



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #87
July 15 – July 22, 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 7/22/2024 there have been 39,325 total survey submissions. 25,771 homeowners were determined to be in Phases I – VII.
- 25,750 environmental reviews have been completed, representing 99.9% of the 25,771 homeowners in Phases I – VII.
- 25,738 homeowners, from Phases I – VII, have been invited to start an application. 20,111 applications have been submitted, representing 78% of the homeowners invited to start an application.
- There has been a total of 12,459 grant awards offered to homeowners totaling \$880,941,933.55. Of those, 9,321 homeowners have closed on their grant agreements, obligating \$674,134,317.61.
- 3,437 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 7/15/2024	Weekly Activity	As of 7/22/2024	Percentage	Total Dollars
Surveys Recorded Survey Deadline 8/1/23					
Submitted Surveys	39,324	1	39,325	100%	
Working Phases (1-7) Total	25,770	1	25,771	66%	
Non-Working Phases Total	13,554	0	13,554	34%	
Environmental Reviews					
Environmental Reviews Available to Work	22	-1	21		
Environmental Reviews Completed	25,748	2	25,750		
Home Inspections					
Home Inspections Available to Work	51	-6	45		
Total Home Inspections Completed	19,568	31	19,599		
Applications In Process Application Deadline 10/31/23					
Total Number of Invited Applications	25,738	0	25,738		
Applications Not Submitted by Deadline	5,027	-5	5,022		
Application Documentation Requested	618	-13	605		
Applications Available for Grant Determination	20,093	18	20,111	100%	
Pending Grant Determination	353	38	391	2%	
Grant Determinations 98% % Grant Determinations					
Zero Award	849	4	853	4%	
Ineligible	4,220	-130	4,090	20%	
Withdrawn	562	7	569	3%	
Inactive Offered	1,560	189	1,749	9%	
Appeals In Progress	258	-1	257		
Grant Awards Offered to Applicant	12,549	-90	12,459	62%	\$880,941,933.55
Grant Awards					
Grant Awards Obligated	9,110	211	9,321		\$674,134,317.61
Solution 1 & 1/3	3,853	119	3,972		\$294,619,099.05
Solution 2 & 2/3	5,042	85	5,127		\$367,881,490.08
Solution 3 Only	215	7	222		\$11,633,728.48
Disbursements					
Total Disbursements	6,079	165	6,244		\$323,813,237.08
Solution 1 & 1/3	2,590	54	2,644		\$109,607,439.89
Solution 2 & 2/3	3,295	105	3,400		\$203,681,746.26
Solution 3 Only	194	6	200		\$10,524,050.93
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,329	108	3,437		
Solution 1 & 1/3	1,205	34	1,239		
Solution 2 & 2/3	1,922	68	1,990		
Solution 3 Only	202	6	208		



Table 3: Key Program Statistics: Totals to Date.

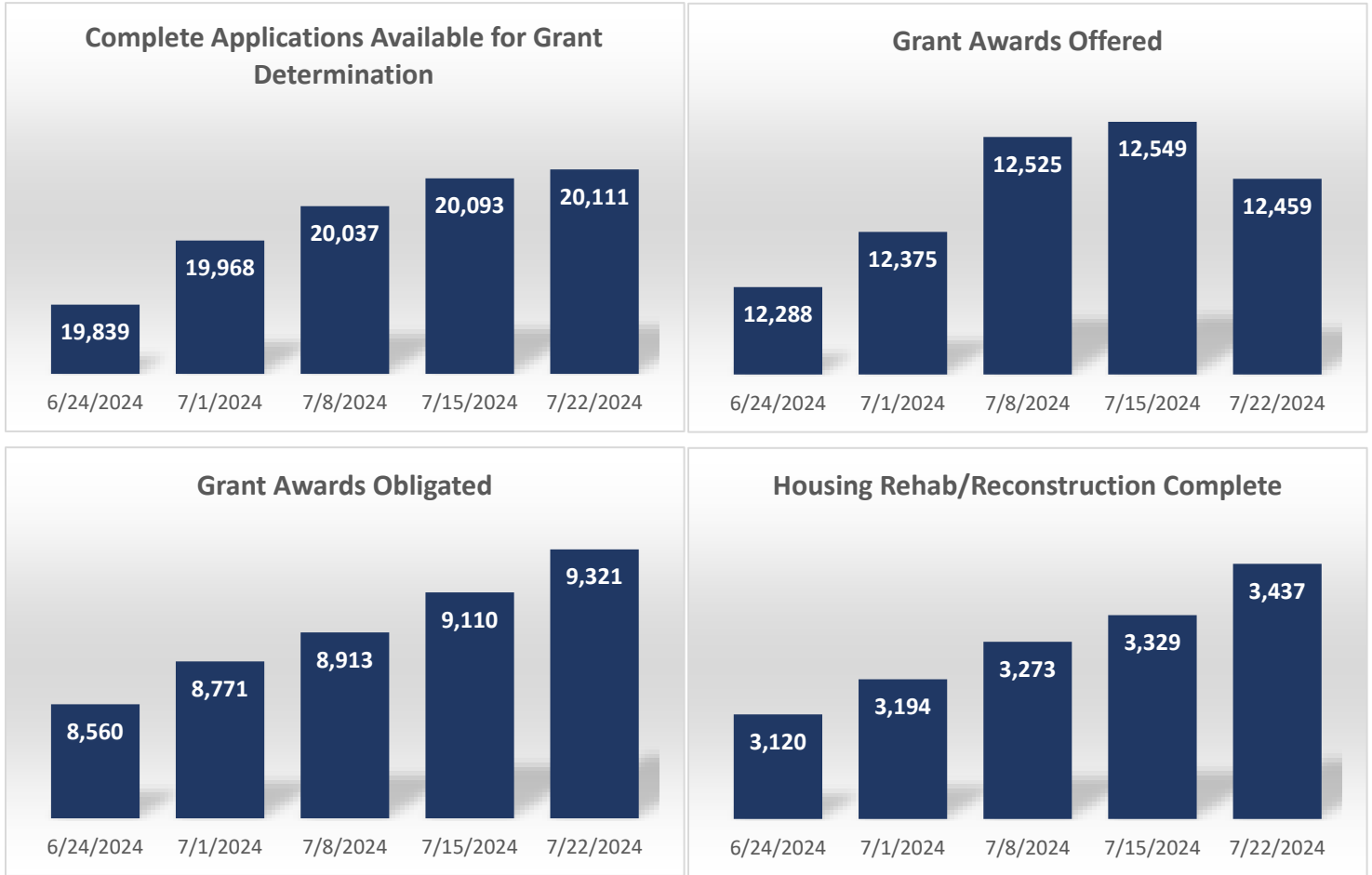




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	170	0.9%	156	1.3%	109	1.2%
American Indian/Alaska Native and White	91	0.5%	88	0.7%	67	0.7%
American Indian/Alaskan Native/Black-African American	242	1.2%	231	1.9%	172	1.9%
Asian	95	0.5%	84	0.7%	60	0.6%
Asian and White	24	0.1%	21	0.2%	15	0.2%
Black/African American	8,076	40.2%	7,444	59.8%	5,655	60.7%
Black/African American and White	217	1.1%	198	1.6%	151	1.6%
Decline to answer	277	1.4%	246	2.0%	173	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	219	1.1%	198	1.6%	138	1.5%
White	4,073	20.3%	3,708	29.8%	2,719	29.2%
NOT PROVIDED	6,610	32.9%	68	0.6%	46	0.5%
Total	20,111	100%	12,459	100%	9,321	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	345	224	73	522	334
2	10	7	38	20	16	74	165	101
3	15	9	39	30	18	75	126	83
4	11	6	40	58	46	76	105	54
5	3	2	41	39	20	77	66	30
6	1	0	42	67	52	78	135	75
7	3	1	43	13	8	79	151	90
8	0	0	44	35	19	80	51	30
9	0	0	45	9	3	81	499	332
10	0	0	46	50	37	82	89	56
11	10	6	47	347	185	83	477	294
12	18	10	48	43	29	84	298	154
13	30	20	49	108	86	85	115	70
14	13	9	50	124	84	86	315	191
15	7	6	51	1,186	722	87	251	159
16	46	33	52	710	443	88	73	40
17	42	31	53	1,187	637	89	48	25
18	34	27	54	1,153	615	90	97	50
19	8	5	55	849	555	91	177	112
20	2	2	56	503	301	92	306	185
21	0	0	57	1,261	846	93	152	81
22	57	37	58	696	481	94	84	49
23	24	15	59	74	49	95	177	116
24	53	34	60	298	207	96	68	52
25	61	33	61	49	25	97	351	222
26	55	35	62	80	57	98	94	56
27	30	20	63	59	36	99	346	210
28	0	0	64	33	21	100	401	269
29	62	41	65	32	20	101	37	25
30	70	41	66	24	16	102	215	144
31	14	8	67	38	20	103	208	136
32	298	202	68	40	27	104	81	46
33	323	192	69	16	9	105	311	176
34	937	566	70	29	18	Unknown	1	0
35	366	234	71	34	18	Total	20,111	12,459
36	250	152	72	1,025	676			



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	202	22	156	116
2	2,186	1,526	23	33	18
3	838	536	24	142	95
4	734	450	25	866	513
5	350	215	26	188	125
6	907	598	27	1,357	823
7	438	289	28	160	107
8	1,039	573	29	130	78
9	157	96	30	572	373
10	413	243	31	99	58
11	266	149	32	34	22
12	934	579	33	50	29
13	246	153	34	71	56
14	130	75	35	43	33
15	138	88	36	0	0
16	74	47	37	3	1
17	411	288	38	9	4
18	415	254	39	33	22
19	1,762	1,061	Unknown	1	0
20	3,242	1,804	Total	20,111	12,459
21	1,125	760			



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	78
Allen	821	150	100
Ascension	1,493	370	234
Assumption	605	271	196
Beauregard	1,631	205	144
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	45	27
Calcasieu	12,504	2,106	1,281
Cameron	1,068	201	96
Catahoula	1	0	0
East Baton Rouge	1,918	399	247
East Feliciana	235	78	60
Grant	345	47	32
Iberia	460	142	108
Iberville	404	101	68
Jackson	72	11	9
Jefferson	10,086	2,014	1,189
Jefferson Davis	988	169	111
La Salle	45	0	0
LaSalle	0	10	7
Lafayette	553	110	63
Lafourche	6,984	2,136	1,253
Lincoln	98	11	6
Livingston	2,104	400	254
Morehouse	131	30	22
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,828	1,148
Ouachita	433	87	63
Plaquemines	876	262	147
Pointe Coupee	74	20	17
Rapides	1,258	143	85
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	139	92
St. Charles	2,754	809	513
St. Helena	672	383	281
St. James	1,448	552	386
St. John the Baptist	4,007	1,184	785
St. Landry	604	93	71
St. Martin	353	75	57
St. Mary	427	138	99
St. Tammany	2,751	435	225
Tangipahoa	4,495	1,561	966
Terrebonne	8,193	2,844	1,659
Union	103	16	9
Vermilion	677	114	76
Vernon	497	64	38
Washington	753	153	103
West Baton Rouge	101	21	12
West Feliciana	41	9	6
Winn	135	19	11
Other Parishes	0	2	0
Total	82,840	20,111	12,459

*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	78	\$ 5,144,703.08	57	\$ 3,919,872.56
Allen	2	100	\$ 8,536,158.38	73	\$ 6,070,290.94
Ascension	11	234	\$ 15,311,520.55	175	\$ 11,455,708.73
Assumption	6	196	\$ 14,515,680.23	145	\$ 11,035,354.51
Beauregard	2	144	\$ 13,137,367.87	116	\$ 10,977,924.72
Caddo	0	27	\$ 1,265,310.45	19	\$ 972,317.25
Calcasieu	46	1,281	\$ 106,709,640.56	998	\$ 86,832,726.36
Cameron	7	96	\$ 8,748,508.89	65	\$ 6,086,928.75
East Baton Rouge	11	247	\$ 13,730,007.51	195	\$ 10,221,711.97
East Feliciana	0	60	\$ 4,745,166.13	43	\$ 3,527,079.83
Grant	0	32	\$ 2,052,656.45	19	\$ 1,178,320.92
Iberia	1	108	\$ 8,139,597.18	72	\$ 5,664,418.74
Iberville	2	68	\$ 4,979,303.96	48	\$ 3,669,574.24
Jackson	0	9	\$ 701,772.67	8	\$ 680,430.50
Jefferson	17	1,189	\$ 58,047,546.01	899	\$ 45,032,960.98
Jefferson Davis	2	111	\$ 7,915,024.14	89	\$ 6,429,095.10
LaSalle	0	7	\$ 353,421.50	5	\$ 289,339.95
Lafayette	7	63	\$ 3,751,528.42	48	\$ 2,875,741.30
Lafourche	32	1,253	\$ 101,929,363.82	926	\$ 78,203,735.89
Lincoln	0	6	\$ 473,057.61	4	\$ 306,949.20
Livingston	6	254	\$ 20,326,123.96	187	\$ 14,668,842.45
Morehouse	2	22	\$ 1,844,907.57	19	\$ 1,647,669.14
Natchitoches	0	16	\$ 1,018,043.07	13	\$ 858,028.24
Orleans	63	1,148	\$ 49,425,168.57	785	\$ 32,225,989.96
Ouachita	3	63	\$ 4,000,574.27	48	\$ 3,161,180.06
Plaquemines	5	147	\$ 10,388,822.99	75	\$ 5,835,548.93
Pointe Coupee	0	17	\$ 1,551,905.51	13	\$ 1,176,204.03
Rapides	3	85	\$ 6,377,750.59	60	\$ 4,137,900.81
Sabine	1	9	\$ 562,584.03	7	\$ 421,722.36
St. Bernard	1	92	\$ 4,023,965.52	68	\$ 3,050,891.95
St. Charles	9	513	\$ 38,450,807.79	387	\$ 29,331,505.12
St. Helena	5	281	\$ 23,195,652.60	212	\$ 18,338,145.37
St. James	9	386	\$ 29,447,006.51	310	\$ 23,506,000.13
St. John the Baptist	16	785	\$ 52,485,378.23	651	\$ 44,123,714.69
St. Landry	2	71	\$ 5,021,598.73	51	\$ 3,733,497.95
St. Martin	1	57	\$ 4,112,894.06	31	\$ 2,288,439.20
St. Mary	1	99	\$ 7,378,793.12	63	\$ 4,885,573.35
St. Tammany	3	225	\$ 10,457,176.76	158	\$ 6,931,769.92
Tangipahoa	49	966	\$ 74,601,425.89	727	\$ 56,418,426.21
Terrebonne	53	1,659	\$ 137,460,282.04	1,267	\$ 108,989,825.92
Union	0	9	\$ 555,127.11	5	\$ 284,677.62
Vermilion	2	76	\$ 5,784,698.70	53	\$ 3,940,802.62
Vernon	1	38	\$ 2,968,931.66	28	\$ 2,150,594.63
Washington	4	103	\$ 7,257,646.00	76	\$ 4,983,552.64
West Baton Rouge	1	12	\$ 947,369.24	9	\$ 755,323.25
West Feliciana	0	6	\$ 300,411.13	5	\$ 215,411.13
Winn	1	11	\$ 809,552.49	9	\$ 642,597.49
UNKNOWN	2	0	\$ -	0	\$ -
Total	391	12,459	\$880,941,933.55	9,321	\$674,134,317.61