



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #86
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Table of Contents

Program Overview 3

Homeowner Phase Prioritization Factors 3

Eligibility 4

Homeowner Program Steps 5

Program Outreach..... 5

Executive Summary..... 6

Program Mobile and Event Outreach 6

- Table 1: Completed Outreach: 6

Table 2: Homeowner Program Snapshot..... 7

Table 3: Key Program Statistics: Totals to Date. 7

Table 8: Demographic Information for Submitted Applications..... 9

Appendix A Table 11: Submitted Applications and Grants Offered by House District. 10

Appendix A Table 12: Submitted Applications and Grants Offered by Senate District. 11

Appendix B Table 13: FEMA Verified Loss > \$3,000, Submitted Applications and Grants Offered by Parish. 12

Appendix C Table 14: Grant Awards by Parish..... 13



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 7/15/2024 there have been 39,324 total survey submissions. 25,770 homeowners were determined to be in Phases I – VII.
- 25,748 environmental reviews have been completed, representing 99.9% of the 25,770 homeowners in Phases I – VII.
- 25,738 homeowners, from Phases I – VII, have been invited to start an application. 20,093 applications have been submitted, representing 78% of the homeowners invited to start an application.
- There has been a total of 12,549 grant awards offered to homeowners totaling \$881,904,893.44. Of those, 9,110 homeowners have closed on their grant agreements, obligating \$657,551,702.37.
- 3,329 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 7/8/2024	Weekly Activity	As of 7/15/2024	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	1	25,770	66%	
Non-Working Phases Total	13,555	-1	13,554	34%	
Environmental Reviews					
Environmental Reviews Available to Work	21	1	22		
Environmental Reviews Completed	25,748	0	25,748		
Home Inspections					
Home Inspections Available to Work	42	9	51		
Total Home Inspections Completed	19,524	44	19,568		
Applications In Process					
					Application Deadline 10/31/23
Total Number of Invited Applications	25,738	0	25,738		
Applications Not Submitted by Deadline	5,032	-5	5,027		
Application Documentation Requested	669	-51	618		
Applications Available for Grant Determination	20,037	56	20,093	100%	
Pending Grant Determination	226	127	353	2%	
Grant Determinations					
				90%	% Grant Determinations
Zero Award	850	-1	849	4%	
Ineligible	4,350	-130	4,220	21%	
Withdrawn	550	12	562	3%	
Inactive Offered	1,536	24	1,560	8%	
Appeals In Progress	272	-14	258		
Grant Awards Offered to Applicant	12,525	24	12,549	62%	\$881,904,893.44
Grant Awards					
Grant Awards Obligated	8,913	197	9,110		\$657,551,702.37
Solution 1 & 1/3	3,774	79	3,853		\$285,888,135.53
Solution 2 & 2/3	4,928	114	5,042		\$360,385,764.53
Solution 3 Only	211	4	215		\$11,277,802.31
Disbursements					
Total Disbursements	6,056	23	6,079		\$311,499,003.49
Solution 1 & 1/3	2,595	-5	2,590		\$104,182,996.17
Solution 2 & 2/3	3,270	25	3,295		\$197,150,606.03
Solution 3 Only	191	3	194		\$10,165,401.29
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,273	56	3,329		
Solution 1 & 1/3	1,169	36	1,205		
Solution 2 & 2/3	1,907	15	1,922		
Solution 3 Only	197	5	202		



Table 3: Key Program Statistics: Totals to Date.

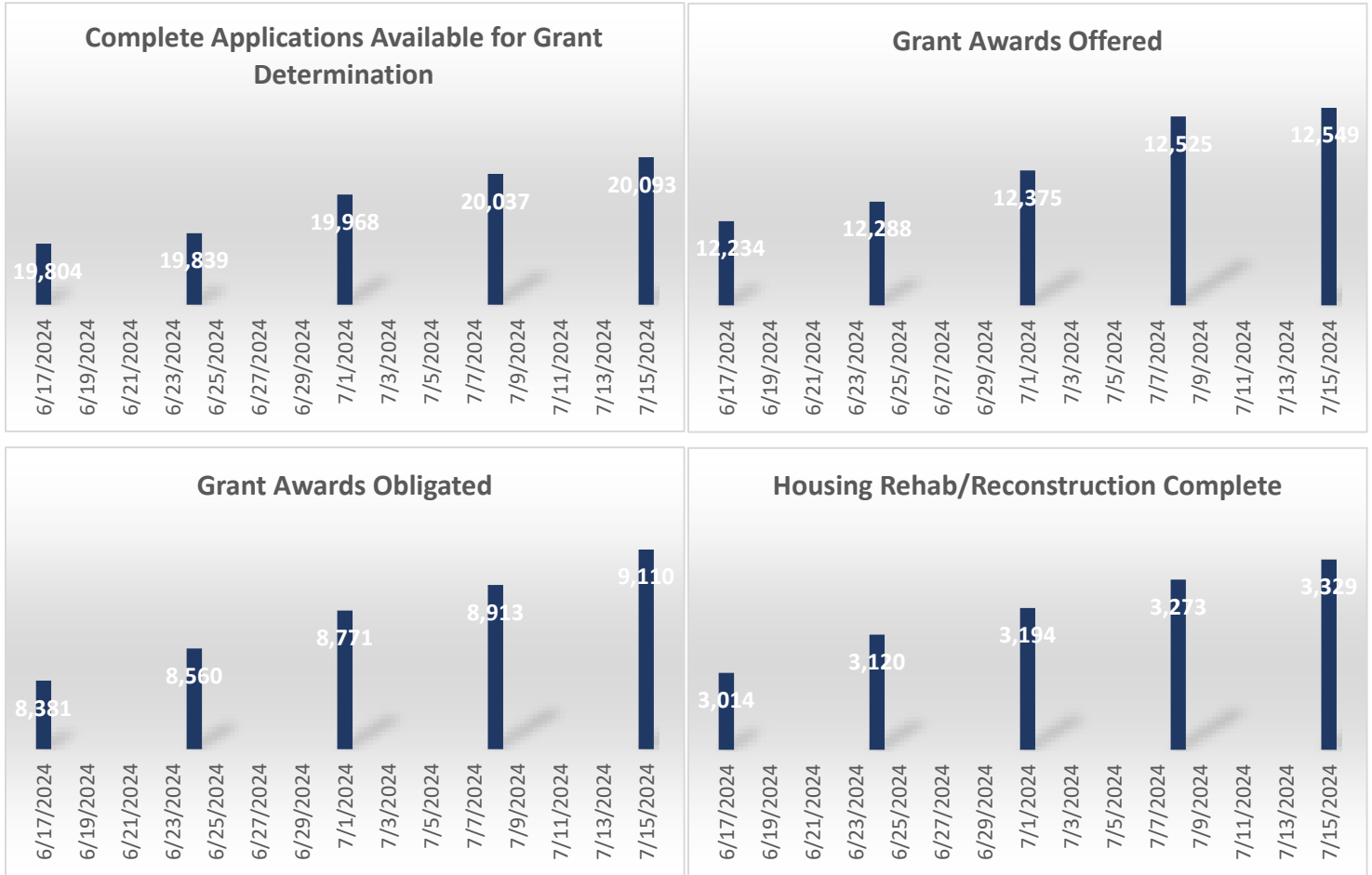




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	172	0.9%	157	1.3%	108	1.2%
American Indian/Alaska Native and White	94	0.5%	90	0.7%	66	0.7%
American Indian/Alaskan Native/Black-African American	244	1.2%	232	1.9%	169	1.9%
Asian	97	0.5%	85	0.7%	59	0.7%
Asian and White	23	0.1%	21	0.2%	15	0.2%
Black/African American	8,103	40.3%	7,481	59.6%	5,506	60.4%
Black/African American and White	218	1.1%	198	1.6%	148	1.6%
Decline to answer	282	1.4%	251	2.0%	169	1.9%
Native Hawaiian/Other Pacific Islander	8	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.0%	9	0.1%	8	0.1%
Other Multi-Racial	222	1.1%	206	1.6%	136	1.5%
White	4,108	20.4%	3,742	29.8%	2,674	29.4%
NOT PROVIDED	6,513	32.4%	69	0.6%	44	0.5%
Total	20,093	100%	12,549	100%	9,110	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	344	228	73	521	330
2	10	8	38	20	17	74	165	98
3	15	10	39	30	18	75	126	83
4	11	6	40	58	47	76	105	56
5	3	2	41	39	22	77	65	30
6	1	0	42	67	52	78	135	82
7	3	1	43	13	8	79	151	90
8	0	0	44	35	18	80	51	30
9	0	0	45	9	4	81	498	328
10	0	0	46	50	38	82	89	57
11	10	6	47	347	183	83	476	301
12	18	10	48	43	31	84	298	155
13	29	20	49	107	85	85	115	74
14	13	10	50	124	85	86	315	195
15	7	6	51	1,186	725	87	251	163
16	46	33	52	710	444	88	73	41
17	42	31	53	1,186	642	89	48	24
18	34	27	54	1,153	631	90	97	51
19	8	5	55	849	559	91	177	110
20	2	2	56	503	304	92	305	185
21	0	0	57	1,258	848	93	152	82
22	57	36	58	696	486	94	84	49
23	24	15	59	74	48	95	177	116
24	53	34	60	298	208	96	68	52
25	61	33	61	49	24	97	351	223
26	55	35	62	80	57	98	94	55
27	30	20	63	59	37	99	345	209
28	0	0	64	33	20	100	401	276
29	62	42	65	32	19	101	37	25
30	69	42	66	24	16	102	214	149
31	14	9	67	38	20	103	208	139
32	298	201	68	40	28	104	81	49
33	322	187	69	16	9	105	310	176
34	936	566	70	29	19	Unknown	1	0
35	366	237	71	34	18	Total	20,093	12,549
36	250	154	72	1,025	678			



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	359	209	22	155	119
2	2,182	1,530	23	33	19
3	837	539	24	142	95
4	733	457	25	865	516
5	350	213	26	188	126
6	906	595	27	1,355	825
7	438	299	28	160	108
8	1,037	581	29	129	78
9	157	95	30	571	371
10	413	252	31	99	58
11	265	150	32	34	21
12	934	578	33	50	30
13	246	153	34	71	57
14	130	75	35	43	32
15	138	87	36	0	0
16	74	49	37	3	1
17	411	292	38	9	4
18	415	250	39	33	24
19	1,761	1,072	Unknown	1	0
20	3,241	1,825	Total	20,093	12,549
21	1,125	764			



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	81
Allen	821	150	99
Ascension	1,493	370	235
Assumption	605	271	196
Beauregard	1,631	205	145
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	45	29
Calcasieu	12,504	2,103	1,282
Cameron	1,068	201	93
Catahoula	1	0	0
East Baton Rouge	1,918	399	246
East Feliciana	235	78	60
Grant	345	47	31
Iberia	460	141	111
Iberville	404	101	68
Jackson	72	11	9
Jefferson	10,086	2,012	1,216
Jefferson Davis	988	169	115
La Salle	45	0	0
LaSalle	0	10	7
Lafayette	553	110	64
Lafourche	6,984	2,136	1,271
Lincoln	98	11	6
Livingston	2,104	400	248
Morehouse	131	30	22
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,827	1,157
Ouachita	433	87	64
Plaquemines	876	261	148
Pointe Coupee	74	20	17
Rapides	1,258	143	85
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	139	93
St. Charles	2,754	808	517
St. Helena	672	383	280
St. James	1,448	552	392
St. John the Baptist	4,007	1,181	786
St. Landry	604	93	73
St. Martin	353	75	57
St. Mary	427	138	99
St. Tammany	2,751	434	227
Tangipahoa	4,495	1,561	969
Terrebonne	8,193	2,843	1,671
Union	103	16	9
Vermilion	677	114	75
Vernon	497	63	38
Washington	753	153	103
West Baton Rouge	101	21	13
West Feliciana	41	9	6
Winn	135	18	11
Other	0	0	0
Total	82,840	20,093	12,549

*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	81	\$ 5,520,831.41	56	\$ 3,818,613.75
Allen	3	99	\$ 8,353,017.05	73	\$ 6,070,290.94
Ascension	7	235	\$ 15,263,318.64	171	\$ 11,197,263.57
Assumption	5	196	\$ 14,379,953.37	144	\$ 10,976,709.92
Beauregard	3	145	\$ 13,223,089.39	115	\$ 10,898,847.99
Caddo	0	29	\$ 1,279,529.02	19	\$ 931,546.76
Calcasieu	43	1,282	\$ 107,089,112.88	984	\$ 85,311,913.74
Cameron	3	93	\$ 8,459,002.37	64	\$ 6,060,253.73
East Baton Rouge	10	246	\$ 13,553,362.69	193	\$ 10,146,722.53
East Feliciana	0	60	\$ 4,641,716.09	41	\$ 3,357,079.83
Grant	1	31	\$ 1,983,538.31	18	\$ 1,123,553.38
Iberia	0	111	\$ 8,324,799.70	69	\$ 5,246,863.73
Iberville	2	68	\$ 5,002,811.60	46	\$ 3,640,958.05
Jackson	0	9	\$ 701,772.67	7	\$ 560,430.50
Jefferson	16	1,216	\$ 58,978,728.42	877	\$ 43,633,716.93
Jefferson Davis	2	115	\$ 8,270,665.74	88	\$ 6,348,609.28
LaSalle	0	7	\$ 353,421.50	5	\$ 289,339.95
Lafayette	6	64	\$ 3,802,656.31	46	\$ 2,737,349.23
Lafourche	36	1,271	\$ 102,491,114.88	919	\$ 77,227,466.21
Lincoln	0	6	\$ 473,057.61	4	\$ 306,949.20
Livingston	9	248	\$ 19,779,346.72	183	\$ 14,315,207.84
Morehouse	1	22	\$ 1,844,907.57	19	\$ 1,647,669.14
Natchitoches	0	16	\$ 1,018,043.07	10	\$ 679,979.20
Orleans	63	1,157	\$ 49,030,768.24	739	\$ 29,894,433.25
Ouachita	3	64	\$ 3,954,281.98	47	\$ 3,103,185.52
Plaquemines	4	148	\$ 10,352,125.74	71	\$ 5,622,010.06
Pointe Coupee	0	17	\$ 1,551,905.51	13	\$ 1,176,204.03
Rapides	5	85	\$ 6,419,141.85	55	\$ 3,684,975.42
Sabine	0	9	\$ 562,584.03	7	\$ 421,722.36
St. Bernard	2	93	\$ 4,026,936.84	67	\$ 3,022,637.85
St. Charles	9	517	\$ 38,627,706.91	382	\$ 29,181,172.80
St. Helena	6	280	\$ 22,895,202.77	206	\$ 17,385,597.26
St. James	6	392	\$ 30,020,273.68	301	\$ 22,949,749.89
St. John the Baptist	19	786	\$ 52,462,665.90	641	\$ 43,289,920.60
St. Landry	1	73	\$ 5,054,442.91	49	\$ 3,561,608.84
St. Martin	0	57	\$ 4,118,386.70	31	\$ 2,288,439.20
St. Mary	2	99	\$ 7,353,194.02	61	\$ 4,795,960.94
St. Tammany	4	227	\$ 10,319,823.47	155	\$ 6,716,441.99
Tangipahoa	39	969	\$ 74,487,433.00	708	\$ 54,802,530.33
Terrebonne	37	1,671	\$ 137,439,873.20	1,248	\$ 106,876,891.14
Union	0	9	\$ 555,127.11	4	\$ 201,103.58
Vermilion	3	75	\$ 5,703,894.42	51	\$ 3,685,546.40
Vernon	1	38	\$ 2,849,094.65	27	\$ 2,065,594.63
Washington	2	103	\$ 7,186,947.76	73	\$ 4,685,309.01
West Baton Rouge	0	13	\$ 1,035,322.12	9	\$ 755,323.25
West Feliciana	0	6	\$ 300,411.13	5	\$ 215,411.13
Winn	0	11	\$ 809,552.49	9	\$ 642,597.49
UNKNOWN	0	0	\$ -	0	\$ -
Total	353	12,549	\$881,904,893.44	9,110	\$657,551,702.37