



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #67
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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 3/4/2024, 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.
- 25,712 environmental reviews have been completed, representing 99.9% of the 25,731 homeowners in Phases I – VII.
- 25,677 homeowners, from Phases I – VII, have been invited to start an application. 17,048 applications have been submitted, representing 66% of the homeowners invited to start an application.
- There has been a total of 9,252 grant awards offered to homeowners totaling \$636,964,466.97. Of those, 5,253 homeowners have closed on their grant agreements, obligating \$401,794,254.68.
- 1,920 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 2/26/2024	Weekly Activity	As of 3/4/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,994	-1	43,993		
Non-Submitted Surveys	4,671	-1	4,670		
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,732	-1	25,731	65%	
Phase I	16,596	-1	16,595	42%	
Phase II	2,028	0	2,028	5%	
Phase III	2,407	0	2,407	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	13,591	1	13,592	35%	
Environmental Reviews					
Environmental Reviews Available to Work	29	-10	19		
Environmental Reviews Completed	25,703	9	25,712		
Home Inspections					
Home Inspections Available to Work	138	-22	116		
Total Home Inspections Completed	16,766	-70	16,696		
Applications In Process					
Total Number of Invited Applications	25,677	0	25,677		
Applications Not Available for Grant Determination	8,537	92	8,629		
Applications Available for Grant Determination	17,140	-92	17,048	100%	
Pending Grant Determination	5,954	-488	5,466	32%	
Grant Determinations			68%	% Grant Determinations	
Zero Award	557	23	580	3.4%	
Ineligible	1,410	16	1,426	8.4%	
Withdrawn	318	6	324	1.9%	
Appeals In Progress	72	-1	71		
Grant Awards Offered to Applicant	8,901	351	9,252	54.3%	\$636,964,466.97
Grant Awards					
Grant Awards Obligated	5,118	135	5,253		\$401,794,254.68
Solution 1 & 1/3	1,919	65	1,984		\$161,724,013.03
Solution 2 & 2/3	3,093	68	3,161		\$234,483,249.03
Solution 3 Only	106	2	108		\$5,586,992.62
Disbursements					
Total Disbursements	3,078	201	3,279		\$176,247,712.55
Solution 1 & 1/3	1,250	80	1,330		\$51,993,062.94
Solution 2 & 2/3	1,732	115	1,847		\$118,790,418.21
Solution 3 Only	96	6	102		\$5,464,231.40
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,809	111	1,920		
Solution 1 & 1/3	593	31	624		
Solution 2 & 2/3	1,118	74	1,192		
Solution 3 Only	98	6	104		



Table 3: Key Program Statistics: Totals to Date.

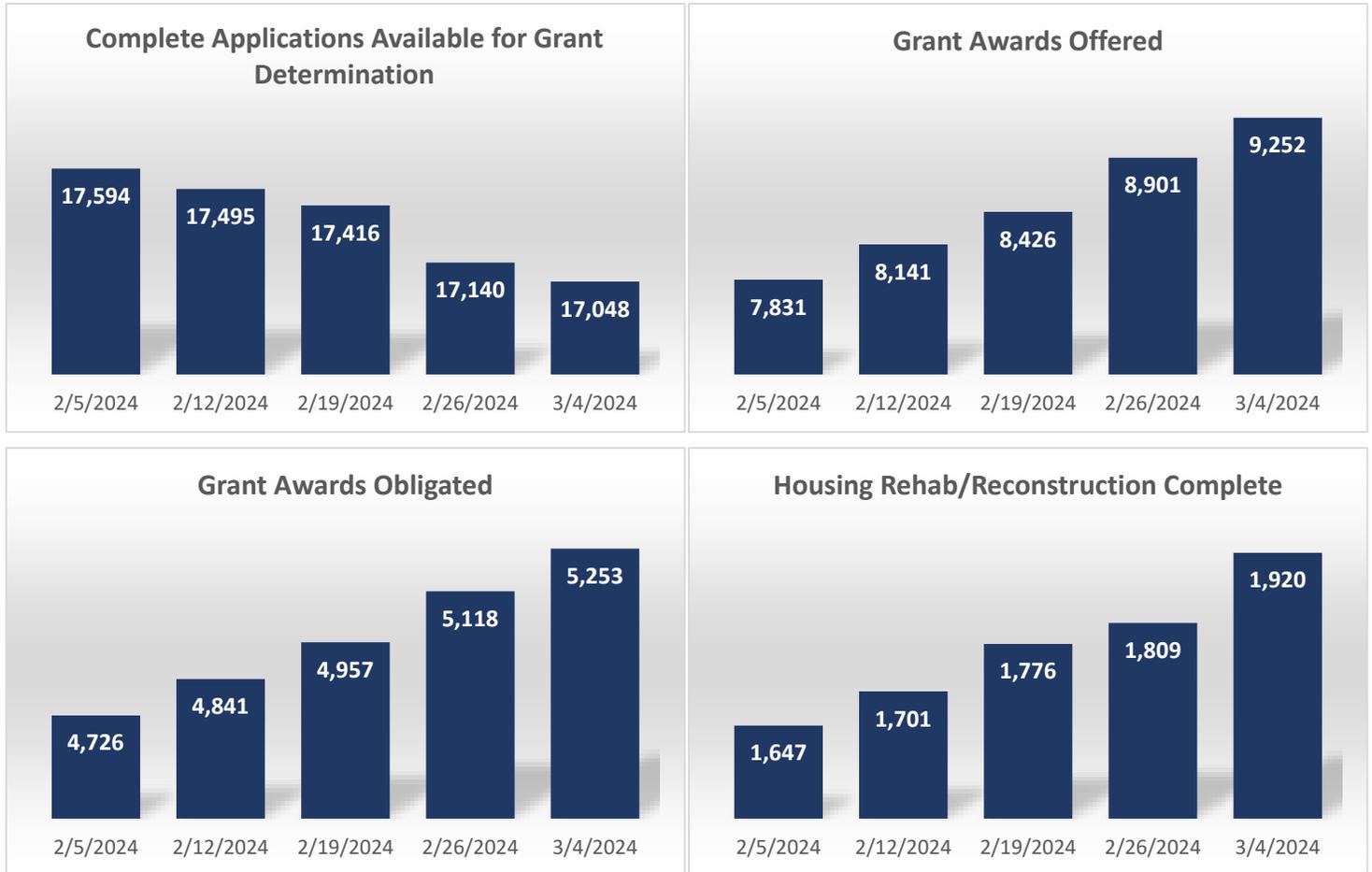




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	174	1.0%	133	1.4%	83	1.6%
American Indian/Alaska Native and White	99	0.6%	72	0.8%	32	0.6%
American Indian/Alaskan Native/Black-African American	230	1.4%	175	1.9%	110	2.1%
Asian	97	0.6%	65	0.7%	32	0.6%
Asian and White	23	0.1%	16	0.2%	6	0.1%
Black/African American	7,686	45.1%	5,431	58.7%	3,149	60.0%
Black/African American and White	218	1.3%	157	1.7%	92	1.8%
Decline to answer	274	1.6%	170	1.8%	90	1.7%
Native Hawaiian/Other Pacific Islander	8	0.1%	7	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	6	0.0%	6	0.1%	3	0.1%
Other Multi-Racial	227	1.3%	142	1.5%	78	1.5%
White	4,064	23.8%	2,848	30.8%	1,554	29.6%
NOT PROVIDED	3,942	23.1%	30	0.3%	17	0.3%
Total	17,048	100%	9,252	100%	5,253	100%

Female Head of Household % of Complete Apps:

52%



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	298	159	73	436	251
2	9	5	38	19	12	74	137	64
3	13	8	39	24	13	75	103	55
4	10	7	40	49	25	76	92	44
5	3	3	41	36	14	77	56	27
6	-	-	42	57	30	78	121	68
7	3	1	43	11	4	79	138	61
8	-	-	44	25	13	80	50	24
9	-	-	45	8	4	81	423	257
10	-	-	46	42	17	82	84	53
11	9	7	47	294	138	83	414	227
12	13	5	48	41	18	84	260	122
13	25	15	49	94	50	85	103	58
14	11	5	50	97	39	86	267	143
15	6	5	51	933	553	87	228	136
16	38	21	52	590	351	88	64	27
17	38	26	53	937	535	89	37	16
18	31	19	54	916	514	90	80	37
19	8	4	55	717	431	91	162	35
20	3	1	56	428	238	92	261	125
21	-	-	57	1,092	690	93	149	37
22	47	16	58	594	340	94	76	33
23	20	6	59	62	34	95	158	83
24	44	24	60	238	130	96	57	29
25	51	26	61	40	27	97	332	151
26	47	24	62	69	34	98	92	21
27	28	16	63	53	29	99	313	129
28	-	-	64	31	13	100	359	202
29	54	30	65	26	14	101	35	20
30	63	33	66	25	11	102	197	100
31	13	5	67	33	16	103	183	96
32	251	150	68	39	21	104	78	38
33	264	145	69	14	8	105	249	121
34	799	459	70	26	18	Unknown	-	-
35	317	183	71	29	19	Total	17,048	9,252
36	210	113	72	837	437			



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

Senate District	Submitted Applications	Grant Awards Offered
1	312	152
2	1,837	1,128
3	744	398
4	675	288
5	332	78
6	762	418
7	400	215
8	881	444
9	152	78
10	368	184
11	226	112
12	764	380
13	216	121
14	115	64
15	123	75
16	69	40
17	348	191
18	355	189
19	1,509	846
20	2,560	1,497

Senate District	Submitted Applications	Grant Awards Offered
21	939	541
22	135	60
23	30	12
24	116	58
25	730	370
26	164	81
27	1,151	663
28	132	68
29	112	57
30	498	292
31	83	34
32	30	12
33	40	15
34	62	42
35	38	24
36	0	0
37	2	2
38	9	7
39	29	16
Unknown	0	0
Total	17,048	9,252



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	94	51
Allen	821	122	64
Ascension	1,493	321	167
Assumption	605	215	124
Beauregard	1,631	186	118
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	40	25
Calcasieu	12,504	1,781	1,011
Cameron	1,068	169	72
Catahoula	1	0	0
East Baton Rouge	1,918	357	204
East Feliciana	235	68	37
Grant	345	42	15
Iberia	460	127	67
Iberville	404	87	42
Jackson	72	9	7
Jefferson	10,086	1,773	936
Jefferson Davis	988	148	75
La Salle	45	0	0
LaSalle	0	7	2
Lafayette	553	92	42
Lafourche	6,984	1,740	1,010
Lincoln	98	10	7
Livingston	2,104	351	192
Morehouse	131	26	15
Natchitoches	222	21	7

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,685	707
Ouachita	433	75	46
Plaquemines	876	204	98
Pointe Coupee	74	18	12
Rapides	1,258	122	65
Red River	1	0	0
Sabine	161	14	5
St. Bernard	959	125	61
St. Charles	2,754	693	406
St. Helena	672	323	190
St. James	1,448	470	280
St. John the Baptist	4,007	1,015	640
St. Landry	604	82	44
St. Martin	353	60	22
St. Mary	427	112	49
St. Tammany	2,751	371	176
Tangipahoa	4,495	1,284	669
Terrebonne	8,193	2,276	1,334
Union	103	12	5
Vermilion	677	98	45
Vernon	497	52	27
Washington	753	127	65
West Baton Rouge	101	17	6
West Feliciana	41	9	2
Winn	135	16	8
Other Parishes	0	2	0
Total	82,840	17,048	9,252

*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	37	51	\$3,752,668.08	10	\$1,015,089.03
Allen	41	64	\$5,396,854.76	39	\$3,406,417.30
Ascension	113	167	\$9,897,618.66	93	\$6,098,787.60
Assumption	76	124	\$8,936,410.09	79	\$6,321,443.53
Beauregard	45	118	\$11,208,746.07	69	\$6,649,308.49
Caddo	13	25	\$1,013,930.90	8	\$439,411.29
Calcasieu	495	1,011	\$84,410,360.70	666	\$59,462,974.41
Cameron	54	72	\$6,731,849.54	41	\$4,201,087.93
East Baton Rouge	116	204	\$10,089,025.21	94	\$5,214,694.02
East Feliciana	28	37	\$3,276,349.05	26	\$2,268,961.95
Grant	23	15	\$1,101,800.39	5	\$419,679.56
Iberia	54	67	\$4,646,101.93	25	\$1,994,769.71
Iberville	40	42	\$3,117,637.71	21	\$1,928,523.47
Jackson	2	7	\$554,422.35	4	\$256,631.27
Jefferson	633	936	\$43,345,329.63	422	\$21,458,230.82
Jefferson Davis	50	75	\$4,805,697.98	41	\$3,041,595.64
LaSalle	5	2	\$185,982.84	0	\$0.00
Lafayette	43	42	\$2,774,531.33	21	\$1,222,727.73
Lafourche	432	1,010	\$79,290,723.89	634	\$53,535,652.77
Lincoln	1	7	\$544,990.81	2	\$174,266.90
Livingston	101	192	\$14,258,365.01	116	\$9,435,891.75
Morehouse	7	15	\$1,104,273.97	5	\$435,228.83
Natchitoches	13	7	\$376,998.04	3	\$120,511.06
Orleans	808	707	\$27,905,335.34	259	\$9,676,677.21
Ouachita	23	46	\$2,909,902.93	20	\$1,324,033.35
Plaquemines	84	98	\$6,873,269.05	46	\$3,790,983.06
Pointe Coupee	6	12	\$1,046,469.87	8	\$760,808.20
Rapides	45	65	\$4,509,061.12	26	\$1,972,922.76
Sabine	7	5	\$346,209.88	1	\$85,000.00
St. Bernard	53	61	\$2,151,327.03	29	\$978,639.15
St. Charles	196	406	\$28,825,515.00	262	\$20,678,859.30
St. Helena	98	190	\$15,623,304.02	130	\$11,652,278.27
St. James	147	280	\$20,643,281.49	179	\$14,649,658.95
St. John the Baptist	229	640	\$40,700,277.17	441	\$30,218,703.33
St. Landry	33	44	\$3,034,903.69	17	\$1,459,469.75
St. Martin	36	22	\$1,551,462.75	9	\$580,152.02
St. Mary	53	49	\$3,380,597.14	24	\$1,801,059.11
St. Tammany	131	176	7411080.69	77	\$3,558,553.54
Tangipahoa	424	669	\$51,159,861.43	400	\$32,402,566.86
Terrebonne	532	1,334	\$107,337,363.20	823	\$71,677,439.14
Union	6	5	\$261,867.29	2	\$91,056.35
Vermilion	42	45	\$3,082,355.77	23	\$1,661,805.00
Vernon	17	27	\$2,060,400.81	13	\$1,036,618.22
Washington	50	65	\$3,974,103.59	36	\$2,422,100.75
West Baton Rouge	9	6	\$379,369.76	2	\$47,241.64
West Feliciana	5	2	\$84,638.44	1	\$82,586.30
Winn	8	8	\$891,840.57	1	\$83,157.36
Other Parishes	2	0	\$0.00	0	\$0.00
Total	5,466	9,252	\$636,964,466.97	5,253	\$401,794,254.68