



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #83
June 17 – June 24, 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 6/24/2024 there have been 39,324 total survey submissions. 25,769 homeowners were determined to be in Phases I – VII.
- 25,726 environmental reviews have been completed, representing 99.8% of the 25,769 homeowners in Phases I – VII.
- 25,706 homeowners, from Phases I – VII, have been invited to start an application. 19,839 applications have been submitted, representing 77% of the homeowners invited to start an application.
- There has been a total of 12,288 grant awards offered to homeowners totaling \$858,877,668.24. Of those, 8,560 homeowners have closed on their grant agreements, obligating \$615,531,519.98.
- 3,120 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 6/17/2024	Weekly Activity	As of 6/24/2024	Percentage	Total Dollars
Surveys Recorded					
Survey Deadline 8/1/23					
Submitted Surveys	39,324	0	39,324	100%	
Working Phases (1-7) Total	25,769	0	25,769	66%	
Non-Working Phases Total	13,555	0	13,555	34%	
Environmental Reviews					
Environmental Reviews Available to Work	53	-10	43		
Environmental Reviews Completed	25,716	10	25,726		
Home Inspections					
Home Inspections Available to Work	17	0	17		
Total Home Inspections Completed	19,316	36	19,352		
Applications In Process					
Application Deadline 10/31/23					
Total Number of Invited Applications	25,705	1	25,706		
Applications Not Submitted by Deadline	5,031	-2	5,029		
Application Documentation Requested	870	-32	838		
Applications Available for Grant Determination	19,804	35	19,839	100%	
Pending Grant Determination	318	1	319	2%	
Grant Determinations					
				91%	% Grant Determinations
Zero Award	799	20	819	4%	
Ineligible	4,404	-66	4,338	22%	
Withdrawn	528	10	538	3%	
Inactive Offered	1,521	16	1,537	8%	
Appeals In Progress	220	24	244		
Grant Awards Offered to Applicant	12,234	54	12,288	62%	\$858,877,668.24
Grant Awards					
Grant Awards Obligated	8,381	179	8,560		\$615,531,519.98
Solution 1 & 1/3	3,497	91	3,588		\$265,823,679.26
Solution 2 & 2/3	4,692	81	4,773		\$339,400,679.68
Solution 3 Only	192	7	199		\$10,307,161.04
Disbursements					
Total Disbursements	5,499	291	5,790		\$295,531,911.70
Solution 1 & 1/3	2,364	118	2,482		\$98,967,967.69
Solution 2 & 2/3	2,962	165	3,127		\$187,194,325.11
Solution 3 Only	173	8	181		\$9,369,618.90
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,014	106	3,120		
Solution 1 & 1/3	1,077	32	1,109		
Solution 2 & 2/3	1,756	66	1,822		
Solution 3 Only	181	8	189		



Table 3: Key Program Statistics: Totals to Date.

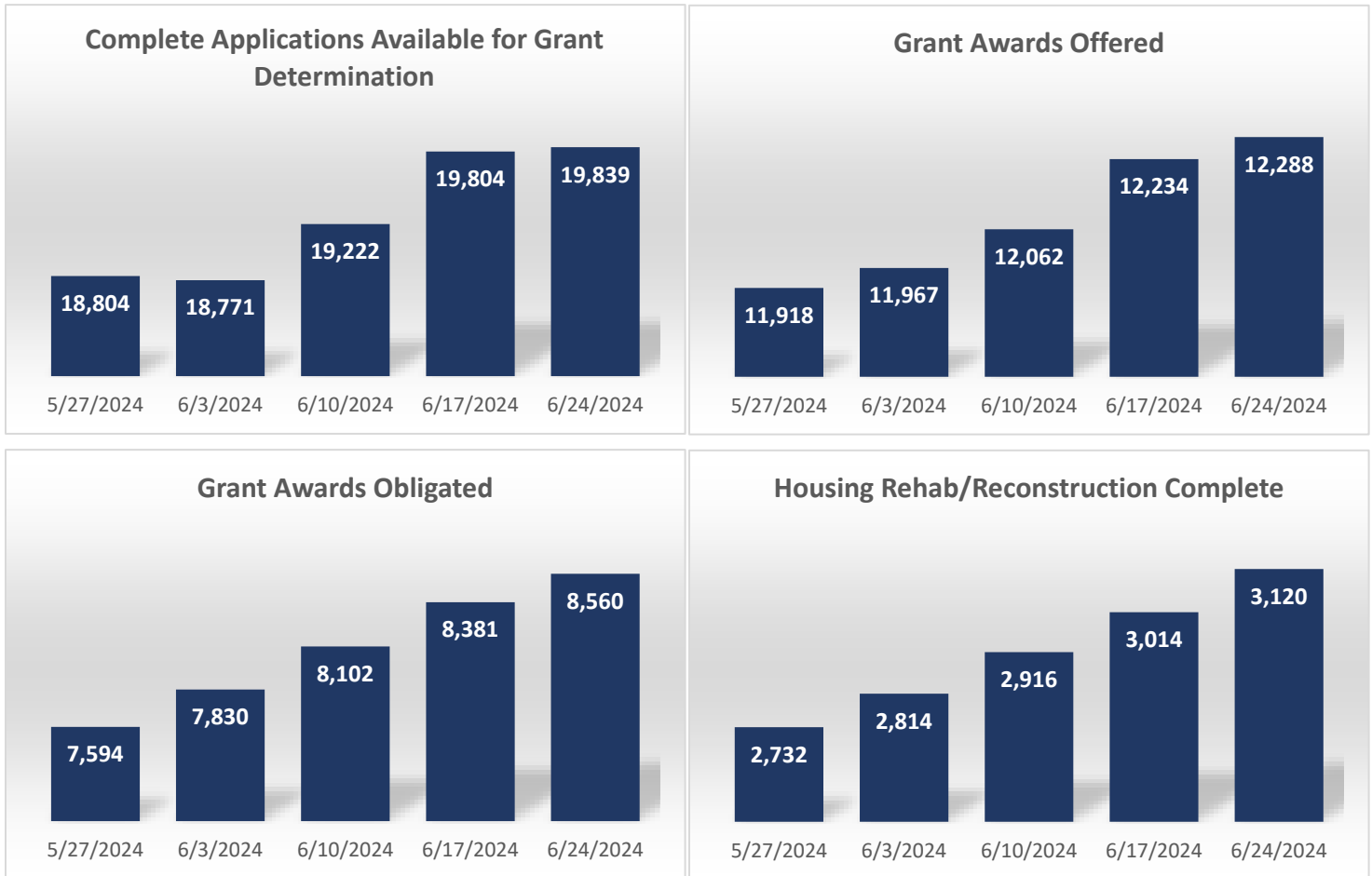




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	166	0.8%	157	1.3%	102	1.2%
American Indian/Alaska Native and White	94	0.5%	91	0.7%	58	0.7%
American Indian/Alaskan Native/Black-African American	239	1.2%	223	1.8%	161	1.9%
Asian	93	0.5%	81	0.7%	56	0.7%
Asian and White	22	0.1%	20	0.2%	15	0.2%
Black/African American	7,952	40.1%	7,324	59.6%	5,189	60.6%
Black/African American and White	215	1.1%	196	1.6%	145	1.7%
Decline to answer	275	1.4%	244	2.0%	158	1.9%
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	220	1.1%	204	1.7%	126	1.5%
White	4,044	20.4%	3,668	29.9%	2,495	29.2%
NOT PROVIDED	6,502	32.8%	63	0.5%	40	0.5%
Total	19,839	100%	12,288	100%	8,560	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	341	223	73	513	326
2	10	7	38	20	15	74	163	99
3	15	10	39	27	19	75	124	76
4	11	6	40	58	46	76	102	55
5	3	2	41	39	19	77	64	29
6	1	-	42	67	50	78	135	83
7	3	1	43	12	8	79	148	87
8	-	-	44	34	18	80	51	30
9	-	-	45	9	4	81	493	317
10	-	-	46	50	36	82	87	53
11	10	5	47	343	183	83	473	299
12	18	10	48	43	33	84	295	159
13	28	19	49	106	80	85	112	71
14	12	8	50	124	83	86	309	194
15	7	5	51	1,177	710	87	246	166
16	46	32	52	699	432	88	72	40
17	42	35	53	1,173	641	89	48	25
18	34	26	54	1,131	610	90	97	56
19	8	5	55	841	544	91	175	98
20	2	2	56	497	298	92	299	173
21	-	-	57	1,242	842	93	150	77
22	55	34	58	691	479	94	83	48
23	24	15	59	74	48	95	177	114
24	53	34	60	297	201	96	66	50
25	61	32	61	49	24	97	346	219
26	55	34	62	80	55	98	93	52
27	29	19	63	59	38	99	330	196
28	-	-	64	32	19	100	397	271
29	62	42	65	32	19	101	36	23
30	68	42	66	24	15	102	213	142
31	14	9	67	38	20	103	203	137
32	292	196	68	39	29	104	81	47
33	322	182	69	16	10	105	305	171
34	917	556	70	29	19	Unknown	-	-
35	361	233	71	34	18	Total	19,839	12,288
36	248	149	72	1,013	665			



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	356	213	21	1,115	744
2	2,171	1,499	22	154	117
3	817	526	23	32	18
4	719	445	24	137	91
5	346	194	25	859	504
6	892	589	26	187	129
7	434	293	27	1,332	810
8	1,021	576	28	156	101
9	157	94	29	128	76
10	405	241	30	565	363
11	263	148	31	97	56
12	920	567	32	33	19
13	246	149	33	50	28
14	130	76	34	70	59
15	136	83	35	43	32
16	73	51	36	0	0
17	409	284	37	3	1
18	409	241	38	9	4
19	1,732	1,052	39	33	23
20	3,200	1,792	Unknown	-	-
Total	19,839	12,288			



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	77
Allen	821	146	95
Ascension	1,493	368	230
Assumption	605	271	190
Beauregard	1,631	202	140
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	45	28
Calcasieu	12,504	2,076	1,260
Cameron	1,068	198	92
Catahoula	1	0	0
East Baton Rouge	1,918	396	244
East Feliciana	235	78	59
Grant	345	46	31
Iberia	460	140	111
Iberville	404	100	68
Jackson	72	11	9
Jefferson	10,086	1,984	1,199
Jefferson Davis	988	168	111
La Salle	45	0	0
LaSalle	0	9	5
Lafayette	553	104	64
Lafourche	6,984	2,106	1,236
Lincoln	98	11	6
Livingston	2,104	396	239
Morehouse	131	30	22
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,795	1,106
Ouachita	433	86	64
Plaquemines	876	256	144
Pointe Coupee	74	20	16
Rapides	1,258	142	82
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	135	92
St. Charles	2,754	799	505
St. Helena	672	380	271
St. James	1,448	548	387
St. John the Baptist	4,007	1,167	784
St. Landry	604	93	68
St. Martin	353	74	52
St. Mary	427	138	97
St. Tammany	2,751	429	229
Tangipahoa	4,495	1,537	962
Terrebonne	8,193	2,813	1,643
Union	103	16	8
Vermilion	677	113	76
Vernon	497	62	37
Washington	753	150	94
West Baton Rouge	101	21	13
West Feliciana	41	9	6
Winn	135	17	10
Other	0	0	0
Total	82,840	19,839	12,288

*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	0	77	\$5,150,976.09	49	\$3,232,516.23
Allen	0	95	\$8,452,316.63	67	\$5,546,363.38
Ascension	8	230	\$14,710,322.00	161	\$10,589,468.70
Assumption	5	190	\$13,903,249.56	136	\$10,201,836.89
Beauregard	3	140	\$13,046,095.54	106	\$9,840,765.13
Caddo	0	28	\$1,248,493.72	17	\$811,721.30
Calcasieu	31	1,260	\$105,652,401.06	929	\$80,754,767.85
Cameron	3	92	\$8,495,489.48	59	\$5,769,115.08
East Baton Rouge	9	244	\$13,444,794.13	177	\$9,535,107.33
East Feliciana	1	59	\$4,574,234.33	40	\$3,308,079.83
Grant	0	31	\$1,978,500.85	16	\$996,250.11
Iberia	2	111	\$8,082,394.10	63	\$4,594,178.81
Iberville	3	68	\$5,051,853.80	41	\$3,168,510.06
Jackson	0	9	\$701,772.67	7	\$560,430.50
Jefferson	16	1,199	\$58,693,330.53	830	\$41,299,085.70
Jefferson Davis	5	111	\$7,791,279.99	82	\$5,899,552.74
LaSalle	0	5	\$308,367.09	4	\$252,443.96
Lafayette	1	64	\$3,811,232.55	43	\$2,540,650.09
Lafourche	27	1,236	\$99,495,156.95	877	\$73,732,750.47
Lincoln	0	6	\$453,948.74	4	\$289,596.61
Livingston	9	239	\$18,736,208.34	176	\$13,807,743.88
Morehouse	1	22	\$1,826,026.35	18	\$1,502,767.02
Natchitoches	0	16	\$1,018,043.07	10	\$679,979.20
Orleans	89	1,106	\$45,897,087.80	683	\$26,996,283.35
Ouachita	3	64	\$4,128,348.67	46	\$2,934,209.87
Plaquemines	4	144	\$9,568,842.84	67	\$5,119,919.58
Pointe Coupee	1	16	\$1,447,227.59	12	\$1,074,657.06
Rapides	5	82	\$6,005,104.94	50	\$3,355,923.60
Sabine	0	10	\$618,676.51	6	\$373,190.01
St. Bernard	1	92	\$4,044,339.85	61	\$2,678,319.08
St. Charles	9	505	\$37,337,330.11	362	\$27,676,543.00
St. Helena	6	271	\$21,958,484.55	197	\$16,532,057.85
St. James	7	387	\$29,268,067.44	278	\$20,940,331.68
St. John the Baptist	5	784	\$51,808,416.54	616	\$41,201,393.18
St. Landry	4	68	\$4,695,832.33	44	\$3,191,717.45
St. Martin	4	52	\$3,697,153.25	27	\$2,015,380.67
St. Mary	4	97	\$7,143,599.99	52	\$4,011,253.57
St. Tammany	2	229	10201071.23	147	\$6,127,137.23
Tangipahoa	20	962	\$73,013,788.13	663	\$51,603,197.70
Terrebonne	23	1,643	\$133,643,996.80	1,174	\$99,713,512.07
Union	0	8	\$526,185.98	4	\$201,103.58
Vermilion	0	76	\$5,751,094.97	47	\$3,352,338.16
Vernon	1	37	\$2,752,248.81	26	\$1,979,792.57
Washington	7	94	\$6,645,472.49	66	\$4,048,372.76
West Baton Rouge	0	13	\$1,038,791.30	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	319	12,288	\$858,877,668.24	8,560	\$615,531,519.98