



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #88
July 22 – July 29, 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 7/29/2024 there have been 39,325 total survey submissions. 25,771 homeowners were determined to be in Phases I – VII.
- 25,751 environmental reviews have been completed, representing 99.9% of the 25,771 homeowners in Phases I – VII.
- 25,740 homeowners, from Phases I – VII, have been invited to start an application. 20,607 applications have been submitted, representing 80% of the homeowners invited to start an application.
- There has been a total of 12,428 grant awards offered to homeowners totaling \$884,337,125.48. Of those, 9,475 homeowners have closed on their grant agreements, obligating \$687,723,797.55.
- 3,573 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 7/22/2024	Weekly Activity	As of 7/29/2024	Percentage	Total Dollars
Surveys Recorded					
					Survey Deadline 8/1/23
Submitted Surveys	39,325	0	39,325	100%	
Working Phases (1-7) Total	25,771	0	25,771	66%	
Non-Working Phases Total	13,554	0	13,554	34%	
Environmental Reviews					
Environmental Reviews Available to Work	21	-1	20		
Environmental Reviews Completed	25,750	1	25,751		
Home Inspections					
Home Inspections Available to Work	45	21	66		
Total Home Inspections Completed	19,599	482	20,081		
Applications In Process					
					Application Deadline 10/31/23
Total Number of Invited Applications	25,738	2	25,740		
Applications Not Submitted by Deadline	5,022	1	5,023		
Application Documentation Requested	605	-495	110		
Applications Available for Grant Determination	20,111	496	20,607	100%	
Pending Grant Determination	391	611	1,002	5%	
Grant Determinations					
				95%	% Grant Determinations
Zero Award	853	0	853	4%	
Ineligible	4,090	-177	3,913	19%	
Withdrawn	569	2	571	3%	
Inactive Offered	1,749	91	1,840	9%	
Appeals In Progress	257	-16	241		
Grant Awards Offered to Applicant	12,459	-31	12,428	60%	\$884,337,125.48
Grant Awards					
Grant Awards Obligated	9,321	154	9,475		\$687,723,797.55
Solution 1 & 1/3	3,972	36	4,008		\$298,970,977.33
Solution 2 & 2/3	5,127	117	5,244		\$377,106,884.16
Solution 3 Only	222	1	223		\$11,645,936.06
Disbursements					
Total Disbursements	6,244	231	6,475		\$336,977,647.87
Solution 1 & 1/3	2,644	96	2,740		\$114,314,061.71
Solution 2 & 2/3	3,400	123	3,523		\$211,344,698.78
Solution 3 Only	200	12	212		\$11,318,887.38
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,437	136	3,573		
Solution 1 & 1/3	1,239	46	1,285		
Solution 2 & 2/3	1,990	82	2,072		
Solution 3 Only	208	8	216		



Table 3: Key Program Statistics: Totals to Date.

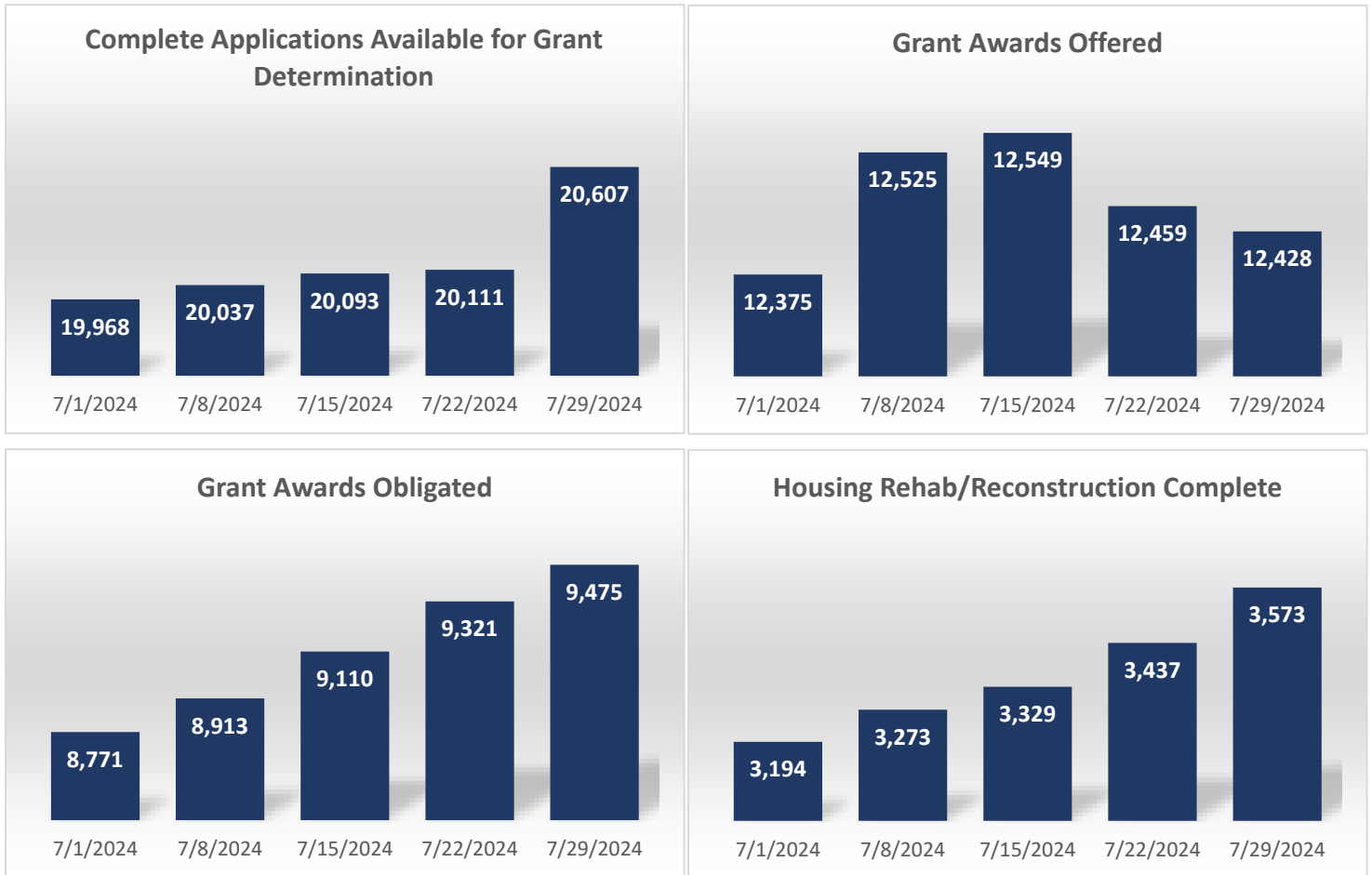




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	174	0.8%	158	1.3%	112	1.2%
American Indian/Alaska Native and White	99	0.5%	86	0.7%	68	0.7%
American Indian/Alaskan Native/Black-African American	244	1.2%	228	1.8%	179	1.9%
Asian	99	0.5%	84	0.7%	61	0.6%
Asian and White	24	0.1%	22	0.2%	16	0.2%
Black/African American	8,303	40.3%	7,431	59.8%	5,731	60.5%
Black/African American and White	226	1.1%	195	1.6%	157	1.7%
Decline to answer	285	1.4%	245	2.0%	177	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	233	1.1%	197	1.6%	142	1.5%
White	4,291	20.8%	3,702	29.8%	2,769	29.2%
NOT PROVIDED	6,612	32.1%	63	0.5%	47	0.5%
Total	20,607	100%	12,428	100%	9,475	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	355	224	73	529	341
2	10	7	38	20	17	74	166	104
3	16	8	39	30	19	75	128	82
4	11	6	40	58	46	76	107	54
5	3	2	41	42	20	77	70	31
6	1	0	42	68	52	78	139	76
7	3	1	43	13	8	79	155	88
8	0	0	44	35	20	80	52	30
9	0	0	45	9	4	81	507	331
10	0	0	46	52	36	82	90	54
11	10	6	47	358	186	83	493	294
12	18	9	48	43	29	84	309	153
13	30	21	49	108	87	85	124	67
14	13	9	50	126	82	86	321	196
15	7	6	51	1,206	727	87	256	158
16	46	33	52	728	439	88	73	40
17	43	30	53	1,213	632	89	49	25
18	37	27	54	1,182	610	90	99	50
19	9	6	55	868	545	91	182	112
20	3	2	56	512	296	92	314	188
21	0	0	57	1,286	837	93	160	83
22	61	37	58	711	481	94	86	49
23	24	15	59	75	48	95	183	119
24	54	34	60	303	206	96	69	51
25	61	33	61	49	25	97	366	219
26	57	34	62	85	58	98	100	56
27	32	20	63	62	37	99	368	210
28	0	0	64	35	20	100	412	265
29	64	42	65	32	21	101	39	26
30	74	42	66	25	16	102	221	144
31	14	8	67	39	19	103	211	132
32	306	201	68	41	26	104	86	44
33	341	198	69	16	9	105	318	169
34	956	562	70	29	19	Unknown	1	0
35	377	237	71	35	20	Total	20,607	12,428
36	255	151	72	1,037	677			



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	365	202	22	158	114
2	2,224	1,520	23	33	19
3	864	526	24	143	98
4	767	449	25	892	513
5	364	215	26	190	127
6	916	609	27	1,394	825
7	456	284	28	163	107
8	1,074	568	29	136	78
9	159	94	30	595	376
10	424	242	31	100	58
11	276	146	32	36	23
12	949	584	33	50	28
13	255	159	34	72	55
14	134	73	35	44	33
15	142	90	36	0	0
16	75	48	37	3	2
17	423	290	38	9	4
18	423	253	39	34	20
19	1,803	1,049	Unknown	1	0
20	3,320	1,795	Total	20,607	12,428
21	1,141	752			



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	115	78
Allen	821	152	100
Ascension	1,493	376	233
Assumption	605	274	194
Beauregard	1,631	213	144
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,164	1,286
Cameron	1,068	211	97
Catahoula	1	0	0
East Baton Rouge	1,918	408	249
East Feliciana	235	83	60
Grant	345	51	32
Iberia	460	142	106
Iberville	404	105	69
Jackson	72	11	9
Jefferson	10,086	2,072	1,182
Jefferson Davis	988	174	109
La Salle	45	0	0
LaSalle	0	11	7
Lafayette	553	111	66
Lafourche	6,984	2,188	1,239
Lincoln	98	11	6
Livingston	2,104	413	259
Morehouse	131	30	22
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,904	1,137
Ouachita	433	89	63
Plaquemines	876	269	144
Pointe Coupee	74	22	17
Rapides	1,258	147	84
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	143	90
St. Charles	2,754	827	505
St. Helena	672	386	281
St. James	1,448	563	385
St. John the Baptist	4,007	1,202	778
St. Landry	604	93	72
St. Martin	353	77	56
St. Mary	427	140	97
St. Tammany	2,751	449	224
Tangipahoa	4,495	1,583	983
Terrebonne	8,193	2,904	1,656
Union	103	16	8
Vermilion	677	115	78
Vernon	497	67	39
Washington	753	156	102
West Baton Rouge	101	22	13
West Feliciana	41	9	6
Winn	135	19	12
Other Parishes	0	1	0
Total	82,840	20,607	12,428

*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	6	78	\$ 5,146,881.88	61	\$ 4,198,048.44
Allen	5	100	\$ 8,572,141.46	75	\$ 6,224,275.07
Ascension	18	233	\$ 15,238,725.13	177	\$ 11,583,767.89
Assumption	11	194	\$ 14,609,055.60	147	\$ 11,303,003.01
Beauregard	11	144	\$ 13,313,519.87	118	\$ 11,280,699.43
Caddo	2	26	\$ 1,244,940.22	19	\$ 972,317.25
Calcasieu	104	1,286	\$ 107,968,979.42	1,010	\$ 87,843,584.05
Cameron	17	97	\$ 8,764,829.81	65	\$ 6,086,928.75
East Baton Rouge	20	249	\$ 13,907,156.47	200	\$ 10,770,464.72
East Feliciana	4	60	\$ 4,768,128.95	43	\$ 3,530,246.04
Grant	5	32	\$ 2,060,169.80	20	\$ 1,286,239.32
Iberia	1	106	\$ 8,032,432.46	77	\$ 6,120,499.71
Iberville	5	69	\$ 4,989,078.69	48	\$ 3,676,074.24
Jackson	0	9	\$ 702,569.70	8	\$ 680,430.50
Jefferson	81	1,182	\$ 58,392,714.13	914	\$ 46,350,612.35
Jefferson Davis	7	109	\$ 7,957,062.87	91	\$ 6,704,724.02
LaSalle	1	7	\$ 353,421.50	5	\$ 289,339.95
Lafayette	7	66	\$ 3,990,458.07	48	\$ 2,914,111.07
Lafourche	112	1,239	\$ 101,459,649.84	937	\$ 79,297,469.20
Lincoln	1	6	\$ 476,642.27	4	\$ 310,533.86
Livingston	22	259	\$ 20,613,541.69	192	\$ 15,066,741.99
Morehouse	2	22	\$ 1,845,351.01	20	\$ 1,726,999.94
Natchitoches	0	16	\$ 1,018,043.07	13	\$ 858,028.24
Orleans	137	1,137	\$ 48,971,493.09	793	\$ 32,468,268.72
Ouachita	4	63	\$ 4,035,312.35	49	\$ 3,222,875.26
Plaquemines	13	144	\$ 10,319,675.81	78	\$ 6,002,214.32
Pointe Coupee	2	17	\$ 1,551,905.51	13	\$ 1,176,204.03
Rapides	9	84	\$ 6,340,510.62	63	\$ 4,414,973.70
Sabine	1	9	\$ 562,584.03	7	\$ 421,722.36
St. Bernard	6	90	\$ 3,976,966.65	69	\$ 3,089,115.83
St. Charles	29	505	\$ 38,079,835.16	397	\$ 30,053,463.75
St. Helena	16	281	\$ 23,204,850.91	219	\$ 18,948,400.83
St. James	24	385	\$ 29,289,686.17	314	\$ 23,972,686.95
St. John the Baptist	46	778	\$ 52,427,526.62	655	\$ 44,532,505.00
St. Landry	4	72	\$ 5,041,580.35	51	\$ 3,741,362.45
St. Martin	3	56	\$ 3,972,857.04	32	\$ 2,248,667.39
St. Mary	5	97	\$ 7,333,199.28	67	\$ 5,255,130.04
St. Tammany	20	224	\$ 10,375,822.64	164	\$ 7,247,505.67
Tangipahoa	86	983	\$ 75,780,528.64	736	\$ 57,079,996.49
Terrebonne	130	1,656	\$ 138,739,760.90	1,286	\$ 111,019,198.51
Union	2	8	\$ 526,185.98	5	\$ 284,677.62
Vermilion	3	78	\$ 5,973,374.80	53	\$ 3,952,802.62
Vernon	4	39	\$ 3,005,356.18	28	\$ 2,155,319.63
Washington	12	102	\$ 7,199,023.19	80	\$ 5,654,860.20
West Baton Rouge	2	13	\$ 1,044,678.70	9	\$ 755,086.20
West Feliciana	1	6	\$ 300,255.29	5	\$ 215,255.29
Winn	0	12	\$ 858,661.66	10	\$ 736,365.65
UNKNOWN	1	0	\$ -	0	\$ -
Total	1,002	12,428	\$884,337,125.48	9,475	\$687,723,797.55