



***Restore Louisiana Homeowner Assistance Program***  
**Situation & Pipeline Report #84**  
**June 24 – July 1, 2024**

**Issued: July 1, 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><b>Based on current funding limitations and federal guidance, to be placed in a phase, you must have:</b></p> <ul style="list-style-type: none"> <li>(1) owned and still own the damaged home</li> <li>(2) occupied the home at the time of the disaster</li> <li>(3) sustained FEMA IA damages of \$3,000 or greater for repairs</li> <li>(4) NOT received or expect to receive structural insurance payments greater than \$50k</li> </ul>
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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](http://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 7/1/2024 there have been 39,324 total survey submissions. 25,769 homeowners were determined to be in Phases I – VII.
- 25,745 environmental reviews have been completed, representing 99.9% of the 25,769 homeowners in Phases I – VII.
- 25,735 homeowners, from Phases I – VII, have been invited to start an application. 19,968 applications have been submitted, representing 78% of the homeowners invited to start an application.
- There has been a total of 12,375 grant awards offered to homeowners totaling \$867,727,660.34. Of those, 8,771 homeowners have closed on their grant agreements, obligating \$631,323,362.24.
- 3,194 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 6/24/2024	Weekly Activity	As of 7/1/2024	Percentage	Total Dollars
<b>Surveys Recorded</b>			<b>Survey Deadline</b>		
<b>Submitted Surveys</b>	<b>39,324</b>	<b>0</b>	<b>39,324</b>	<b>100%</b>	
Working Phases (1-7) Total	25,769	0	25,769	66%	
Non-Working Phases Total	13,555	0	13,555	34%	
<b>Environmental Reviews</b>					
Environmental Reviews Available to Work	43	-19	24		
Environmental Reviews Completed	25,726	19	25,745		
<b>Home Inspections</b>					
Home Inspections Available to Work	17	18	35		
Total Home Inspections Completed	19,352	114	19,466		
<b>Applications In Process</b>			<b>Application Deadline</b>		
<b>Total Number of Invited Applications</b>	<b>25,706</b>	<b>29</b>	<b>25,735</b>		
Applications Not Submitted by Deadline	5,029	10	5,039		
Application Documentation Requested	838	-110	728		
<b>Applications Available for Grant Determination</b>	<b>19,839</b>	<b>129</b>	<b>19,968</b>	<b>100%</b>	
Pending Grant Determination	319	3	322		
<b>Grant Determinations</b>				90%	% Grant Determinations
Zero Award	819	25	844	4%	
Ineligible	4,338	-60	4,278	21%	
Withdrawn	538	7	545	3%	
Inactive Offered	1,537	67	1,604	8%	
Appeals In Progress	244	28	272		
Grant Awards Offered to Applicant	12,288	87	12,375	62%	\$867,727,660.34
<b>Grant Awards</b>					
<b>Grant Awards Obligated</b>	<b>8,560</b>	<b>211</b>	<b>8,771</b>		<b>\$631,323,362.24</b>
Solution 1 & 1/3	3,588	112	3,700		\$274,382,894.51
Solution 2 & 2/3	4,773	92	4,865		\$346,145,835.41
Solution 3 Only	199	7	206		\$10,794,632.32
<b>Disbursements</b>					
<b>Total Disbursements</b>	<b>5,790</b>	<b>117</b>	<b>5,907</b>		<b>\$304,654,759.00</b>
Solution 1 & 1/3	2,482	28	2,510		\$103,239,536.16
Solution 2 & 2/3	3,127	83	3,210		\$191,718,085.81
Solution 3 Only	181	6	187		\$9,697,137.03
<b>Housing Rehab/Reconstruction Complete</b>					
<b>Housing Rehab/Reconstruction Complete</b>	<b>3,120</b>	<b>74</b>	<b>3,194</b>		
Solution 1 & 1/3	1,109	34	1,143		
Solution 2 & 2/3	1,822	38	1,860		
Solution 3 Only	189	2	191		



Table 3: Key Program Statistics: Totals to Date.

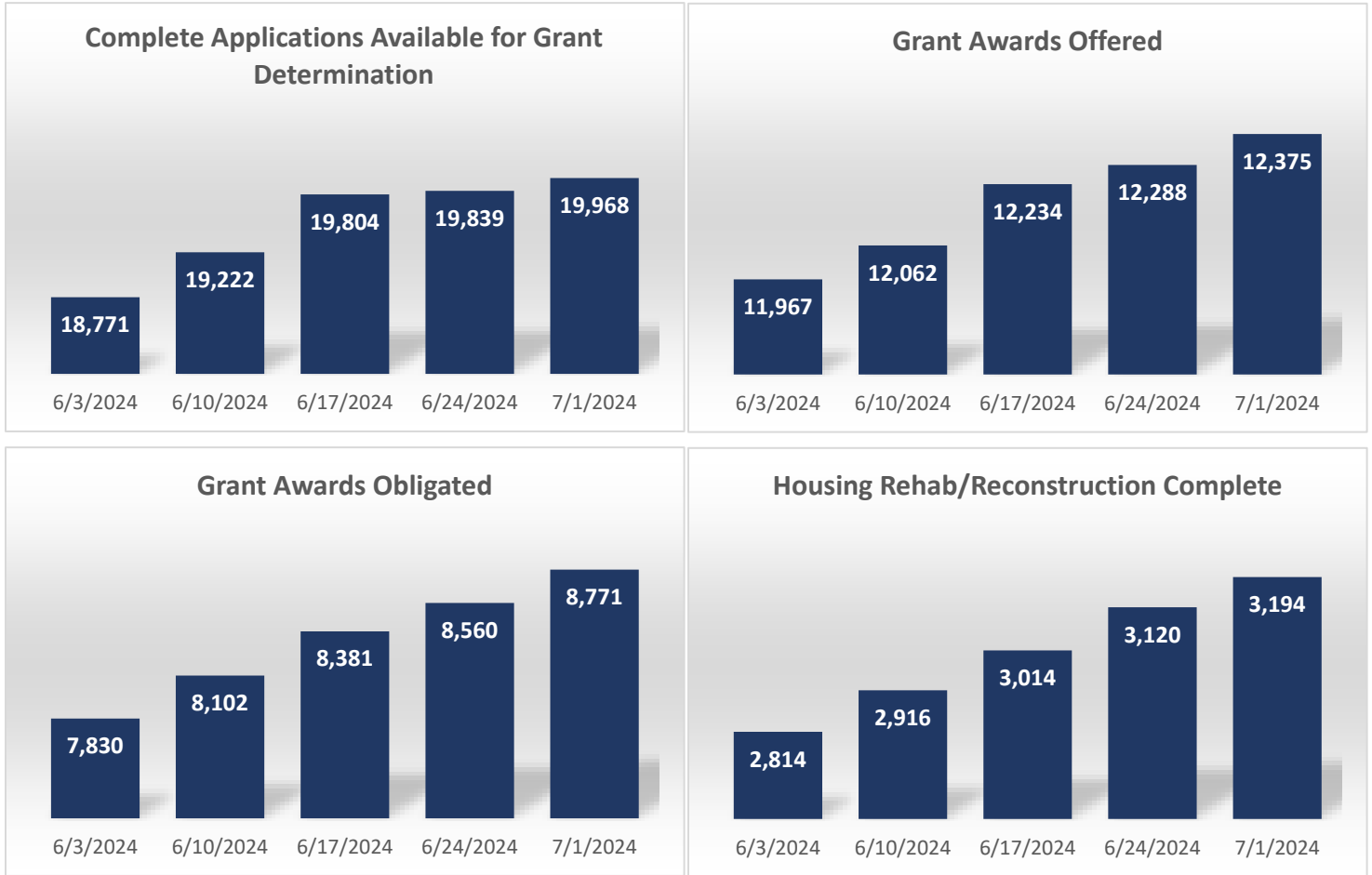






Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	170	0.9%	157	1.3%	106	1.2%
American Indian/Alaska Native and White	94	0.5%	90	0.7%	63	0.7%
American Indian/Alaskan Native/Black-African American	242	1.2%	231	1.9%	164	1.9%
Asian	94	0.5%	82	0.7%	59	0.7%
Asian and White	23	0.1%	20	0.2%	15	0.2%
Black/African American	7,998	40.1%	7,372	59.6%	5,307	60.5%
Black/African American and White	218	1.1%	198	1.6%	147	1.7%
Decline to answer	281	1.4%	247	2.0%	162	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%	128	1.5%
White	4,081	20.4%	3,693	29.8%	2,565	29.2%
NOT PROVIDED	6,530	32.7%	64	0.5%	40	0.5%
<b>Total</b>	<b>19,968</b>	<b>100%</b>	<b>12,375</b>	<b>100%</b>	<b>8,771</b>	<b>100%</b>

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	340	230	73	516	329
2	10	8	38	20	17	74	163	100
3	15	10	39	28	18	75	124	79
4	11	6	40	58	46	76	103	56
5	3	2	41	39	21	77	64	29
6	1	-	42	67	51	78	135	83
7	3	1	43	12	8	79	150	86
8	-	-	44	34	18	80	51	30
9	-	-	45	9	4	81	497	319
10	-	-	46	50	37	82	87	54
11	10	6	47	345	179	83	474	306
12	18	9	48	43	33	84	295	158
13	29	19	49	106	81	85	113	73
14	12	8	50	124	84	86	313	194
15	7	5	51	1,182	711	87	247	164
16	46	33	52	706	432	88	72	40
17	42	33	53	1,182	634	89	48	25
18	34	27	54	1,148	615	90	97	54
19	8	5	55	846	548	91	176	102
20	2	2	56	501	303	92	302	179
21	-	-	57	1,248	845	93	151	80
22	56	34	58	693	482	94	84	48
23	24	15	59	74	47	95	177	114
24	53	32	60	297	205	96	68	48
25	61	32	61	49	24	97	349	218
26	55	34	62	80	56	98	94	53
27	29	19	63	59	38	99	338	201
28	-	-	64	33	19	100	401	274
29	62	42	65	32	19	101	37	24
30	68	42	66	24	16	102	213	145
31	14	10	67	38	20	103	205	138
32	294	195	68	40	28	104	81	49
33	321	186	69	16	10	105	309	175
34	925	562	70	29	19	Unknown	-	-
35	364	233	71	34	19	<b>Total</b>	<b>19,968</b>	<b>12,375</b>
36	250	152	72	1,019	667			



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

Senate District	Submitted Applications	Grant Awards Offered
1	357	212
2	2,176	1,512
3	825	530
4	729	448
5	349	202
6	899	589
7	435	298
8	1,030	584
9	157	95
10	409	243
11	264	152
12	924	569
13	246	153
14	130	77
15	138	84
16	74	50
17	410	289
18	413	242
19	1,746	1,059
20	3,231	1,790

Senate District	Submitted Applications	Grant Awards Offered
21	1,118	749
22	155	117
23	32	19
24	139	93
25	860	511
26	188	126
27	1,342	818
28	157	103
29	128	77
30	567	364
31	98	55
32	34	19
33	50	29
34	70	57
35	43	31
36	0	0
37	3	1
38	9	4
39	33	24
Unknown	0	0
<b>Total</b>	<b>19,968</b>	<b>12,375</b>



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	79
Allen	821	147	96
Ascension	1,493	368	231
Assumption	605	271	193
Beauregard	1,631	203	141
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	45	29
Calcasieu	12,504	2,086	1,273
Cameron	1,068	199	90
Catahoula	1	0	0
East Baton Rouge	1,918	399	245
East Feliciana	235	78	59
Grant	345	46	31
Iberia	460	140	110
Iberville	404	100	70
Jackson	72	11	9
Jefferson	10,086	1,995	1,211
Jefferson Davis	988	168	115
La Salle	45	0	0
LaSalle	0	10	5
Lafayette	553	105	64
Lafourche	6,984	2,127	1,245
Lincoln	98	11	6
Livingston	2,104	400	242
Morehouse	131	30	22
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,814	1,125
Ouachita	433	86	63
Plaquemines	876	260	147
Pointe Coupee	74	20	17
Rapides	1,258	142	82
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	137	92
St. Charles	2,754	805	513
St. Helena	672	382	275
St. James	1,448	550	386
St. John the Baptist	4,007	1,171	785
St. Landry	604	93	72
St. Martin	353	75	53
St. Mary	427	138	98
St. Tammany	2,751	430	230
Tangipahoa	4,495	1,545	964
Terrebonne	8,193	2,832	1,638
Union	103	16	8
Vermilion	677	114	74
Vernon	497	62	36
Washington	753	150	97
West Baton Rouge	101	21	13
West Feliciana	41	9	6
Winn	135	18	10
Other Parishes	0	5	0
<b>Total</b>	<b>82,840</b>	<b>19,968</b>	<b>12,375</b>

\*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	79	\$5,333,419.09	54	\$3,639,690.25
Allen	1	96	\$8,428,589.36	70	\$5,791,786.34
Ascension	5	231	\$14,678,046.55	164	\$10,717,931.84
Assumption	2	193	\$14,045,621.41	137	\$10,319,295.54
Beauregard	2	141	\$12,893,452.88	108	\$10,122,657.49
Caddo	0	29	\$1,283,500.21	18	\$908,103.34
Calcasieu	22	1,273	\$107,225,652.35	945	\$82,433,071.64
Cameron	3	90	\$8,417,752.42	63	\$5,986,587.59
East Baton Rouge	11	245	\$13,371,665.44	185	\$9,755,008.65
East Feliciana	1	59	\$4,633,571.26	41	\$3,357,079.83
Grant	0	31	\$1,978,500.85	17	\$1,080,507.18
Iberia	1	110	\$8,014,583.90	63	\$4,590,928.84
Iberville	2	70	\$5,180,572.95	43	\$3,302,189.78
Jackson	0	9	\$701,772.67	7	\$560,430.50
Jefferson	18	1,211	\$58,967,241.42	849	\$42,209,318.43
Jefferson Davis	2	115	\$8,116,928.75	84	\$6,106,502.17
LaSalle	1	5	\$308,367.09	4	\$252,443.96
Lafayette	2	64	\$3,754,739.28	44	\$2,572,023.70
Lafourche	33	1,245	\$101,191,650.49	893	\$75,441,364.50
Lincoln	0	6	\$455,705.02	4	\$289,596.61
Livingston	8	242	\$19,026,312.44	179	\$14,018,304.22
Morehouse	1	22	\$1,844,907.57	18	\$1,520,489.98
Natchitoches	0	16	\$1,018,043.07	10	\$679,979.20
Orleans	87	1,125	\$47,223,450.84	708	\$28,087,515.87
Ouachita	3	63	\$3,929,362.04	46	\$2,934,209.87
Plaquemines	5	147	\$10,046,106.41	69	\$5,368,706.59
Pointe Coupee	0	17	\$1,532,227.59	12	\$1,074,657.06
Rapides	5	82	\$6,016,466.62	52	\$3,466,291.64
Sabine	0	9	\$536,321.92	7	\$395,460.25
St. Bernard	2	92	\$4,009,576.98	65	\$2,857,829.80
St. Charles	6	513	\$38,190,801.96	372	\$28,401,191.33
St. Helena	3	275	\$22,305,996.87	198	\$16,660,569.07
St. James	9	386	\$29,549,542.53	286	\$21,608,077.29
St. John the Baptist	8	785	\$52,144,017.25	629	\$42,176,814.69
St. Landry	1	72	\$5,018,104.13	45	\$3,288,640.95
St. Martin	1	53	\$3,795,495.31	30	\$2,201,088.30
St. Mary	1	98	\$7,274,876.56	58	\$4,490,634.52
St. Tammany	2	230	10350864.3	150	\$6,558,871.82
Tangipahoa	22	964	\$73,146,882.09	683	\$52,992,632.72
Terrebonne	41	1,638	\$133,945,642.97	1,193	\$101,494,603.68
Union	0	8	\$526,185.98	4	\$201,103.58
Vermilion	1	74	\$5,616,347.07	48	\$3,463,186.57
Vernon	1	36	\$2,650,206.65	27	\$2,065,594.63
Washington	3	97	\$6,949,777.95	67	\$4,317,003.63
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	1	10	\$759,607.42	8	\$592,652.42
Other Parishes	5	0	\$0.00	0	\$0.00
<b>Total</b>	<b>322</b>	<b>12,375</b>	<b>\$867,727,660.34</b>	<b>8,771</b>	<b>\$631,323,362.24</b>