



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #72
April 1 – April 8, 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	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.
- As of 4/8/2024 there have been 39,323 total survey submissions. 25,731 homeowners were determined to be in Phases I – VII.
- 25,713 environmental reviews have been completed, representing 99.9% of the 25,731 homeowners in Phases I – VII.
- 25,701 homeowners, from Phases I – VII, have been invited to start an application. 16,559 applications have been submitted, representing 64% of the homeowners invited to start an application.
- There has been a total of 11,063 grant awards offered to homeowners totaling \$750,149,701.69. Of those, 6,019 homeowners have closed on their grant agreements, obligating \$452,495,679.78.
- 2,212 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 4/1/2024	Weekly Activity	As of 4/8/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,992	0	43,992		
Non-Submitted Surveys	4,669	0	4,669		
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,731	0	25,731	65%	
Phase I	16,595	0	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	13,592	0	13,592	35%	
Environmental Reviews					
Environmental Reviews Available to Work	18	0	18		
Environmental Reviews Completed	25,713	0	25,713		
Home Inspections					
Home Inspections Available to Work	48	-5	43		
Total Home Inspections Completed	15,982	234	16,216		
Applications In Process					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	9,429	-287	9,142		
Applications Available for Grant Determination	16,272	287	16,559	100%	
Pending Grant Determination	2,966	-390	2,576	16%	
Grant Determinations			84%	% Grant Determinations	
Zero Award	643	5	648	3.9%	
Ineligible	1,508	371	1,879	11.3%	
Withdrawn	379	14	393	2.4%	
Appeals In Progress	89	-5	84		
Grant Awards Offered to Applicant	10,776	287	11,063	66.8%	\$750,149,701.69
Grant Awards					
Grant Awards Obligated	5,813	206	6,019		\$452,495,679.78
Solution 1 & 1/3	2,257	123	2,380		\$188,347,363.87
Solution 2 & 2/3	3,424	80	3,504		\$257,296,751.38
Solution 3 Only	132	3	135		\$6,851,564.53
Disbursements					
Total Disbursements	3,730	133	3,863		\$208,106,855.96
Solution 1 & 1/3	1,544	57	1,601		\$66,316,529.34
Solution 2 & 2/3	2,069	69	2,138		\$135,249,394.11
Solution 3 Only	117	7	124		\$6,540,932.51
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,131	81	2,212		
Solution 1 & 1/3	722	28	750		
Solution 2 & 2/3	1,286	45	1,331		
Solution 3 Only	123	8	131		



Table 3: Key Program Statistics: Totals to Date.

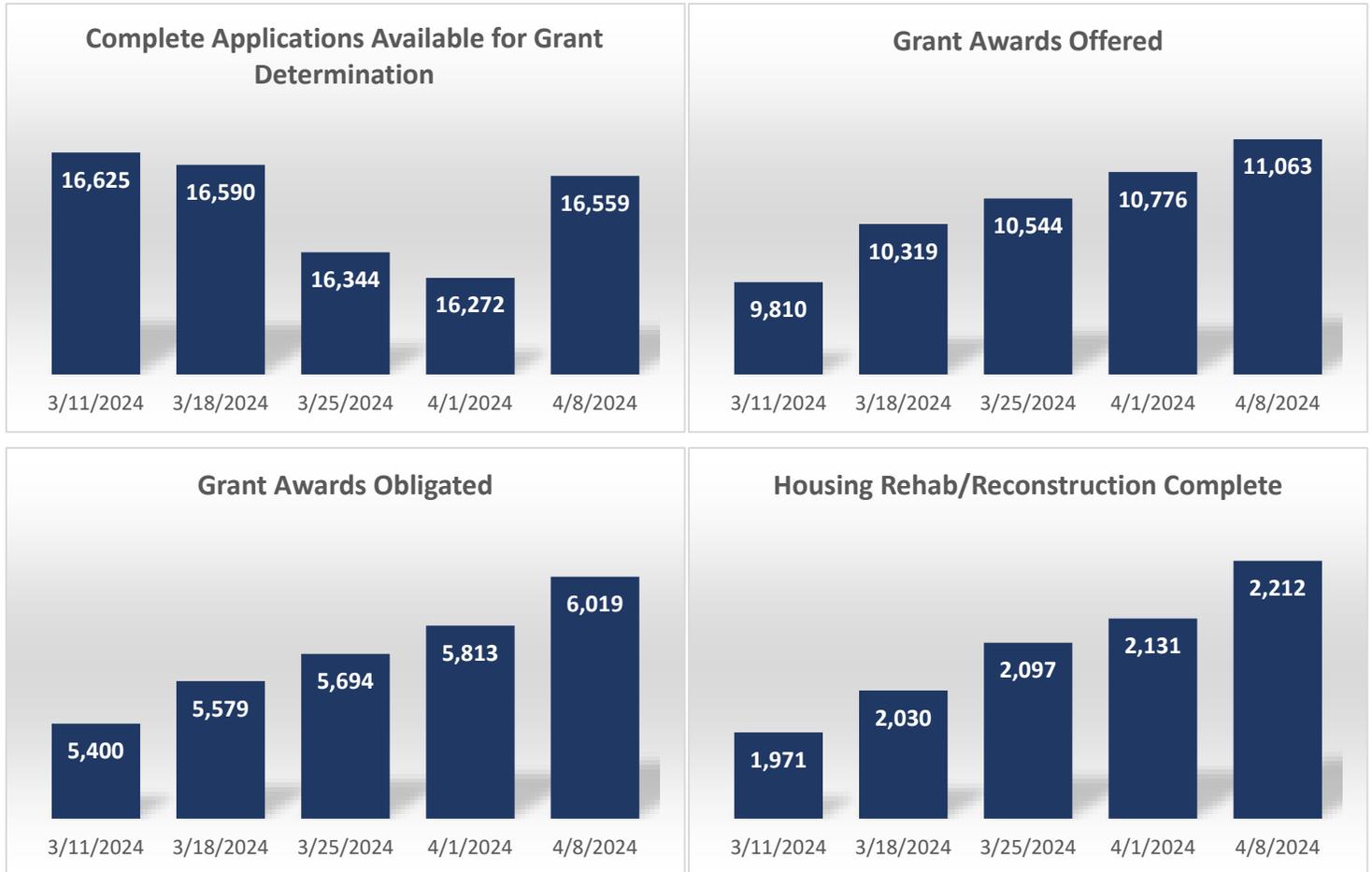




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	178	1.1%	149	1.4%	87	1.5%
American Indian/Alaska Native and White	101	0.6%	83	0.8%	41	0.7%
American Indian/Alaskan Native/Black-African American	237	1.4%	199	1.8%	124	2.1%
Asian	93	0.6%	76	0.7%	39	0.7%
Asian and White	24	0.1%	17	0.2%	7	0.1%
Black/African American	7,999	48.3%	6,523	59.0%	3,628	60.3%
Black/African American and White	228	1.4%	186	1.7%	104	1.7%
Decline to answer	291	1.8%	232	2.1%	108	1.8%
Native Hawaiian/Other Pacific Islander	8	0.1%	8	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.1%	8	0.1%	5	0.1%
Other Multi-Racial	233	1.4%	180	1.6%	84	1.4%
White	4,192	25.3%	3,359	30.4%	1,764	29.3%
NOT PROVIDED	2,967	17.9%	43	0.4%	21	0.4%
Total	16,559	100%	11,063	100%	6,019	100%

Female Head of Household % of Complete Apps:

56%



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	291	180	73	429	296
2	9	8	38	17	13	74	140	83
3	11	10	39	25	16	75	94	67
4	10	9	40	45	36	76	81	52
5	2	2	41	30	18	77	50	31
6	-	-	42	55	42	78	114	83
7	3	1	43	11	5	79	124	81
8	-	-	44	26	17	80	42	31
9	-	-	45	8	5	81	422	289
10	-	-	46	42	25	82	77	62
11	9	7	47	294	157	83	376	291
12	11	9	48	37	23	84	247	146
13	23	17	49	95	69	85	94	70
14	12	6	50	98	65	86	255	169
15	7	5	51	935	623	87	213	170
16	38	25	52	579	401	88	61	35
17	39	30	53	937	603	89	36	20
18	30	24	54	906	572	90	75	51
19	8	5	55	722	503	91	156	45
20	2	2	56	404	288	92	244	167
21	-	-	57	1,063	782	93	140	47
22	44	24	58	583	401	94	77	43
23	20	9	59	61	45	95	156	100
24	44	26	60	235	172	96	55	39
25	54	31	61	38	27	97	318	190
26	43	32	62	68	48	98	88	28
27	27	17	63	49	34	99	290	176
28	-	-	64	31	18	100	337	261
29	50	38	65	23	20	101	32	21
30	59	39	66	23	15	102	188	139
31	13	8	67	33	21	103	168	121
32	248	170	68	37	25	104	71	48
33	264	169	69	14	10	105	243	153
34	764	536	70	25	21	Unknown	-	-
35	314	207	71	28	19	Total	16,559	11,063
36	196	129	72	842	543			



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

Senate District	Submitted Applications	Grant Awards Offered
1	284	193
2	1,830	1,331
3	704	502
4	634	389
5	319	102
6	746	502
7	378	284
8	827	544
9	134	96
10	347	243
11	217	138
12	760	478
13	210	141
14	110	73
15	113	83
16	68	48
17	345	246
18	341	212
19	1,445	994
20	2,544	1,670

Senate District	Submitted Applications	Grant Awards Offered
21	935	651
22	131	84
23	30	14
24	112	75
25	705	421
26	162	107
27	1,117	768
28	128	80
29	104	70
30	490	333
31	84	44
32	28	18
33	38	24
34	64	47
35	38	27
36	0	0
37	2	2
38	7	5
39	28	24
Unknown	0	0
Total	16,559	11,063



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	88	66
Allen	821	120	74
Ascension	1,493	315	202
Assumption	605	214	162
Beauregard	1,631	182	134
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	37	31
Calcasieu	12,504	1,722	1,154
Cameron	1,068	171	82
Catahoula	1	0	0
East Baton Rouge	1,918	336	238
East Feliciana	235	69	51
Grant	345	40	21
Iberia	460	121	91
Iberville	404	84	57
Jackson	72	8	7
Jefferson	10,086	1,648	1,178
Jefferson Davis	988	146	90
La Salle	45	0	0
LaSalle	0	6	5
Lafayette	553	92	56
Lafourche	6,984	1,732	1,151
Lincoln	98	10	7
Livingston	2,104	345	218
Morehouse	131	26	17
Natchitoches	222	20	10

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,596	932
Other Parishes	0	3	0
Ouachita	433	78	54
Plaquemines	876	206	125
Pointe Coupee	74	17	14
Rapides	1,258	121	80
Red River	1	0	0
Sabine	161	13	7
St. Bernard	959	111	78
St. Charles	2,754	663	478
St. Helena	672	318	229
St. James	1,448	462	328
St. John the Baptist	4,007	994	729
St. Landry	604	77	56
St. Martin	353	60	35
St. Mary	427	113	75
St. Tammany	2,751	340	219
Tangipahoa	4,495	1,273	812
Terrebonne	8,193	2,263	1,502
Union	103	10	9
Vermilion	677	99	59
Vernon	497	51	30
Washington	753	120	83
West Baton Rouge	101	16	12
West Feliciana	41	8	5
Winn	135	15	10
Total	82,840	16,559	11,063

*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	14	66	\$4,399,299.02	17	\$1,313,678.09
Allen	24	74	\$6,339,030.19	42	\$3,815,398.80
Ascension	64	202	\$12,157,056.98	114	\$7,450,681.95
Assumption	27	162	\$11,555,551.17	89	\$6,985,263.47
Beauregard	23	134	\$12,345,372.48	79	\$7,542,611.84
Caddo	3	31	\$1,297,683.52	10	\$474,767.59
Calcasieu	239	1,154	\$94,189,205.60	733	\$64,870,624.48
Cameron	43	82	\$7,552,339.80	44	\$4,381,865.59
East Baton Rouge	48	238	\$12,540,701.55	112	\$6,065,724.55
East Feliciana	12	51	\$4,401,155.35	27	\$2,350,716.99
Grant	12	21	\$1,358,502.79	6	\$462,521.76
Iberia	24	91	\$6,672,041.23	37	\$2,946,353.45
Iberville	17	57	\$3,857,683.25	23	\$2,137,346.30
Jackson	1	7	\$587,840.91	6	\$467,840.91
Jefferson	210	1,178	\$53,324,700.40	519	\$26,131,525.75
Jefferson Davis	31	90	\$6,118,809.43	57	\$3,996,143.35
LaSalle	0	5	\$304,940.13	1	\$116,730.01
Lafayette	20	56	\$3,480,995.55	23	\$1,341,686.33
Lafourche	210	1,151	\$91,064,419.12	694	\$59,146,567.35
Lincoln	1	7	\$545,906.11	3	\$204,596.61
Livingston	54	218	\$16,174,583.68	130	\$10,266,430.96
Morehouse	5	17	\$1,308,254.49	10	\$800,592.81
Natchitoches	8	10	\$570,623.56	3	\$120,511.06
Orleans	443	932	\$36,377,946.46	355	\$13,856,963.02
Ouachita	17	54	\$3,215,200.24	27	\$1,793,337.43
Plaquemines	47	125	\$8,259,958.58	50	\$4,144,164.05
Pointe Coupee	2	14	\$1,281,333.18	8	\$760,808.20
Rapides	21	80	\$5,657,919.54	32	\$2,355,304.73
Sabine	3	7	\$393,540.44	1	\$85,000.00
St. Bernard	20	78	\$3,080,409.21	36	\$1,275,271.42
St. Charles	66	478	\$33,697,226.28	281	\$22,020,425.03
St. Helena	51	229	\$18,338,884.99	143	\$12,680,589.55
St. James	80	328	\$24,033,602.43	205	\$16,337,359.23
St. John the Baptist	94	729	\$46,539,112.57	485	\$33,063,932.84
St. Landry	16	56	\$3,929,219.82	23	\$1,753,813.95
St. Martin	20	35	\$2,502,669.54	10	\$648,248.48
St. Mary	24	75	\$5,330,818.41	33	\$2,389,801.80
St. Tammany	41	219	9446914.12	94	\$4,285,894.72
Tangipahoa	218	812	\$60,409,571.84	456	\$36,533,114.18
Terrebonne	262	1,502	\$121,109,876.51	909	\$78,784,442.33
Union	0	9	\$571,454.55	2	\$91,056.35
Vermilion	22	59	\$3,886,127.07	27	\$2,043,359.56
Vernon	9	30	\$2,407,902.13	14	\$1,128,032.30
Washington	21	83	\$5,253,747.32	42	\$2,624,669.92
West Baton Rouge	2	12	\$910,175.06	3	\$132,241.64
West Feliciana	1	5	\$295,735.92	1	\$82,586.30
Winn	3	10	\$1,073,659.17	3	\$235,082.75
Other Parishes	3	0	\$0.00	0	\$0.00
Total	2,576	11,063	\$750,149,701.69	6,019	\$452,495,679.78