



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #82
June 10 – June 17, 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.

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 6/17/2024 there have been 39,324 total survey submissions. 25,769 homeowners were determined to be in Phases I – VII.
- 25,716 environmental reviews have been completed, representing 99.8% of the 25,769 homeowners in Phases I – VII.
- 25,705 homeowners, from Phases I – VII, have been invited to start an application. 19,804 applications have been submitted, representing 77% of the homeowners invited to start an application.
- There has been a total of 12,234 grant awards offered to homeowners totaling \$853,495,883.97. Of those, 8,381 homeowners have closed on their grant agreements, obligating \$602,826,615.70.
- 3,014 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 6/10/2024	Weekly Activity	As of 6/17/2024	Percentage	Total Dollars
Surveys Recorded					
Survey Deadline 8/1/23					
Submitted Surveys	39,323	1	39,324	100%	
Working Phases (1-7) Total	25,769	0	25,769	65%	
Non-Working Phases Total	13,555	0	13,555	35%	
Environmental Reviews					
Environmental Reviews Available to Work	51	2	53		
Environmental Reviews Completed	25,716	0	25,716		
Home Inspections					
Home Inspections Available to Work	16	1	17		
Total Home Inspections Completed	18,852	464	19,316		
Applications In Process					
Application Deadline 10/31/23					
Total Number of Invited Applications	25,705	0	25,705		
Application Not Submitted by Deadline	5,036	-5	5,031		
Application Documentation Requested	1,447	-577	870		
Applications Available for Grant Determination	19,222	582	19,804	100%	
Pending Grant Determination	404	-86	318	2%	
Grant Determinations					
Zero Award	785	14	799	4%	
Ineligible	3,894	510	4,404	22%	
Withdrawn	520	8	528	3%	
Inactive Offered	1,557	-36	1,521	8%	
Appeals In Progress	186	34	220		
Grant Awards Offered to Applicant	12,062	172	12,234	62%	\$853,495,883.97
Grant Awards					
Grant Awards Obligated	8,102	279	8,381		\$602,826,615.70
Solution 1 & 1/3	3,377	120	3,497		\$259,517,271.90
Solution 2 & 2/3	4,535	157	4,692		\$333,415,669.66
Solution 3 Only	190	2	192		\$9,893,674.14
Disbursements					
Total Disbursements	5,286	213	5,499		\$281,678,362.65
Solution 1 & 1/3	2,284	80	2,364		\$93,649,367.39
Solution 2 & 2/3	2,839	123	2,962		\$179,168,443.93
Solution 3 Only	163	10	173		\$8,860,551.33
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,916	98	3,014		
Solution 1 & 1/3	1,042	35	1,077		
Solution 2 & 2/3	1,702	54	1,756		
Solution 3 Only	172	9	181		



Table 3: Key Program Statistics: Totals to Date.

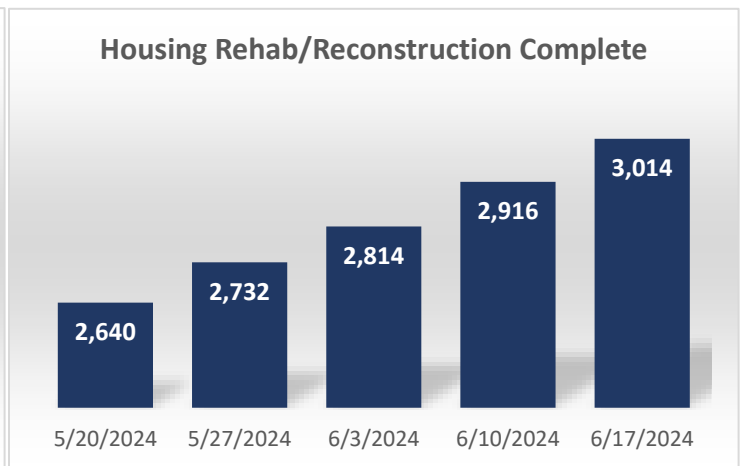
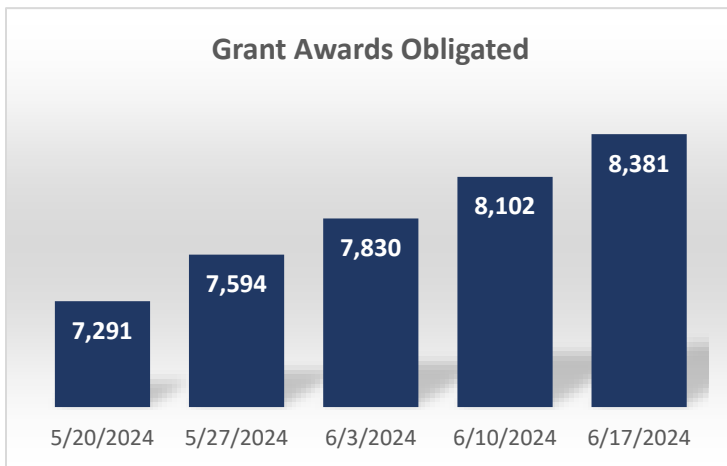
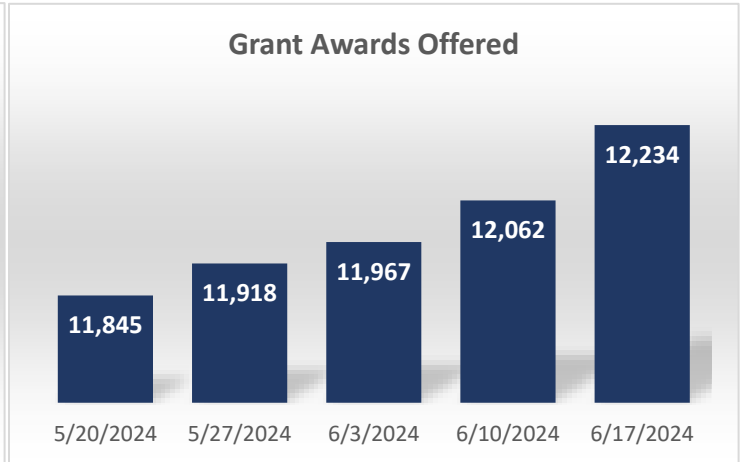
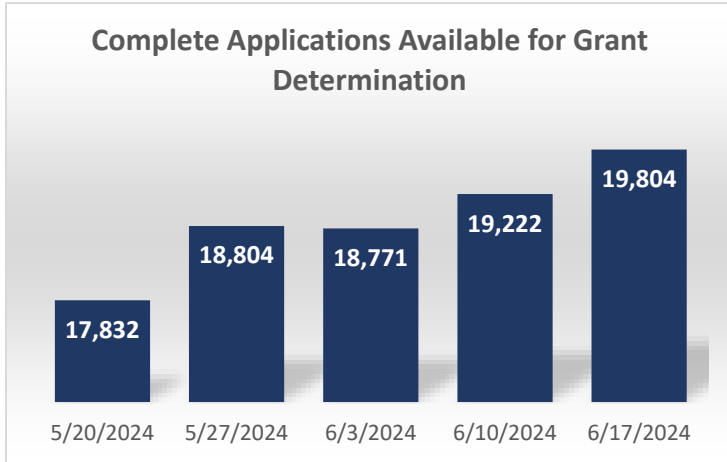




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	165	0.8%	156	1.3%	102	1.2%
American Indian/Alaska Native and White	94	0.5%	90	0.7%	58	0.7%
American Indian/Alaskan Native/Black-African American	238	1.2%	223	1.8%	160	1.9%
Asian	92	0.5%	81	0.7%	57	0.7%
Asian and White	22	0.1%	21	0.2%	15	0.2%
Black/African American	7,905	39.9%	7,283	59.5%	5,075	60.6%
Black/African American and White	214	1.1%	195	1.6%	146	1.7%
Decline to answer	276	1.4%	245	2.0%	153	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	223	1.1%	205	1.7%	124	1.5%
White	4,018	20.3%	3,653	29.9%	2,438	29.1%
NOT PROVIDED	6,540	33.0%	65	0.5%	38	0.5%
Total	19,804	100%	12,234	100%	8,381	100%

Female Head of Household % of Complete Apps:

46%



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	339	222	73	513	328
2	10	7	38	20	16	74	162	97
3	15	9	39	27	18	75	123	76
4	11	6	40	58	45	76	101	55
5	3	2	41	39	18	77	64	29
6	1	-	42	67	48	78	135	84
7	3	1	43	12	8	79	148	86
8	-	-	44	34	18	80	51	30
9	-	-	45	9	4	81	492	321
10	-	-	46	50	36	82	86	54
11	10	5	47	343	182	83	470	295
12	18	10	48	43	32	84	295	157
13	28	19	49	106	79	85	112	70
14	12	8	50	124	84	86	309	193
15	7	6	51	1,178	710	87	246	164
16	46	31	52	698	431	88	72	42
17	42	35	53	1,170	635	89	48	24
18	34	26	54	1,130	607	90	96	55
19	8	5	55	839	544	91	175	94
20	2	2	56	497	297	92	299	175
21	-	-	57	1,240	837	93	150	74
22	55	34	58	691	476	94	83	48
23	24	15	59	74	47	95	176	114
24	53	33	60	296	200	96	66	50
25	60	32	61	49	25	97	345	217
26	54	33	62	79	56	98	92	53
27	29	20	63	59	37	99	331	193
28	-	-	64	32	19	100	396	267
29	62	44	65	32	19	101	36	23
30	68	42	66	24	15	102	212	142
31	14	9	67	38	18	103	202	137
32	292	196	68	39	29	104	81	48
33	321	184	69	16	10	105	305	169
34	915	554	70	29	19	Unknown	-	-
35	361	231	71	33	18	Total	19,804	12,234
36	246	150	72	1,012	660			



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	353	213	21	1,113	745
2	2,168	1,496	22	154	115
3	818	523	23	32	18
4	717	437	24	137	91
5	345	189	25	855	501
6	892	589	26	187	127
7	433	289	27	1,329	807
8	1,018	569	28	156	100
9	156	95	29	127	76
10	405	244	30	565	364
11	263	148	31	96	56
12	918	563	32	33	20
13	244	151	33	50	28
14	130	74	34	70	58
15	136	84	35	43	32
16	73	51	36	0	0
17	407	281	37	3	1
18	408	243	38	9	4
19	1,731	1,052	39	33	22
20	3,197	1,778	Unknown	-	-
Total	19,804	12,234			



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	111	74
Allen	821	146	94
Ascension	1,493	368	232
Assumption	605	270	189
Beauregard	1,631	202	140
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	45	27
Calcasieu	12,504	2,069	1,258
Cameron	1,068	198	91
Catahoula	1	0	0
East Baton Rouge	1,918	395	243
East Feliciana	235	78	60
Grant	345	46	31
Iberia	460	140	110
Iberville	404	100	68
Jackson	72	11	9
Jefferson	10,086	1,980	1,194
Jefferson Davis	988	168	112
La Salle	45	0	0
LaSalle	0	9	5
Lafayette	553	104	63
Lafourche	6,984	2,103	1,231
Lincoln	98	11	6
Livingston	2,104	393	242
Morehouse	131	30	21
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,791	1,091
Ouachita	433	86	65
Plaquemines	876	256	144
Pointe Coupee	74	20	16
Rapides	1,258	140	82
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	135	90
St. Charles	2,754	799	504
St. Helena	672	379	269
St. James	1,448	548	383
St. John the Baptist	4,007	1,165	780
St. Landry	604	93	68
St. Martin	353	74	51
St. Mary	427	138	98
St. Tammany	2,751	427	228
Tangipahoa	4,495	1,536	958
Terrebonne	8,193	2,810	1,637
Union	103	16	8
Vermilion	677	113	76
Vernon	497	62	36
Washington	753	149	94
West Baton Rouge	101	21	14
West Feliciana	41	9	6
Winn	135	17	10
Other Parishes	0	0	0
Total	82,840	19,804	12,234

*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	2	74	\$4,908,170.04	37	\$2,331,599.42
Allen	1	94	\$8,387,114.36	63	\$5,219,540.80
Ascension	5	232	\$14,814,705.93	159	\$10,489,540.60
Assumption	4	189	\$13,797,819.23	131	\$9,738,634.25
Beauregard	3	140	\$12,930,535.14	106	\$9,748,165.28
Caddo	0	27	\$1,200,104.23	16	\$722,304.07
Calcasieu	19	1,258	\$105,387,498.74	912	\$79,362,461.92
Cameron	5	91	\$8,459,557.28	59	\$5,768,565.08
East Baton Rouge	8	243	\$13,330,803.43	173	\$9,522,387.26
East Feliciana	1	60	\$4,587,110.40	39	\$3,223,079.83
Grant	0	31	\$1,960,766.65	14	\$821,487.01
Iberia	3	110	\$8,112,166.73	62	\$4,642,612.23
Iberville	3	68	\$5,029,209.80	39	\$3,098,789.88
Jackson	0	9	\$701,772.67	7	\$560,430.50
Jefferson	22	1,194	\$58,146,748.12	805	\$39,549,807.09
Jefferson Davis	4	112	\$7,824,170.01	80	\$5,881,961.05
LaSalle	0	5	\$308,367.09	2	\$150,701.92
Lafayette	1	63	\$3,711,441.96	41	\$2,418,998.91
Lafourche	26	1,231	\$99,069,414.84	880	\$73,683,105.14
Lincoln	0	6	\$453,948.74	4	\$289,596.61
Livingston	4	242	\$18,793,933.07	173	\$13,474,380.57
Morehouse	2	21	\$1,692,459.79	15	\$1,313,589.07
Natchitoches	0	16	\$1,018,043.07	10	\$679,979.20
Orleans	94	1,091	\$44,904,026.60	657	\$26,044,988.07
Ouachita	2	65	\$4,195,189.55	47	\$3,001,050.75
Plaquemines	4	144	\$9,542,832.69	66	\$4,984,290.29
Pointe Coupee	0	16	\$1,447,227.59	12	\$1,074,657.06
Rapides	3	82	\$6,074,064.79	48	\$3,314,412.79
Sabine	0	10	\$618,676.51	6	\$373,190.01
St. Bernard	4	90	\$3,923,397.28	58	\$2,593,666.00
St. Charles	10	504	\$37,107,288.03	357	\$27,262,158.94
St. Helena	2	269	\$21,854,090.83	195	\$16,443,835.74
St. James	9	383	\$29,062,806.35	272	\$20,500,669.22
St. John the Baptist	9	780	\$51,581,444.16	608	\$40,587,854.61
St. Landry	4	68	\$4,700,392.09	39	\$2,928,246.85
St. Martin	5	51	\$3,603,877.64	26	\$1,907,014.79
St. Mary	4	98	\$7,214,720.43	50	\$3,692,575.82
St. Tammany	2	228	10088624.31	143	\$5,847,755.95
Tangipahoa	16	958	\$72,597,648.71	656	\$51,018,648.82
Terrebonne	30	1,637	\$132,710,504.60	1,153	\$97,760,488.89
Union	0	8	\$526,185.98	4	\$201,103.58
Vermilion	0	76	\$5,751,094.97	48	\$3,437,338.16
Vernon	1	36	\$2,666,928.66	24	\$1,746,421.45
Washington	6	94	\$6,529,789.25	65	\$3,923,325.13
West Baton Rouge	0	14	\$1,109,193.08	9	\$755,323.25
West Feliciana	0	6	\$300,411.13	5	\$215,411.13
Winn	0	10	\$759,607.42	6	\$520,470.71
Other Parishes	0	0	\$0.00	0	\$0.00
Total	318	12,234	\$853,495,883.97	8,381	\$602,826,615.70