



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #58
December 25 – January 1, 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.

<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.
- As of 1/1/2024, survey submissions increased by 5 from the previous week, making the total submissions 39,308. 25,695 homeowners were determined to be in Phases I – VII.
- 25,647 environmental reviews have been completed, representing 99.8% of the 25,695 homeowners in Phases I – VII.
- 25,634 homeowners, from Phases I – VII, have been invited to start an application. 18,000 applications have been submitted, representing 70% of the homeowners invited to start an application.
- There has been a total of 6,543 grant awards offered to homeowners totaling \$476,962,525.00 . Of those, 4,090 homeowners have closed on their grant agreements, obligating \$320,924,551.51.

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
Oct '23	67
Nov'23	25

- 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 12/25/2023	Weekly Activity	As of 1/1/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,978	4	43,982		
Non-Submitted Surveys	4,675	-1	4,674		
Submitted Surveys	39,303	5	39,308	100%	
Working Phases (1-7) Total	25,691	4	25,695	65%	
Phase I	16,563	3	16,566	42%	
Phase II	2,026	0	2,026	5%	
Phase III	2,403	1	2,404	6%	
Phase IV	3,244	0	3,244	8%	
Phase V	51	0	51	0%	
Phase VI	1,113	0	1,113	3%	
Phase VII	291	0	291	1%	
Non-Working Phases Total	13,612	1	13,613	35%	
Environmental Reviews					
Environmental Reviews Available to Work	44	4	48		
Environmental Reviews Completed	25,647	0	25,647		
Home Inspections					
Home Inspections Available to Work	1,917	-847	1,070		
Total Home Inspections Completed	16,079	851	16,930		
Applications In Process					
Total Number of Invited Applications	25,613	21	25,634		
Applications Not Available for Grant Determination	7,617	17	7,634		
Applications Available for Grant Determination	17,996	4	18,000	100%	
Pending Grant Determination	9,817	-131	9,686	54%	
Grant Determinations			46%	% Grant Determinations	
Zero Award	383	7	390	2.2%	
Ineligible	1,112	19	1,131	6.3%	
Withdrawn	246	4	250	1.4%	
Appeals In Progress	47	9	56		
Grant Awards Offered to Applicant	6,438	105	6,543	36.4%	\$476,962,525.00
Grant Awards					
Grant Awards Obligated	4,030	60	4,090		\$ 320,924,551.51
Solution 1 & 1/3	1,423	21	1,444		\$123,454,086.84
Solution 2 & 2/3	2,522	37	2,559		\$192,781,649.26
Solution 3 Only	85	2	87		\$4,688,815.41
Disbursements					
Total Disbursements	2,313	60	2,373		\$ 129,437,272.01
Solution 1 & 1/3	897	19	916		\$35,876,105.32
Solution 2 & 2/3	1,338	38	1,376		\$89,056,070.10
Solution 3 Only	78	3	81		\$4,505,096.59
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,373	50	1,423		
Solution 1 & 1/3	429	17	446		
Solution 2 & 2/3	865	31	896		
Solution 3 Only	79	2	81		



Table 3: Key Program Statistics: Totals to Date.

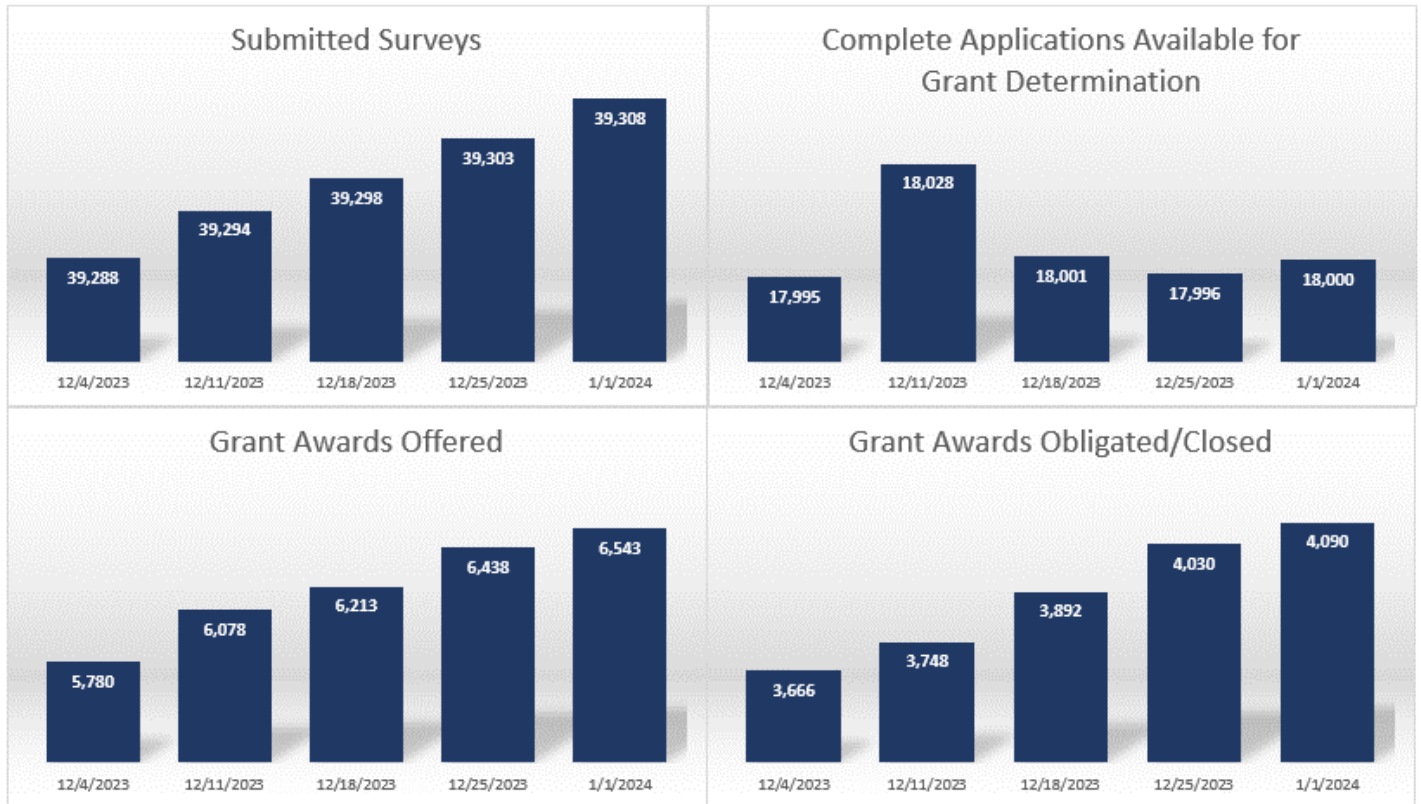




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	160	0.9%	111	1.7%	70	1.7%
American Indian/Alaska Native and White	84	0.5%	53	0.8%	22	0.5%
American Indian/Alaskan Native/Black-African American	198	1.1%	131	2.0%	83	2.0%
Asian	83	0.5%	41	0.6%	25	0.6%
Asian and White	19	0.1%	10	0.2%	6	0.2%
Black/African American	6,695	37.2%	3,806	58.2%	2,451	59.9%
Black/African American and White	189	1.1%	116	1.8%	78	1.9%
Decline to answer	230	1.3%	110	1.7%	63	1.5%
Native Hawaiian/Other Pacific Islander	7	0.0%	7	0.1%	6	0.2%
Native Hawaiian/Other Pacific Islander and White	6	0.0%	5	0.1%	2	0.1%
Other Multi-Racial	193	1.1%	108	1.7%	54	1.3%
White	3,539	19.7%	2,022	30.9%	1,216	29.7%
NOT PROVIDED	6,597	36.7%	23	0.4%	14	0.3%
Total	18,000	100%	6,543	100%	4,090	100%

Female Head of Household % of Complete Apps: 43%



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

House District	Submitted Surveys	Submitted Applications
1	6	2
2	21	9
3	35	13
4	20	10
5	9	3
6	1	1
7	6	3
8	1	
9	2	
10	2	
11	18	9
12	33	15
13	50	26
14	30	13
15	21	6
16	81	40
17	69	41
18	64	30
19	24	9
20	7	3
21	5	
22	108	57
23	58	21
24	102	48
25	137	52
26	108	52
27	56	30
28	8	
29	127	55
30	142	70
31	31	14
32	554	274
33	648	277
34	1,936	828
35	785	337
36	658	224

House District	Submitted Surveys	Submitted Applications
37	734	315
38	29	19
39	60	25
40	104	50
41	71	37
42	141	65
43	22	11
44	70	29
45	17	8
46	90	51
47	705	305
48	75	42
49	172	99
50	257	104
51	1,872	975
52	1,251	612
53	1,951	989
54	2,036	963
55	1,405	757
56	1,090	455
57	2,590	1,142
58	1,286	618
59	152	66
60	570	267
61	106	42
62	141	74
63	114	55
64	74	31
65	84	29
66	55	22
67	78	35
68	90	39
69	47	15
70	66	29
71	80	30
72	1,975	896

House District	Submitted Surveys	Submitted Applications
73	959	472
74	359	150
75	249	112
76	229	95
77	176	59
78	276	130
79	340	141
80	139	51
81	878	440
82	225	87
83	858	440
84	675	276
85	257	111
86	658	287
87	547	236
88	155	69
89	122	43
90	228	90
91	385	164
92	643	274
93	332	151
94	171	81
95	308	165
96	124	63
97	717	350
98	207	96
99	741	332
100	850	379
101	115	36
102	455	203
103	450	191
104	178	84
105	636	269
Unknown	43	
Total	39,308	18,000



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

Senate District	Submitted Surveys	Submitted Applications
1	772	331
2	3,853	1,950
3	1,733	798
4	1,504	704
5	768	339
6	1,715	817
7	985	415
8	2,090	939
9	406	156
10	919	386
11	615	250
12	1,887	817
13	484	228
14	266	121
15	334	126
16	173	71
17	808	371
18	773	375
19	3,703	1,581
20	5,409	2,680

Senate District	Submitted Surveys	Submitted Applications
21	1,949	978
22	284	150
23	59	30
24	259	122
25	1,941	771
26	343	178
27	2,904	1,198
28	314	148
29	245	120
30	1,064	532
31	209	91
32	61	34
33	89	44
34	128	67
35	108	41
36	3	
37	9	3
38	31	9
39	68	29
Unknown	43	
Total	39,308	18,000



Appendix B Table 13: FEMA Verified Loss (FVL) Greater than \$3,000, Submitted Surveys and Submitted Applications by Parish.

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Acadia	710	152	103
Allen	821	231	137
Ascension	1,493	669	338
Assumption	605	490	241
Avoyelles		8	
Beauregard	1,631	308	199
Bienville	1	1	
Bossier	1	4	
Caddo	269	81	40
Calcasieu	12,504	3,899	1,863
Cameron	1,068	386	174
Catahoula	1	2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,918	801	367
East Feliciana	235	117	72
Evangeline		6	
Franklin		1	
Grant	345	64	48
Iberia	460	193	130
Iberville	404	170	93
Jackson	72	15	9
Jefferson	10,086	3,639	1,870
Jefferson Davis	988	278	158
La Salle	45		
Lafayette	553	193	98
Lafourche	6,984	3,108	1,832
LaSalle		13	10
Lincoln	98	16	10
Livingston	2,104	626	365

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	131	38	28
Natchitoches	222	51	23
Orleans	7,318	3,418	1,764
Ouachita	433	133	82
Plaquemines	876	430	220
Pointe Coupee	74	34	18
Rapides	1,258	246	130
Red River	1		
Richland		4	
Sabine	161	25	16
St. Bernard	959	263	130
St. Charles	2,754	1,388	733
St. Helena	672	699	349
St. James	1,448	881	488
St. John the Baptist	4,007	2,302	1,060
St. Landry	604	127	82
St. Martin	353	106	75
St. Mary	427	240	113
St. Tammany	2,751	855	404
Tangipahoa	4,495	2,713	1,379
Terrebonne	8,193	4,045	2,376
Union	103	20	13
Vermilion	677	157	107
Vernon	497	100	58
Washington	753	282	139
Webster		2	
West Baton Rouge	101	32	18
West Carroll		3	
West Feliciana	41	12	9
Winn	135	24	17
Other Parishes		5,190	12
Total	82,840	39,308	18,000

*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 Count	Grant Awards Offered Amounts (\$)	Obligated Award Count	Obligated Award Amount (\$)
Acadia	75	26	\$2,360,391.60	8	\$791,428.49
Allen	86	42	\$3,623,025.91	32	\$2,844,717.33
Ascension	200	110	\$7,011,201.81	58	\$3,971,490.66
Assumption	146	86	\$6,679,461.17	50	\$4,108,796.31
Beauregard	104	75	\$7,420,093.23	52	\$5,062,160.98
Caddo	27	11	\$476,993.00	4	\$275,050.09
Calcasieu	857	781	\$68,826,864.90	537	\$48,499,817.55
Cameron	73	65	\$5,851,405.39	35	\$3,488,800.68
East Baton Rouge	230	109	\$6,000,389.76	62	\$3,585,440.84
East Feliciana	45	25	\$2,454,296.35	15	\$1,319,663.15
Grant	34	10	\$836,525.70	2	\$266,305.35
Iberia	93	32	\$2,557,287.25	17	\$1,290,339.17
Iberville	64	26	\$2,368,617.35	18	\$1,702,602.32
Jackson	3	6	\$420,028.85	3	\$247,908.17
Jefferson	1,158	569	\$27,094,310.59	296	\$15,549,347.07
Jefferson Davis	94	46	\$3,467,018.51	34	\$2,727,587.45
LaSalle	9				
Lafayette	67	28	\$1,637,156.73	12	\$694,254.54
Lafourche	798	789	\$63,797,168.86	520	\$43,404,635.13
Lincoln	6	2	\$141,516.54	1	\$81,886.18
Livingston	184	137	\$10,193,105.08	99	\$7,968,894.45
Morehouse	17	8	\$497,698.34	4	\$227,683.42
Natchitoches	19	3	\$187,721.25	2	\$108,213.89
Orleans	1,328	338	\$13,142,347.93	149	\$5,703,781.49
Ouachita	56	24	\$1,514,757.29	8	\$633,901.84
Plaquemines	124	81	\$6,069,823.68	37	\$3,176,711.62
Pointe Coupee	11	7	\$569,156.35	5	\$428,318.18
Rapides	87	35	\$2,700,465.92	21	\$1,726,043.72
Sabine	14	1	\$85,000.00		
St. Bernard	94	28	\$809,365.24	15	\$440,052.16
St. Charles	349	318	\$24,236,953.26	225	\$18,213,903.64
St. Helena	171	154	\$13,159,555.74	109	\$10,038,073.55
St. James	248	208	\$16,455,014.58	143	\$12,079,087.30
St. John the Baptist	447	506	\$33,227,643.07	365	\$25,554,691.92
St. Landry	57	20	\$1,663,665.77	10	\$999,158.48
St. Martin	62	11	\$777,490.71	6	\$420,405.93
St. Mary	73	33	\$2,348,728.87	13	\$842,432.71
St. Tammany	240	120	\$235,305.48	55	\$2,371,926.37
Tangipahoa	735	496	\$38,379,191.65	322	\$26,414,559.61
Terrebonne	945	1,080	\$86,330,651.42	692	\$59,846,841.20
Union	9	4	\$177,162.75	1	\$73,824.56
Vermilion	75	25	\$1,967,776.17	14	\$1,097,658.12
Vernon	35	16	\$1,155,714.99	10	\$833,347.82
Washington	89	45	\$2,538,726.71	26	\$1,612,734.70
West Baton Rouge	14	4	\$230,005.59	1	\$34,329.71
West Feliciana	7	1	\$82,586.30	1	\$82,586.30
Winn	15	2	\$203,157.36	1	\$83,157.36
Other	12				
Total	9,686	6,543	\$476,962,525.00	4,090	\$320,924,551.51