



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #64
February 5 – February 12, 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.

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.
- As of 2/12/2024, survey submissions increased by 0 from the previous week, making the total submissions 39,323. 25,731 homeowners were determined to be in Phases I – VII.
- 25,689 environmental reviews have been completed, representing 99.8% of the 25,731 homeowners in Phases I – VII.
- 25,677 homeowners, from Phases I – VII, have been invited to start an application. 17,495 applications have been submitted, representing 68% of the homeowners invited to start an application.
- There has been a total of 8,141 grant awards offered to homeowners totaling \$569,524,868.44. Of those, 4,841 homeowners have closed on their grant agreements, obligating \$374,265,318.10.
- 1,701 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 2/5/2024	Weekly Activity	As of 2/12/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,992	1	43,993		
Non-Submitted Surveys	4,669	1	4,670		
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,728	3	25,731	65%	
Phase I	16,594	2	16,596	42%	
Phase II	2,028	0	2,028	5%	
Phase III	2,405	1	2,406	6%	
Phase IV	3,246	0	3,246	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	13,595	-3	13,592	35%	
Environmental Reviews					
Environmental Reviews Available to Work	52	-10	42		
Environmental Reviews Completed	25,676	13	25,689		
Home Inspections					
Home Inspections Available to Work	229	-33	196		
Total Home Inspections Completed	17,138	-70	17,068		
Applications In Process					
Total Number of Invited Applications	25,664	13	25,677		
Applications Not Available for Grant Determination	8,070	112	8,182		
Applications Available for Grant Determination	17,594	-99	17,495	100%	
Pending Grant Determination	7,673	-458	7,215	41%	
Grant Determinations			59%	% Grant Determinations	
Zero Award	495	24	519	3.0%	
Ineligible	1,297	20	1,317	7.5%	
Withdrawn	298	5	303	1.7%	
Appeals In Progress	69	9	78		
Grant Awards Offered to Applicant	7,831	310	8,141	46.5%	\$569,524,868.44
Grant Awards					
Grant Awards Obligated	4,726	115	4,841		\$374,265,318.10
Solution 1 & 1/3	1,732	49	1,781		\$148,254,671.58
Solution 2 & 2/3	2,894	65	2,959		\$220,685,590.52
Solution 3 Only	100	1	101		\$5,325,056.00
Disbursements					
Total Disbursements	2,838	64	2,902		\$157,153,956.31
Solution 1 & 1/3	1,129	36	1,165		\$46,148,063.43
Solution 2 & 2/3	1,614	27	1,641		\$105,739,319.09
Solution 3 Only	95	1	96		\$5,266,573.79
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,647	54	1,701		
Solution 1 & 1/3	511	36	547		
Solution 2 & 2/3	1,039	17	1,056		
Solution 3 Only	97	1	98		



Table 3: Key Program Statistics: Totals to Date.

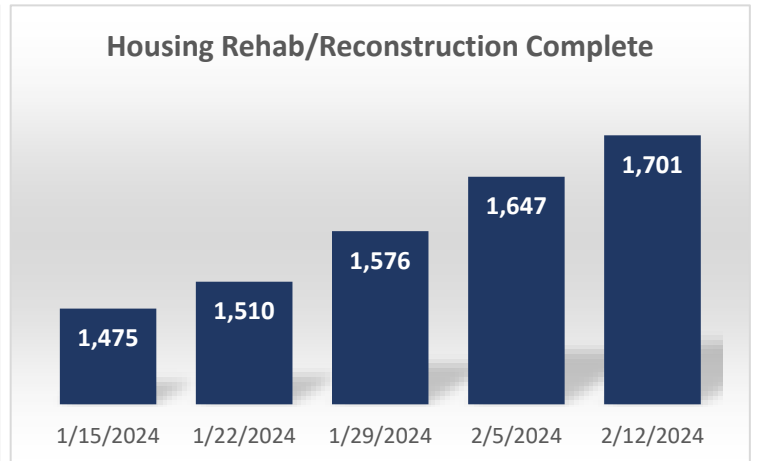
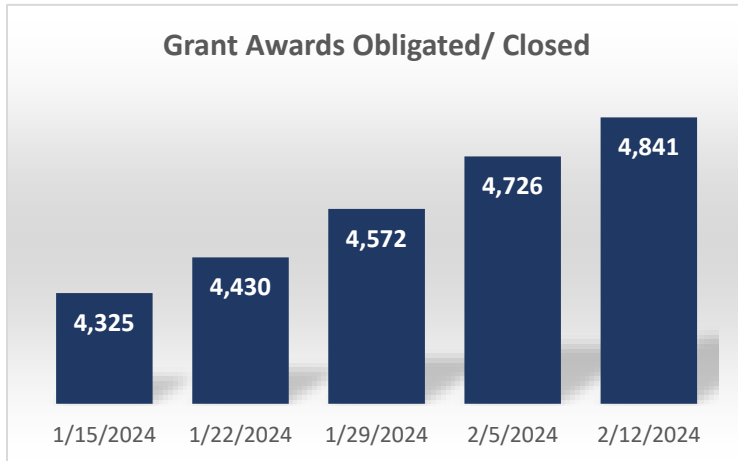
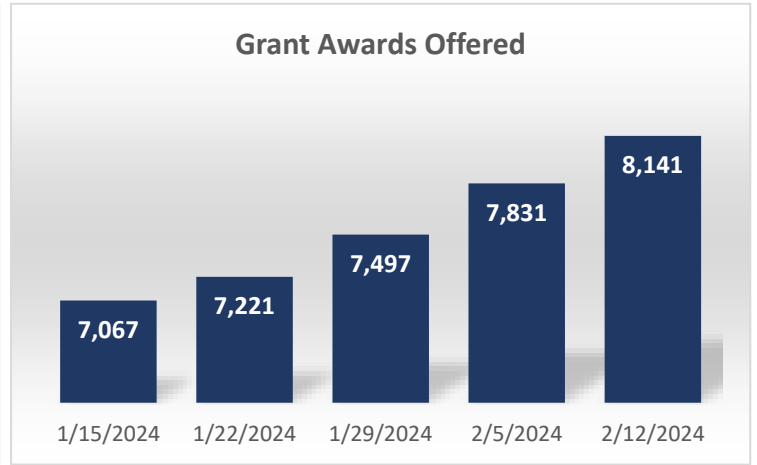
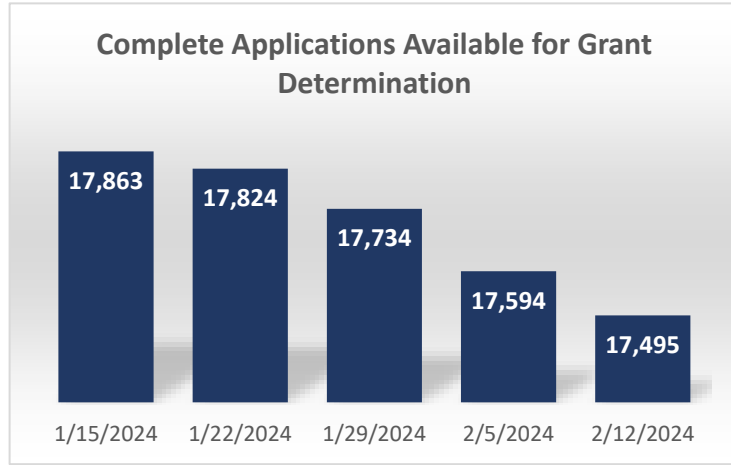




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	169	1.0%	123	1.5%	79	1.6%
American Indian/Alaska Native and White	92	0.5%	65	0.8%	29	0.6%
American Indian/Alaskan Native/Black-African American	222	1.3%	155	1.9%	100	2.1%
Asian	91	0.5%	56	0.7%	30	0.6%
Asian and White	25	0.1%	15	0.2%	6	0.1%
Black/African American	7,292	41.7%	4,759	58.5%	2,908	60.1%
Black/African American and White	213	1.2%	141	1.7%	85	1.8%
Decline to answer	251	1.4%	145	1.8%	76	1.6%
Native Hawaiian/Other Pacific Islander	7	0.0%	7	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	6	0.0%	5	0.1%	3	0.1%
Other Multi-Racial	215	1.2%	126	1.6%	71	1.5%
White	3,824	21.9%	2,517	30.9%	1,430	29.5%
NOT PROVIDED	5,088	29.1%	27	0.3%	17	0.4%
Total	17,495	100%	8,141	100%	4,841	100%

Female Head of Household % of Complete Apps:

48%



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	310	142	73	461	223
2	9	5	38	19	11	74	147	49
3	14	7	39	25	12	75	106	49
4	10	6	40	51	18	76	95	39
5	3	2	41	36	11	77	58	22
6	-	-	42	62	24	78	126	53
7	3	1	43	11	2	79	138	52
8	-	-	44	26	11	80	51	16
9	-	-	45	8	4	81	432	228
10	-	-	46	46	12	82	85	40
11	9	4	47	300	131	83	419	194
12	15	4	48	42	13	84	262	104
13	25	15	49	98	42	85	108	46
14	12	6	50	102	35	86	277	124
15	6	3	51	946	508	87	233	109
16	40	18	52	607	327	88	66	24
17	38	23	53	947	487	89	39	13
18	32	14	54	945	469	90	83	29
19	8	3	55	740	390	91	162	26
20	3	-	56	439	206	92	265	110
21	-	-	57	1,112	629	93	153	32
22	52	13	58	604	292	94	79	27
23	22	5	59	64	30	95	162	75
24	47	21	60	257	115	96	59	21
25	52	24	61	43	24	97	339	118
26	47	22	62	73	28	98	94	12
27	28	14	63	54	24	99	317	100
28	-	-	64	32	10	100	364	174
29	53	29	65	26	12	101	35	15
30	66	27	66	24	9	102	198	88
31	13	5	67	34	12	103	189	85
32	261	131	68	39	17	104	83	36
33	271	133	69	14	6	105	253	107
34	809	422	70	27	15	Unknown	-	-
35	323	158	71	29	13	Total	17,495	8,141
36	213	106	72	879	388			



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

Senate District	Submitted Applications	Grant Awards Offered
1	324	130
2	1,887	1,009
3	758	334
4	687	233
5	335	59
6	795	368
7	403	177
8	898	384
9	155	54
10	373	148
11	241	100
12	799	321
13	224	107
14	118	54
15	125	62
16	69	33
17	369	167
18	365	165
19	1,543	759
20	2,618	1,379

Senate District	Submitted Applications	Grant Awards Offered
21	954	486
22	143	43
23	30	10
24	118	45
25	751	343
26	174	69
27	1,165	605
28	141	58
29	114	49
30	514	256
31	86	31
32	32	10
33	44	13
34	63	38
35	39	20
36	0	0
37	2	2
38	9	6
39	30	14
Unknown	0	0
Total	17,495	8,141



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	100	44
Allen	821	130	53
Ascension	1,493	329	143
Assumption	605	230	109
Beauregard	1,631	191	99
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	41	22
Calcasieu	12,504	1,808	927
Cameron	1,068	170	71
Catahoula	1	0	0
East Baton Rouge	1,918	362	169
East Feliciana	235	72	33
Grant	345	44	12
Iberia	460	130	50
Iberville	404	94	35
Jackson	72	9	7
Jefferson	10,086	1,804	774
Jefferson Davis	988	156	65
La Salle	45	0	0
LaSalle	0	9	1
Lafayette	553	94	36
Lafourche	6,984	1,793	922
Lincoln	98	10	4
Livingston	2,104	359	166
Morehouse	131	27	12
Natchitoches	222	24	6

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,711	579
Ouachita	433	78	41
Plaquemines	876	210	87
Pointe Coupee	74	19	8
Rapides	1,258	123	59
Red River	1	0	0
Sabine	161	14	5
St. Bernard	959	128	55
St. Charles	2,754	713	364
St. Helena	672	343	174
St. James	1,448	479	245
St. John the Baptist	4,007	1,028	578
St. Landry	604	83	33
St. Martin	353	67	17
St. Mary	427	114	44
St. Tammany	2,751	388	149
Tangipahoa	4,495	1,346	583
Terrebonne	8,193	2,308	1,224
Union	103	13	4
Vermilion	677	105	38
Vernon	497	57	24
Washington	753	133	55
West Baton Rouge	101	17	6
West Feliciana	41	9	1
Winn	135	16	8
Other Parishes	0	7	0
Total	82,840	17,495	8,141

*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	52	44	\$3,325,975.34	9	\$917,468.33
Allen	63	53	\$4,567,879.91	37	\$3,250,607.03
Ascension	152	143	\$8,591,035.34	81	\$5,440,639.94
Assumption	109	109	\$8,169,879.46	67	\$5,520,625.58
Beauregard	69	99	\$9,461,710.69	59	\$5,533,842.32
Caddo	17	22	\$917,108.11	6	\$375,794.79
Calcasieu	624	927	\$78,638,071.98	626	\$56,279,419.29
Cameron	58	71	\$6,422,318.73	37	\$3,756,302.80
East Baton Rouge	159	169	\$8,494,830.07	86	\$4,893,450.88
East Feliciana	36	33	\$3,031,682.12	21	\$1,886,529.59
Grant	28	12	\$914,711.89	5	\$419,679.56
Iberia	75	50	\$3,544,284.15	20	\$1,553,713.22
Iberville	54	35	\$2,790,071.28	20	\$1,814,532.14
Jackson	2	7	\$552,011.87	3	\$252,100.11
Jefferson	844	774	\$36,290,837.01	380	\$19,725,968.53
Jefferson Davis	70	65	\$4,317,653.57	39	\$2,912,866.90
LaSalle	8	1	\$116,730.01	0	\$0.00
Lafayette	51	36	\$2,249,015.38	17	\$955,780.81
Lafourche	589	922	\$73,045,546.18	604	\$50,936,045.40
Lincoln	4	4	\$258,808.28	2	\$141,516.54
Livingston	141	166	\$12,628,781.35	107	\$8,857,296.80
Morehouse	11	12	\$898,033.00	5	\$435,228.83
Natchitoches	17	6	\$291,867.84	2	\$108,213.89
Orleans	984	579	\$22,720,908.87	214	\$7,936,655.59
Ouachita	34	41	\$2,622,015.54	16	\$1,148,737.99
Plaquemines	104	87	\$6,355,150.26	43	\$3,619,170.07
Pointe Coupee	11	8	\$680,582.90	7	\$624,744.73
Rapides	53	59	\$4,335,721.25	25	\$1,951,512.68
Sabine	8	5	\$346,209.88	0	\$0.00
St. Bernard	63	55	\$1,832,752.53	23	\$737,414.31
St. Charles	266	364	\$26,321,075.64	249	\$19,924,208.08
St. Helena	140	174	\$14,659,500.60	123	\$11,069,828.22
St. James	197	245	\$18,226,609.28	159	\$13,118,632.17
St. John the Baptist	317	578	\$37,051,901.61	414	\$28,476,912.89
St. Landry	45	33	\$2,401,115.67	15	\$1,256,380.04
St. Martin	48	17	\$1,094,985.59	8	\$533,517.44
St. Mary	62	44	\$3,030,552.20	23	\$1,721,195.80
St. Tammany	184	149	6307707.49	70	\$3,192,019.33
Tangipahoa	584	583	\$44,607,941.24	372	\$30,499,152.72
Terrebonne	692	1,224	\$98,100,807.87	781	\$67,734,822.47
Union	8	4	\$177,162.75	1	\$73,824.56
Vermilion	58	38	\$2,740,178.09	21	\$1,577,494.04
Vernon	25	24	\$1,804,235.74	10	\$833,347.82
Washington	68	55	\$3,273,010.79	31	\$2,068,050.50
West Baton Rouge	10	6	\$342,673.09	1	\$34,329.71
West Feliciana	6	1	\$82,586.30	1	\$82,586.30
Winn	8	8	\$890,639.70	1	\$83,157.36
Other Parishes	7	0	\$0.00	0	\$0.00
Total	7,215	8,141	\$569,524,868.44	4,841	\$374,265,318.10