



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #77
May 6 – May 13, 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.

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 5/13/2024 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.
- 25,700 homeowners, from Phases I – VII, have been invited to start an application. 17,759 applications have been submitted, representing 69% of the homeowners invited to start an application.
- There has been a total of 11,737 grant awards offered to homeowners totaling \$806,143,359.27. Of those, 7,012 homeowners have closed on their grant agreements, obligating \$517,717,493.84.
- 2,586 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 5/06/2024	Weekly Activity	As of 5/13/2024	Percentage	Total Dollars
Surveys Recorded					
Survey Deadline 8/1/23					
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,730	0	25,730	65%	
Non-Working Phases Total	13,593	0	13,593	35%	
Environmental Reviews					
Environmental Reviews Available to Work	19	0	19		
Environmental Reviews Completed	25,711	0	25,711		
Home Inspections					
Home Inspections Available to Work	36	-3	33		
Total Home Inspections Completed	17,411	12	17,423		
Applications In Process					
Application Deadline 10/31/23					
Total Number of Invited Applications	25,700	0	25,700		
Application Not Submitted by Deadline	5,052	-7	5,045		
Application Documentation Requested	2,896	0	2,896		
Applications Available for Grant Determination	17,752	7	17,759	100%	
Pending Grant Determination	1,095	-210	885	5%	
Grant Determinations					
Zero Award	705	18	723	4%	
Ineligible	2,123	-8	2,115	12%	
Withdrawn	456	11	467	3%	
Inactive Offered	1,759	73	1,832	10%	
Appeals In Progress	106	10	116		
Grant Awards Offered to Applicant	11,614	123	11,737	66%	\$806,143,359.27
Grant Awards					
Grant Awards Obligated	6,775	237	7,012		\$517,717,493.84
Solution 1 & 1/3	2,755	111	2,866		\$220,387,541.09
Solution 2 & 2/3	3,865	124	3,989		\$289,474,603.68
Solution 3 Only	155	2	157		\$7,855,349.07
Disbursements					
Total Disbursements	4,435	214	4,649		\$242,858,292.22
Solution 1 & 1/3	1,873	119	1,992		\$79,243,979.60
Solution 2 & 2/3	2,427	86	2,513		\$156,067,703.25
Solution 3 Only	135	9	144		\$7,546,609.37
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,513	73	2,586		
Solution 1 & 1/3	862	28	890		
Solution 2 & 2/3	1,507	41	1,548		
Solution 3 Only	144	4	148		



Table 3: Key Program Statistics: Totals to Date.

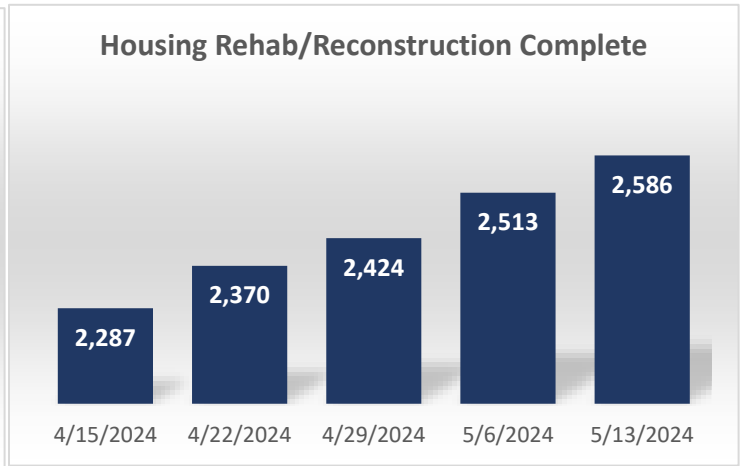
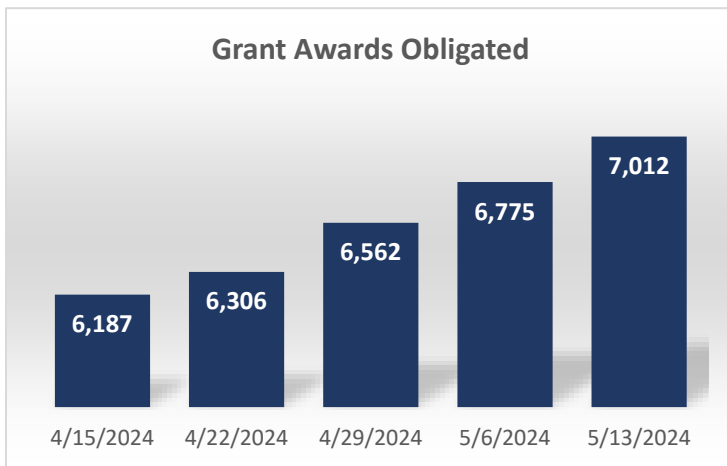
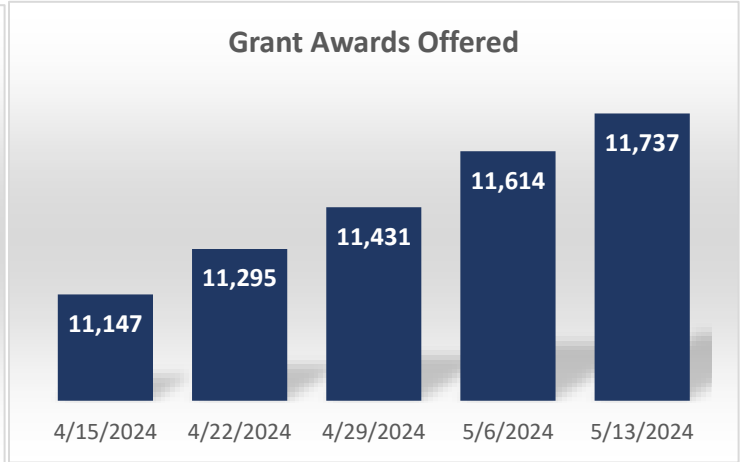
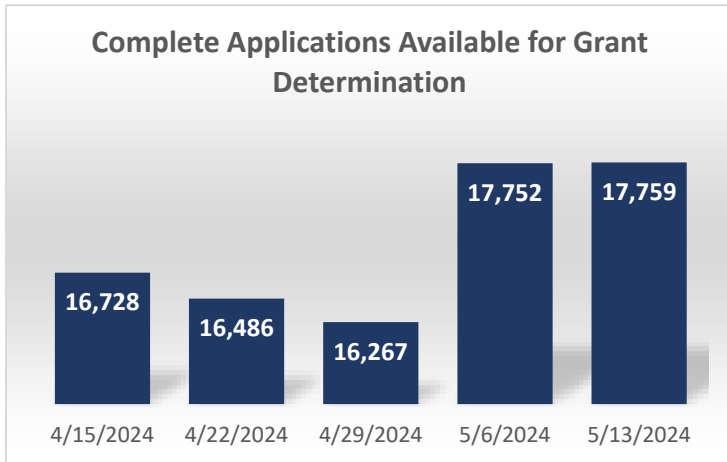




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	168	1.0%	152	1.3%	93	1.3%
American Indian/Alaska Native and White	88	0.5%	83	0.7%	46	0.7%
American Indian/Alaskan Native/Black-African American	240	1.4%	224	1.9%	138	2.0%
Asian	92	0.5%	83	0.7%	50	0.7%
Asian and White	21	0.1%	19	0.2%	10	0.1%
Black/African American	7,841	44.2%	6,981	59.5%	4,254	60.7%
Black/African American and White	215	1.2%	191	1.6%	122	1.7%
Decline to answer	273	1.5%	233	2.0%	124	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	218	1.2%	188	1.6%	105	1.5%
White	4,018	22.6%	3,513	29.9%	2,031	29.0%
NOT PROVIDED	4,568	25.7%	53	0.5%	26	0.4%
Total	17,759	100%	11,737	100%	7,012	100%

Female Head of Household % of Complete Apps:

51%



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	305	202	73	450	322
2	9	7	38	19	16	74	144	94
3	10	10	39	25	19	75	103	71
4	11	8	40	50	42	76	88	52
5	3	2	41	29	19	77	54	31
6	1	-	42	59	47	78	118	86
7	3	1	43	12	7	79	131	88
8	-	-	44	27	17	80	43	28
9	-	-	45	8	4	81	451	309
10	-	-	46	46	32	82	78	59
11	10	6	47	316	177	83	398	286
12	13	8	48	36	29	84	261	151
13	27	18	49	99	78	85	98	74
14	11	9	50	109	76	86	271	181
15	7	6	51	1,091	657	87	223	164
16	43	29	52	641	415	88	64	36
17	40	33	53	1,082	625	89	38	23
18	32	25	54	1,024	591	90	82	51
19	7	5	55	775	518	91	154	71
20	2	2	56	443	289	92	259	175
21	-	-	57	1,138	809	93	134	59
22	44	28	58	618	450	94	74	47
23	19	15	59	66	46	95	157	109
24	45	30	60	249	187	96	56	43
25	57	29	61	41	26	97	317	207
26	48	29	62	70	53	98	81	37
27	26	20	63	52	36	99	288	185
28	-	-	64	30	18	100	360	270
29	55	41	65	24	20	101	31	24
30	61	40	66	21	16	102	189	139
31	13	9	67	32	19	103	180	129
32	261	184	68	37	28	104	71	48
33	291	167	69	14	11	105	268	168
34	819	549	70	26	19	Unknown	-	-
35	323	221	71	31	20	Total	17,759	11,737
36	214	136	72	893	634			



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

Senate District	Submitted Applications	Grant Awards Offered	Senate District	Submitted Applications	Grant Awards Offered
1	306	196	21	1,015	698
2	1,965	1,418	22	136	105
3	736	516	23	31	17
4	642	421	24	116	87
5	303	147	25	767	461
6	795	563	26	168	122
7	385	285	27	1,192	789
8	889	554	28	133	94
9	136	93	29	112	72
10	357	251	30	510	343
11	224	145	31	84	50
12	796	545	32	28	20
13	218	146	33	40	24
14	113	74	34	68	56
15	117	85	35	41	29
16	67	52	36	0	0
17	358	273	37	3	1
18	364	230	38	9	5
19	1,559	1,027	39	27	23
20	2,949	1,720	Unknown	-	-
Total	17,759	11,737			



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	92	71
Allen	821	127	87
Ascension	1,493	328	219
Assumption	605	231	175
Beauregard	1,631	186	137
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	39	29
Calcasieu	12,504	1,851	1,199
Cameron	1,068	185	88
Catahoula	1	0	0
East Baton Rouge	1,918	343	245
East Feliciana	235	71	55
Grant	345	40	25
Iberia	460	124	105
Iberville	404	84	66
Jackson	72	11	7
Jefferson	10,086	1,739	1,190
Jefferson Davis	988	149	102
La Salle	45	0	0
LaSalle	0	6	5
Lafayette	553	93	61
Lafourche	6,984	1,911	1,186
Lincoln	98	11	7
Livingston	2,104	360	236
Morehouse	131	28	20
Natchitoches	222	19	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,603	1,018
Other Parishes	0	4	0
Ouachita	433	80	62
Plaquemines	876	224	138
Pointe Coupee	74	18	15
Rapides	1,258	128	77
Red River	1	0	0
Sabine	161	13	9
St. Bernard	959	118	86
St. Charles	2,754	723	489
St. Helena	672	335	260
St. James	1,448	492	360
St. John the Baptist	4,007	1,068	753
St. Landry	604	83	68
St. Martin	353	64	43
St. Mary	427	125	90
St. Tammany	2,751	364	221
Tangipahoa	4,495	1,347	922
Terrebonne	8,193	2,603	1,565
Union	103	12	7
Vermilion	677	103	72
Vernon	497	54	32
Washington	753	127	90
West Baton Rouge	101	19	12
West Feliciana	41	8	6
Winn	135	16	11
Total	82,840	17,759	11,737

*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 (\$)
Calcasieu	84	1,199	\$98,509,332.61	816	\$71,889,372.17
Beauregard	6	137	\$12,257,440.90	90	\$8,361,782.30
Livingston	15	236	\$18,110,462.27	144	\$11,154,171.94
Lafourche	65	1,186	\$94,909,922.97	768	\$65,757,972.47
Rapides	11	77	\$5,487,948.40	41	\$3,183,473.97
St. Tammany	16	221	\$9,571,154.36	114	\$4,989,190.20
St. James	28	360	\$26,665,208.01	240	\$18,322,635.95
Grant	5	25	\$1,683,263.38	10	\$728,119.02
Natchitoches	0	16	\$1,006,185.08	5	\$242,921.82
Winn	0	11	\$764,917.20	4	\$319,333.09
Vernon	2	32	\$2,482,542.16	15	\$1,137,695.10
Terrebonne	97	1,565	\$126,619,347.06	1,012	\$87,519,671.70
Pointe Coupee	1	15	\$1,363,802.23	9	\$839,257.47
Jefferson	54	1,190	\$56,258,970.35	665	\$33,134,184.83
Iberia	5	105	\$7,534,095.92	47	\$3,746,433.83
Ascension	21	219	\$13,767,918.51	133	\$8,482,436.89
Jackson	1	7	\$595,430.50	6	\$475,430.50
St. John the Baptist	24	753	\$49,244,233.60	526	\$35,764,986.59
St. Helena	20	260	\$21,046,899.57	167	\$14,514,894.89
Jefferson Davis	12	102	\$7,183,840.13	66	\$4,686,264.03
Lafayette	8	61	\$3,606,155.65	29	\$1,800,088.74
Iberville	4	66	\$4,780,540.56	30	\$2,445,418.91
Ouachita	4	62	\$3,847,504.19	36	\$2,599,135.24
Vermilion	3	72	\$5,315,286.81	33	\$2,388,943.93
Acadia	3	71	\$4,789,678.07	25	\$1,643,495.14
Lincoln	0	7	\$538,501.96	3	\$204,596.61
East Feliciana	4	55	\$4,140,141.50	32	\$2,813,105.37
St. Charles	33	489	\$35,182,798.18	316	\$24,166,481.30
Assumption	11	175	\$12,578,859.07	107	\$8,045,478.18
Washington	7	90	\$5,939,627.46	59	\$3,502,316.97
Morehouse	2	20	\$1,585,138.50	11	\$929,721.83
Allen	8	87	\$7,497,280.25	49	\$4,451,158.91
Tangipahoa	58	922	\$69,252,498.22	533	\$42,483,041.38
Orleans	195	1,018	\$40,146,807.58	467	\$18,362,118.24
St. Mary	9	90	\$6,664,263.42	42	\$2,933,299.99
East Baton Rouge	14	245	\$12,957,401.26	135	\$7,345,348.85
Plaquemines	10	138	\$8,952,591.08	60	\$4,552,662.48
Caddo	2	29	\$1,247,938.33	10	\$477,410.49
Cameron	13	88	\$8,150,022.11	49	\$4,761,856.44
St. Bernard	6	86	\$3,653,311.87	47	\$2,061,378.70
St. Martin	12	43	\$3,047,372.54	17	\$1,217,956.11
West Baton Rouge	1	12	\$977,379.23	7	\$525,336.50
St. Landry	5	68	\$4,576,502.57	28	\$2,177,983.92
LaSalle	0	5	\$308,359.87	2	\$150,701.92
Union	1	7	\$483,177.62	3	\$173,590.36
Sabine	1	9	\$560,895.03	2	\$117,526.43
West Feliciana	0	6	\$300,411.13	2	\$137,112.14
Other Parishes	4	0	\$0.00	0	\$0.00
Total	885	11,737	\$806,143,359.27	7,012	\$517,717,493.84