



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #78
May 13 – May 20, 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 5/20/2024 there have been 39,323 total survey submissions. 25,730 homeowners were determined to be in Phases I – VII.
- 25,712 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. 17,832 applications have been submitted, representing 69% of the homeowners invited to start an application.
- There has been a total of 11,845 grant awards offered to homeowners totaling \$817,351,880.04. Of those, 7,291 homeowners have closed on their grant agreements, obligating \$536,056,763.48.
- 2,640 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 5/13/2024	Weekly Activity	As of 5/20/2024	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	-1	18		
Environmental Reviews Completed	25,711	1	25,712		
Home Inspections					
Home Inspections Available to Work	33	-6	27		
Total Home Inspections Completed	17,423	79	17,502		
Applications In Process					
Application Deadline 10/31/23					
Total Number of Invited Applications	25,700	1	25,701		
Application Not Submitted by Deadline	5,045	-3	5,042		
Application Documentation Requested	2,896	-69	2,827		
Applications Available for Grant Determination	17,759	73	17,832	100%	
Pending Grant Determination	885	-134	751	4%	
Grant Determinations					
Zero Award	723	19	742	4%	
Ineligible	2,115	16	2,131	12%	
Withdrawn	467	14	481	3%	
Inactive Offered	1,832	50	1,882	11%	
Appeals In Progress	116	10	126		
Grant Awards Offered to Applicant	11,737	108	11,845	66%	\$817,351,880.04
Grant Awards					
Grant Awards Obligated	7,012	279	7,291		\$536,056,763.48
Solution 1 & 1/3	2,866	147	3,013		\$229,739,542.77
Solution 2 & 2/3	3,989	128	4,117		\$298,162,103.88
Solution 3 Only	157	4	161		\$8,155,116.83
Disbursements					
Total Disbursements	4,649	127	4,776		\$250,914,606.84
Solution 1 & 1/3	1,992	68	2,060		\$83,566,051.78
Solution 2 & 2/3	2,513	57	2,570		\$159,714,347.06
Solution 3 Only	144	2	146		\$7,634,208.00
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,586	54	2,640		
Solution 1 & 1/3	890	26	916		
Solution 2 & 2/3	1,548	25	1,573		
Solution 3 Only	148	3	151		



Table 3: Key Program Statistics: Totals to Date.

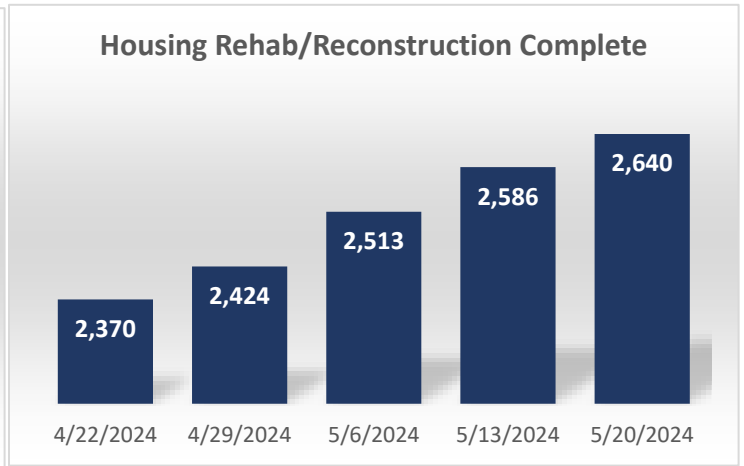
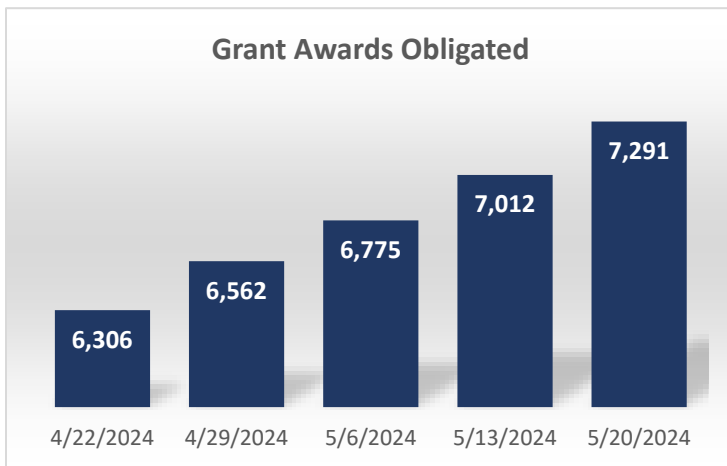
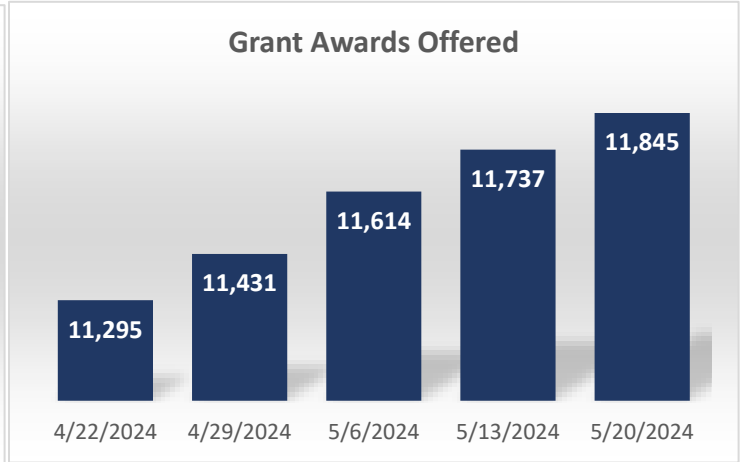
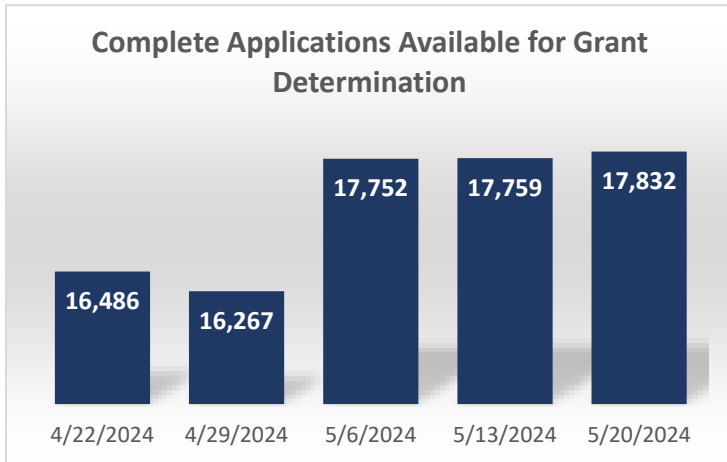




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	164	0.9%	150	1.3%	94	1.3%
American Indian/Alaska Native and White	92	0.5%	83	0.7%	46	0.6%
American Indian/Alaskan Native/Black-African American	238	1.3%	223	1.9%	140	1.9%
Asian	92	0.5%	81	0.7%	51	0.7%
Asian and White	20	0.1%	18	0.2%	12	0.2%
Black/African American	7,839	44.0%	7,046	59.5%	4,413	60.5%
Black/African American and White	213	1.2%	193	1.6%	132	1.8%
Decline to answer	275	1.5%	240	2.0%	130	1.8%
Native Hawaiian/Other Pacific Islander	8	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.1%	9	0.1%	7	0.1%
Other Multi-Racial	215	1.2%	193	1.6%	108	1.5%
White	4,005	22.5%	3,543	29.9%	2,121	29.1%
NOT PROVIDED	4,662	26.1%	58	0.5%	29	0.4%
Total	17,832	100%	11,845	100%	7,291	100%

Female Head of Household % of Complete Apps:

50%



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	2	37	305	204	73	450	324
2	9	7	38	19	15	74	146	96
3	10	10	39	25	19	75	103	73
4	11	8	40	50	42	76	90	52
5	3	2	41	28	19	77	55	31
6	1	-	42	59	47	78	118	87
7	3	1	43	12	7	79	131	87
8	-	-	44	27	17	80	44	27
9	-	-	45	8	4	81	452	311
10	-	-	46	46	33	82	80	57
11	10	6	47	318	177	83	401	291
12	13	8	48	36	30	84	261	150
13	27	17	49	100	78	85	98	70
14	11	9	50	111	77	86	273	186
15	7	6	51	1,096	671	87	223	161
16	43	30	52	645	418	88	64	36
17	40	33	53	1,088	629	89	38	23
18	32	26	54	1,026	597	90	83	50
19	7	5	55	778	528	91	154	77
20	2	2	56	450	285	92	260	176
21	-	-	57	1,142	812	93	134	58
22	45	28	58	619	459	94	74	46
23	19	15	59	67	46	95	156	110
24	46	30	60	251	189	96	58	46
25	55	28	61	41	25	97	317	207
26	47	29	62	71	53	98	82	39
27	26	20	63	52	36	99	290	189
28	-	-	64	30	18	100	362	270
29	55	41	65	24	20	101	31	25
30	60	40	66	21	15	102	191	139
31	13	10	67	32	19	103	181	130
32	261	190	68	37	28	104	71	48
33	291	173	69	14	11	105	270	169
34	825	547	70	26	19	Unknown	-	-
35	325	228	71	30	20	Total	17,832	11,845
36	213	141	72	895	645			



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	311	198	21	1,024	709
2	1,973	1,439	22	138	108
3	737	520	23	31	18
4	646	421	24	117	86
5	305	153	25	768	471
6	795	572	26	168	122
7	388	279	27	1,198	791
8	891	557	28	131	97
9	139	90	29	111	69
10	356	251	30	512	355
11	224	146	31	84	48
12	803	550	32	28	20
13	216	146	33	40	25
14	113	73	34	68	56
15	117	85	35	41	30
16	67	52	36	0	0
17	359	281	37	3	1
18	365	232	38	9	5
19	1,569	1,030	39	27	24
20	2,960	1,735	Unknown	-	-
Total	17,832	11,845			



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	93	71
Allen	821	126	90
Ascension	1,493	328	221
Assumption	605	234	177
Beauregard	1,631	186	139
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	39	30
Calcasieu	12,504	1,858	1,215
Cameron	1,068	187	88
Catahoula	1	0	0
East Baton Rouge	1,918	343	243
East Feliciana	235	72	57
Grant	345	41	25
Iberia	460	126	106
Iberville	404	84	65
Jackson	72	11	8
Jefferson	10,086	1,745	1,186
Jefferson Davis	988	149	104
La Salle	45	0	0
LaSalle	0	6	5
Lafayette	553	93	63
Lafourche	6,984	1,920	1,202
Lincoln	98	11	7
Livingston	2,104	358	237
Morehouse	131	28	21
Natchitoches	222	19	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,611	1,027
Other Parishes	0	1	0
Ouachita	433	80	62
Plaquemines	876	225	140
Pointe Coupee	74	18	16
Rapides	1,258	125	75
Red River	1	0	0
Sabine	161	14	7
St. Bernard	959	119	86
St. Charles	2,754	732	485
St. Helena	672	336	266
St. James	1,448	495	370
St. John the Baptist	4,007	1,070	757
St. Landry	604	82	67
St. Martin	353	65	46
St. Mary	427	127	91
St. Tammany	2,751	368	222
Tangipahoa	4,495	1,352	931
Terrebonne	8,193	2,616	1,586
Union	103	12	7
Vermilion	677	103	73
Vernon	497	54	35
Washington	753	127	92
West Baton Rouge	101	19	13
West Feliciana	41	8	6
Winn	135	16	9
Total	82,840	17,832	11,845

*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 (\$)
Beauregard	4	139	\$12,678,237.23	94	\$8,560,307.55
Calcasieu	65	1,215	\$99,896,789.57	840	\$74,090,082.39
St. James	20	370	\$27,477,849.69	245	\$18,705,123.27
Rapides	7	75	\$5,316,460.64	41	\$3,061,076.83
Lafourche	55	1,202	\$96,605,907.90	786	\$67,135,912.88
St. Tammany	15	222	\$9,721,214.00	120	\$5,186,137.32
Livingston	10	237	\$18,077,234.27	150	\$11,712,655.79
Grant	6	25	\$1,682,263.38	11	\$786,464.07
Winn	0	9	\$700,245.42	5	\$439,333.09
Natchitoches	0	16	\$1,012,393.07	6	\$327,318.82
Sabine	3	7	\$455,544.60	3	\$132,330.56
Terrebonne	87	1,586	\$128,929,501.12	1,041	\$89,622,205.15
Jefferson	43	1,186	\$56,261,912.31	695	\$34,479,370.54
Ascension	15	221	\$14,026,982.23	137	\$9,059,383.45
Iberia	6	106	\$7,648,315.34	54	\$4,097,456.43
Pointe Coupee	0	16	\$1,447,227.59	10	\$915,834.14
Vernon	1	35	\$2,580,427.16	20	\$1,415,819.98
Jackson	0	8	\$616,772.67	6	\$475,430.50
St. Helena	12	266	\$21,516,748.71	170	\$14,740,654.40
St. John the Baptist	20	757	\$49,595,225.15	536	\$36,164,787.94
Jefferson Davis	11	104	\$7,333,708.06	68	\$4,965,738.02
Lafayette	6	63	\$3,639,526.73	31	\$1,949,883.60
Iberville	2	65	\$4,723,530.29	32	\$2,524,989.84
Ouachita	4	62	\$3,858,496.33	39	\$2,753,037.95
East Feliciana	3	57	\$4,420,127.26	35	\$2,979,115.48
Vermilion	2	73	\$5,414,227.73	41	\$2,985,311.77
Acadia	3	71	\$4,754,721.62	29	\$1,911,257.45
Lincoln	0	7	\$538,501.96	3	\$204,596.61
Washington	5	92	\$6,097,154.91	59	\$3,524,458.23
St. Charles	35	485	\$35,373,491.13	327	\$25,072,252.85
Assumption	11	177	\$12,801,672.43	111	\$8,348,133.44
Morehouse	1	21	\$1,668,437.92	13	\$1,105,983.91
Allen	5	90	\$8,014,271.21	50	\$4,483,484.06
Tangipahoa	46	931	\$69,969,842.14	558	\$44,010,467.07
Orleans	185	1,027	\$40,688,440.05	501	\$20,009,336.55
St. Mary	8	91	\$6,771,568.80	43	\$3,045,742.06
Plaquemines	5	140	\$9,059,702.55	62	\$4,661,172.54
East Baton Rouge	13	243	\$12,969,878.14	142	\$7,704,059.82
Caddo	1	30	\$1,278,708.00	11	\$522,839.14
Cameron	14	88	\$8,130,401.43	51	\$5,126,179.92
St. Bernard	5	86	\$3,713,173.37	48	\$2,111,300.06
St. Martin	10	46	\$3,276,722.10	21	\$1,537,318.30
West Baton Rouge	0	13	\$1,002,226.97	8	\$641,461.40
St. Landry	5	67	\$4,514,141.02	29	\$2,233,307.04
LaSalle	0	5	\$308,367.09	2	\$150,701.92
Union	1	7	\$483,177.62	3	\$173,590.36
West Feliciana	0	6	\$300,411.13	4	\$213,358.99
Other Parishes	1	0	\$0.00	0	\$0.00
Total	751	11,845	\$817,351,880.04	7,291	\$536,056,763.48