



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #75
April 22 – April 29, 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.





Based on current funding limitations and federal guidance, to be placed in a phase, you must have:

- (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

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 4/29/2024 there have been 39,323 total survey submissions. 25,730 homeowners were determined to be in Phases I – VII.
- 25,711 environmental reviews have been completed, representing 99.9% of the 25,730 homeowners in Phases I – VII.
- 25,701 homeowners, from Phases I – VII, have been invited to start an application. 16,267 applications have been submitted, representing 63% of the homeowners invited to start an application.
- There has been a total of 11,431 grant awards offered to homeowners totaling \$781,826,707.72 . Of those, 6,562 homeowners have closed on their grant agreements, obligating \$489,793,139.66 .
- 2,424 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 4/22/2024	Weekly Activity	As of 4/29/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,993	0	43,993		
Non-Submitted Surveys	4,670	0	4,670		
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,729	1	25,730	65%	
Phase I	16,593	1	16,594	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	13,594	-1	13,593	35%	
Environmental Reviews					
Environmental Reviews Available to Work	18	1	19		
Environmental Reviews Completed	25,711	0	25,711		
Home Inspections					
Home Inspections Available to Work	32	0	32		
Total Home Inspections Completed	16,149	-220	15,929		
Applications In Process					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	9,215	219	9,434		
Applications Available for Grant Determination	16,486	-219	16,267	100%	
Pending Grant Determination	1,983	-402	1,581	10%	
Grant Determinations			90%	% Grant Determinations	
Zero Award	675	12	687	4.2%	
Ineligible	2,110	17	2,127	13.1%	
Withdrawn	423	18	441	2.7%	
Appeals In Progress	96	1	97		
Grant Awards Offered to Applicant	11,295	136	11,431	70.3%	\$781,826,707.72
Grant Awards					
Grant Awards Obligated	6,306	256	6,562		\$489,793,139.66
Solution 1 & 1/3	2,507	134	2,641		\$207,013,137.66
Solution 2 & 2/3	3,661	112	3,773		\$275,283,105.00
Solution 3 Only	138	10	148		\$7,496,897.00
Disbursements					
Total Disbursements	4,206	102	4,308		\$229,917,528.52
Solution 1 & 1/3	1,800	41	1,841		\$76,669,497.59
Solution 2 & 2/3	2,277	59	2,336		\$146,374,020.71
Solution 3 Only	129	2	131		\$6,874,010.22
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,370	54	2,424		
Solution 1 & 1/3	802	33	835		
Solution 2 & 2/3	1,432	17	1,449		
Solution 3 Only	136	4	140		



Table 3: Key Program Statistics: Totals to Date.

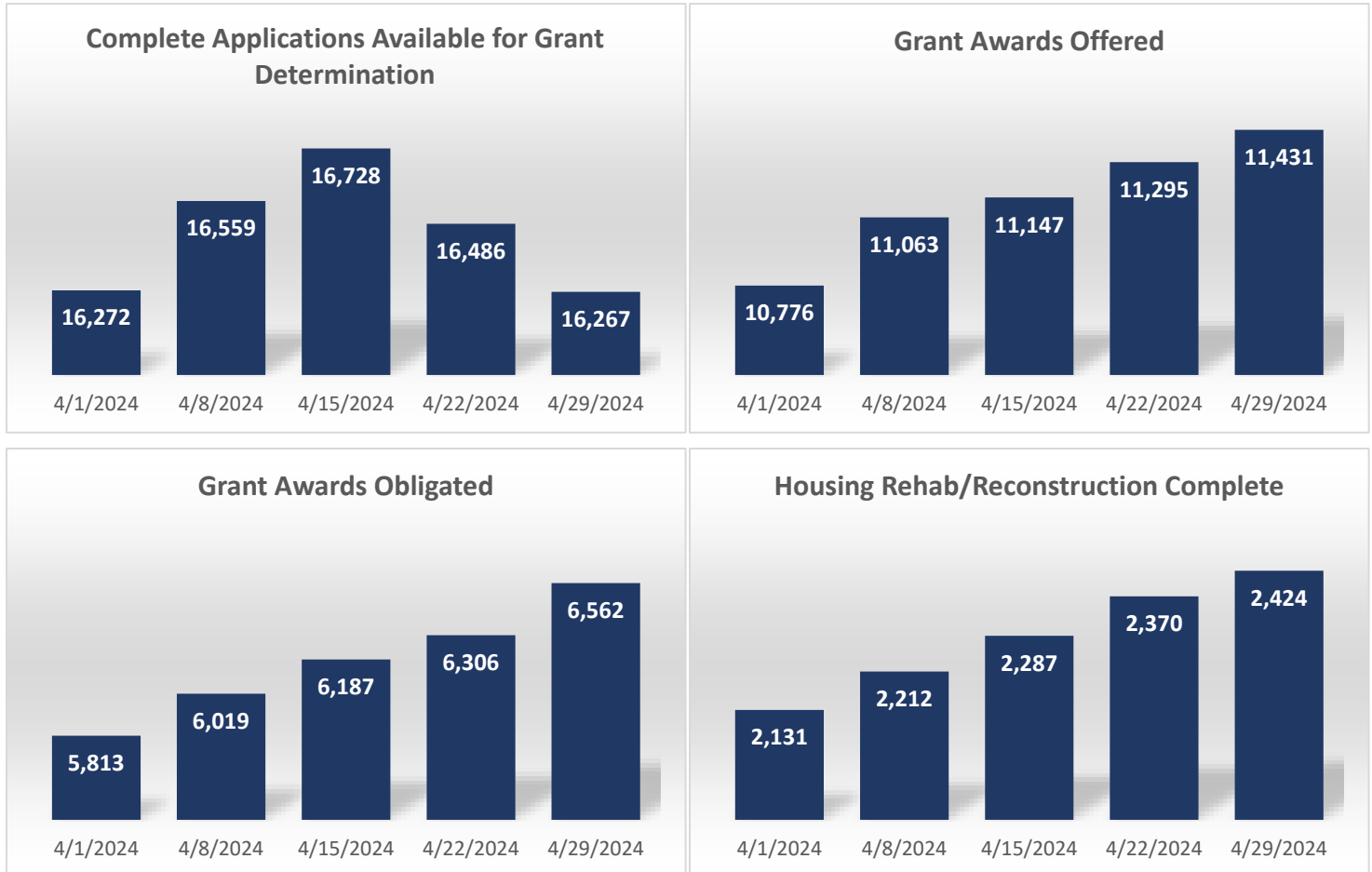




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	172	1.1%	150	1.3%	90	1.4%
American Indian/Alaska Native and White	91	0.6%	81	0.7%	45	0.7%
American Indian/Alaskan Native/Black-African American	237	1.5%	211	1.9%	130	2.0%
Asian	92	0.6%	80	0.7%	45	0.7%
Asian and White	21	0.1%	20	0.2%	9	0.1%
Black/African American	7,872	48.4%	6,777	59.3%	3,964	60.4%
Black/African American and White	220	1.4%	192	1.7%	116	1.8%
Decline to answer	282	1.7%	231	2.0%	116	1.8%
Native Hawaiian/Other Pacific Islander	8	0.1%	8	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.1%	9	0.1%	6	0.1%
Other Multi-Racial	223	1.4%	187	1.6%	97	1.5%
White	4,089	25.1%	3,439	30.1%	1,913	29.2%
NOT PROVIDED	2,951	18.1%	46	0.4%	24	0.4%
Total	16,267	100%	11,431	100%	6,562	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	293	188	73	424	306
2	8	7	38	18	14	74	134	86
3	10	10	39	24	18	75	94	69
4	9	8	40	46	40	76	78	54
5	2	2	41	25	17	77	46	29
6	-	-	42	54	46	78	106	83
7	3	1	43	12	6	79	120	83
8	-	-	44	24	17	80	41	30
9	-	-	45	7	4	81	417	301
10	-	-	46	43	27	82	73	59
11	9	7	47	280	170	83	359	288
12	9	7	48	38	27	84	241	153
13	24	18	49	95	72	85	89	71
14	10	6	50	105	70	86	258	177
15	7	5	51	938	640	87	204	168
16	40	30	52	566	403	88	61	38
17	38	34	53	923	618	89	37	22
18	30	25	54	893	585	90	76	50
19	7	5	55	712	514	91	154	55
20	2	1	56	405	291	92	237	173
21	-	-	57	1,048	796	93	130	48
22	42	26	58	584	433	94	71	43
23	20	12	59	59	46	95	149	106
24	43	28	60	244	183	96	54	41
25	54	30	61	37	25	97	303	204
26	42	30	62	68	50	98	80	29
27	25	19	63	48	36	99	278	177
28	-	-	64	30	19	100	326	271
29	49	39	65	23	19	101	30	24
30	59	42	66	21	18	102	175	131
31	13	9	67	32	20	103	161	126
32	242	181	68	36	26	104	64	46
33	258	168	69	13	11	105	237	162
34	750	543	70	23	19	Unknown	-	-
35	310	216	71	27	19	Total	16,267	11,431
36	189	129	72	860	602			



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

Senate District	Submitted Applications	Grant Awards Offered
1	275	195
2	1,831	1,389
3	673	505
4	611	411
5	301	115
6	748	533
7	358	274
8	796	557
9	129	96
10	327	241
11	209	141
12	766	518
13	203	148
14	104	71
15	108	85
16	65	51
17	346	263
18	336	227
19	1,431	1,016
20	2,509	1,691

Senate District	Submitted Applications	Grant Awards Offered
21	942	680
22	133	93
23	30	16
24	109	83
25	692	441
26	155	112
27	1,094	775
28	127	86
29	103	73
30	477	347
31	81	46
32	27	18
33	34	22
34	64	56
35	39	27
36	0	0
37	1	1
38	7	5
39	26	23
Unknown	-	-
Total	16,267	11,431



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	83	69
Allen	821	120	80
Ascension	1,493	302	214
Assumption	605	224	171
Beauregard	1,631	176	140
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	34	29
Calcasieu	12,504	1,688	1,176
Cameron	1,068	162	88
Catahoula	1	0	0
East Baton Rouge	1,918	323	242
East Feliciana	235	69	53
Grant	345	38	23
Iberia	460	122	99
Iberville	404	83	65
Jackson	72	10	7
Jefferson	10,086	1,587	1,186
Jefferson Davis	988	148	95
La Salle	45	0	0
LaSalle	0	6	4
Lafayette	553	88	60
Lafourche	6,984	1,701	1,173
Lincoln	98	10	7
Livingston	2,104	335	232
Morehouse	131	26	18
Natchitoches	222	20	13

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,521	960
Other Parishes	0	3	0
Ouachita	433	76	62
Plaquemines	876	196	133
Pointe Coupee	74	17	15
Rapides	1,258	118	79
Red River	1	0	0
Sabine	161	13	8
St. Bernard	959	107	83
St. Charles	2,754	665	488
St. Helena	672	321	248
St. James	1,448	468	349
St. John the Baptist	4,007	977	739
St. Landry	604	78	62
St. Martin	353	62	38
St. Mary	427	120	82
St. Tammany	2,751	326	216
Tangipahoa	4,495	1,287	874
Terrebonne	8,193	2,246	1,534
Union	103	8	7
Vermilion	677	96	63
Vernon	497	50	31
Washington	753	118	87
West Baton Rouge	101	17	13
West Feliciana	41	8	5
Winn	135	14	11
Total	82,840	16,267	11,431

*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	7	69	\$4,564,529.48	19	\$1,425,715.58
Allen	17	80	\$7,004,458.67	48	\$4,362,032.41
Ascension	34	214	\$13,059,458.00	122	\$7,835,195.27
Assumption	20	171	\$12,265,034.64	100	\$7,548,351.27
Beauregard	11	140	\$12,823,975.58	85	\$7,988,205.08
Caddo	2	29	\$1,245,981.29	10	\$477,410.49
Calcasieu	146	1,176	\$96,469,130.07	765	\$68,467,364.44
Cameron	25	88	\$7,975,503.35	47	\$4,608,440.47
East Baton Rouge	25	242	\$12,898,414.26	124	\$6,647,756.91
East Feliciana	9	53	\$4,142,831.97	32	\$2,891,190.80
Grant	8	23	\$1,544,608.37	9	\$654,321.64
Iberia	16	99	\$7,202,218.42	41	\$3,290,475.50
Iberville	8	65	\$4,628,377.07	26	\$2,273,292.07
Jackson	1	7	\$587,840.91	6	\$467,840.91
Jefferson	105	1,186	\$55,250,899.32	599	\$29,692,353.79
Jefferson Davis	24	95	\$6,558,779.01	64	\$4,548,847.73
LaSalle	1	4	\$235,687.30	1	\$116,730.01
Lafayette	10	60	\$3,666,274.36	28	\$1,763,660.58
Lafourche	120	1,173	\$94,382,864.65	732	\$62,938,226.58
Lincoln	1	7	\$545,906.11	3	\$204,596.61
Livingston	30	232	\$17,471,744.18	138	\$10,693,012.73
Morehouse	2	18	\$1,371,617.33	11	\$897,862.95
Natchitoches	5	13	\$770,418.81	5	\$242,921.82
Orleans	312	960	\$37,554,001.23	412	\$16,303,267.38
Ouachita	6	62	\$3,951,246.27	36	\$2,568,358.79
Plaquemines	25	133	\$8,711,866.15	53	\$4,232,679.22
Pointe Coupee	1	15	\$1,363,802.23	8	\$760,808.20
Rapides	17	79	\$5,621,972.18	39	\$2,902,384.00
Sabine	2	8	\$475,895.03	1	\$85,000.00
St. Bernard	8	83	\$3,450,050.94	45	\$1,769,530.29
St. Charles	43	488	\$34,719,531.78	305	\$23,588,516.39
St. Helena	28	248	\$20,104,103.36	156	\$13,680,613.95
St. James	52	349	\$25,553,029.39	229	\$17,677,450.93
St. John the Baptist	48	739	\$48,019,555.79	507	\$34,911,491.91
St. Landry	8	62	\$4,166,620.06	26	\$1,976,412.83
St. Martin	18	38	\$2,667,624.90	14	\$914,992.67
St. Mary	19	82	\$5,893,922.58	38	\$2,704,100.04
St. Tammany	29	216	\$11,978,356.56	105	\$4,682,948.12
Tangipahoa	136	874	\$65,377,049.83	499	\$39,924,583.17
Terrebonne	167	1,534	\$123,388,127.80	967	\$83,987,414.00
Union	0	7	\$483,177.62	3	\$173,590.36
Vermilion	15	63	\$4,424,442.94	29	\$2,117,678.06
Vernon	2	31	\$2,405,593.75	15	\$1,137,695.10
Washington	12	87	\$5,667,527.22	49	\$2,925,173.23
West Baton Rouge	1	13	\$980,576.84	6	\$330,725.99
West Feliciana	1	5	\$295,735.92	1	\$82,586.30
Winn	1	11	\$764,917.20	4	\$319,333.09
Other Parishes	3	0	\$0.00	0	\$0.00
Total	1,581	11,431	\$781,826,707.72	6,562	\$489,793,139.66