	206	69	17	10	105	319	166
34	964	580	70	30	21	Unknown	0	0
35	381	247	71	35	24	Total	20,776	12,954
36	258	158	72	1,042	729			



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	194	22	162	123
2	2,239	1,605	23	34	21
3	870	548	24	143	99
4	769	475	25	909	551
5	365	224	26	193	126
6	922	626	27	1,403	851
7	459	298	28	164	112
8	1,081	566	29	136	79
9	161	98	30	603	391
10	427	234	31	104	60
11	279	143	32	36	24
12	953	646	33	50	28
13	256	162	34	72	56
14	134	86	35	45	32
15	142	93	36	0	0
16	78	53	37	3	2
17	429	305	38	9	4
18	427	268	39	34	18
19	1,820	1,111	Unknown	0	0
20	3,348	1,840	Total	20,776	12,954
21	1,151	802			



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	83
Allen	821	153	104
Ascension	1,493	378	239
Assumption	605	278	207
Beauregard	1,631	217	153
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	24
Calcasieu	12,504	2,182	1,335
Cameron	1,068	218	108
Catahoula	1	0	0
East Baton Rouge	1,918	412	273
East Feliciana	235	84	59
Grant	345	51	28
Iberia	460	144	117
Iberville	404	108	76
Jackson	72	11	9
Jefferson	10,086	2,090	1,202
Jefferson Davis	988	176	118
La Salle	45	0	0
LaSalle	0	11	7
Lafayette	553	112	69
Lafourche	6,984	2,210	1,292
Lincoln	98	11	8
Livingston	2,104	416	265
Morehouse	131	30	22
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,185
Ouachita	433	90	65
Plaquemines	876	270	136
Pointe Coupee	74	22	18
Rapides	1,258	151	87
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	144	90
St. Charles	2,754	835	529
St. Helena	672	388	289
St. James	1,448	570	418
St. John the Baptist	4,007	1,205	814
St. Landry	604	93	68
St. Martin	353	79	57
St. Mary	427	142	112
St. Tammany	2,751	451	218
Tangipahoa	4,495	1,594	1,061
Terrebonne	8,193	2,926	1,715
Union	103	16	9
Vermilion	677	118	78
Vernon	497	69	39
Washington	753	157	110
West Baton Rouge	101	22	14
West Feliciana	41	9	6
Winn	135	19	11
Other	0	0	0
Total	82,840	20,776	12,954

*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	1	83	\$ 6,465,312.13	70	\$ 5,156,746.08
Allen	2	104	\$ 9,265,474.69	89	\$ 7,781,538.89
Ascension	3	239	\$ 16,399,587.90	218	\$ 15,067,808.06
Assumption	1	207	\$ 16,554,203.78	191	\$ 15,434,198.44
Beauregard	3	153	\$ 15,053,053.90	135	\$ 12,951,061.09
Caddo	0	24	\$ 1,384,655.06	20	\$ 1,021,077.78
Calcasieu	11	1,335	\$ 118,134,623.88	1,200	\$ 106,119,293.27
Cameron	0	108	\$ 9,827,509.26	87	\$ 7,897,341.80
East Baton Rouge	1	273	\$ 16,230,964.53	244	\$ 14,360,607.51
East Feliciana	1	59	\$ 5,492,174.11	56	\$ 5,317,860.79
Grant	1	28	\$ 2,047,398.97	23	\$ 1,569,504.01
Iberia	0	117	\$ 9,594,208.24	103	\$ 8,240,704.22
Iberville	2	76	\$ 5,671,723.08	66	\$ 5,020,986.55
Jackson	0	9	\$ 803,640.50	8	\$ 683,640.50
Jefferson	10	1,202	\$ 64,391,141.08	1,050	\$ 55,945,986.22
Jefferson Davis	2	118	\$ 8,927,832.27	106	\$ 8,212,325.39
LaSalle	0	7	\$ 513,234.52	5	\$ 313,278.75
Lafayette	1	69	\$ 4,645,424.97	61	\$ 3,942,234.03
Lafourche	12	1,292	\$ 112,311,369.62	1,140	\$ 99,303,123.54
Lincoln	0	8	\$ 654,417.39	7	\$ 569,417.39
Livingston	1	265	\$ 21,950,209.23	241	\$ 19,713,054.42
Morehouse	1	22	\$ 1,885,669.10	21	\$ 1,832,415.01
Natchitoches	0	17	\$ 1,266,903.52	17	\$ 1,266,903.52
Orleans	9	1,185	\$ 57,417,333.80	959	\$ 42,739,043.13
Ouachita	0	65	\$ 5,152,486.44	59	\$ 3,991,628.77
Plaquemines	1	136	\$ 10,860,647.00	108	\$ 8,764,993.89
Pointe Coupee	0	18	\$ 1,669,021.65	16	\$ 1,524,906.37
Rapides	2	87	\$ 6,566,789.71	80	\$ 6,153,016.60
Sabine	0	10	\$ 715,484.14	9	\$ 641,517.79
St. Bernard	1	90	\$ 4,277,272.47	80	\$ 3,914,936.32
St. Charles	6	529	\$ 40,515,575.54	474	\$ 36,807,163.80
St. Helena	2	289	\$ 24,918,502.73	272	\$ 23,471,606.93
St. James	3	418	\$ 31,920,591.53	378	\$ 29,358,142.36
St. John the Baptist	5	814	\$ 57,147,967.88	752	\$ 52,805,596.39
St. Landry	1	68	\$ 5,298,901.90	58	\$ 4,614,498.53
St. Martin	0	57	\$ 4,617,393.29	48	\$ 3,797,784.23
St. Mary	0	112	\$ 9,072,984.01	92	\$ 7,371,114.93
St. Tammany	2	218	\$ 11,330,756.54	194	\$ 9,907,865.41
Tangipahoa	4	1,061	\$ 85,355,658.40	944	\$ 76,074,995.94
Terrebonne	7	1,715	\$ 152,510,256.13	1,519	\$ 136,459,873.29
Union	0	9	\$ 571,313.98	7	\$ 403,133.99
Vermilion	1	78	\$ 5,922,730.86	68	\$ 5,370,895.80
Vernon	2	39	\$ 3,085,518.00	34	\$ 2,765,883.13
Washington	1	110	\$ 9,212,044.34	97	\$ 7,890,027.73
West Baton Rouge	0	14	\$ 1,240,407.89	12	\$ 1,103,317.49
West Feliciana	0	6	\$ 304,999.16	6	\$ 304,999.16
Winn	1	11	\$ 818,870.32	10	\$ 776,440.27
UNKNOWN	0	0	\$ -	0	\$ -
Total	101	12,954	\$979,974,239.44	11,434	\$864,734,489.51