



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #89
July 29 – August 5, 2024

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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. 8

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 8/5/2024 there have been 39,325 total survey submissions. 25,771 homeowners were determined to be in Phases I – VII.
- 25,752 environmental reviews have been completed, representing 99.9% of the 25,771 homeowners in Phases I – VII.
- 25,742 homeowners, from Phases I – VII, have been invited to start an application. 20,615 applications have been submitted, representing 80% of the homeowners invited to start an application.
- There has been a total of 12,521 grant awards offered to homeowners totaling \$897,290,451.24. Of those, 9,662 homeowners have closed on their grant agreements, obligating \$703,765,799.57.
- 3,662 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 7/29/2024	Weekly Activity	As of 8/5/2024	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	20	-1	19		
Environmental Reviews Completed	25,751	1	25,752		
Home Inspections					
Home Inspections Available to Work	66	3	69		
Total Home Inspections Completed	20,081	12	20,093		
Applications In Process			Application Deadline 10/31/23		
Total Number of Invited Applications	25,740	2	25,742		
Applications Not Submitted by Deadline	5,023	-1	5,022		
Application Documentation Requested	110	-5	105		
Applications Available for Grant Determination	20,607	8	20,615	100%	
Pending Grant Determination	1,002	-70	932	5%	
Grant Determinations				95%	% Grant Determinations
Zero Award	853	-8	845	4%	
Ineligible	3,913	-88	3,825	19%	
Withdrawn	571	11	582	3%	
Inactive Offered	1,840	70	1,910	9%	
Appeals In Progress	241	-28	213		
Grant Awards Offered to Applicant	12,428	93	12,521	61%	\$897,290,451.24
Grant Awards					
Grant Awards Obligated	9,475	187	9,662		\$703,765,799.57
Solution 1 & 1/3	4,008	61	4,069		\$305,801,758.25
Solution 2 & 2/3	5,244	123	5,367		\$386,160,980.46
Solution 3 Only	223	3	226		\$11,803,060.86
Disbursements					
Total Disbursements	6,475	171	6,646		\$347,952,973.64
Solution 1 & 1/3	2,740	69	2,809		\$118,592,772.02
Solution 2 & 2/3	3,523	100	3,623		\$217,949,748.01
Solution 3 Only	212	2	214		\$11,410,453.61
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,573	89	3,662		
Solution 1 & 1/3	1,285	26	1,311		
Solution 2 & 2/3	2,072	61	2,133		
Solution 3 Only	216	2	218		



Table 3: Key Program Statistics: Totals to Date.

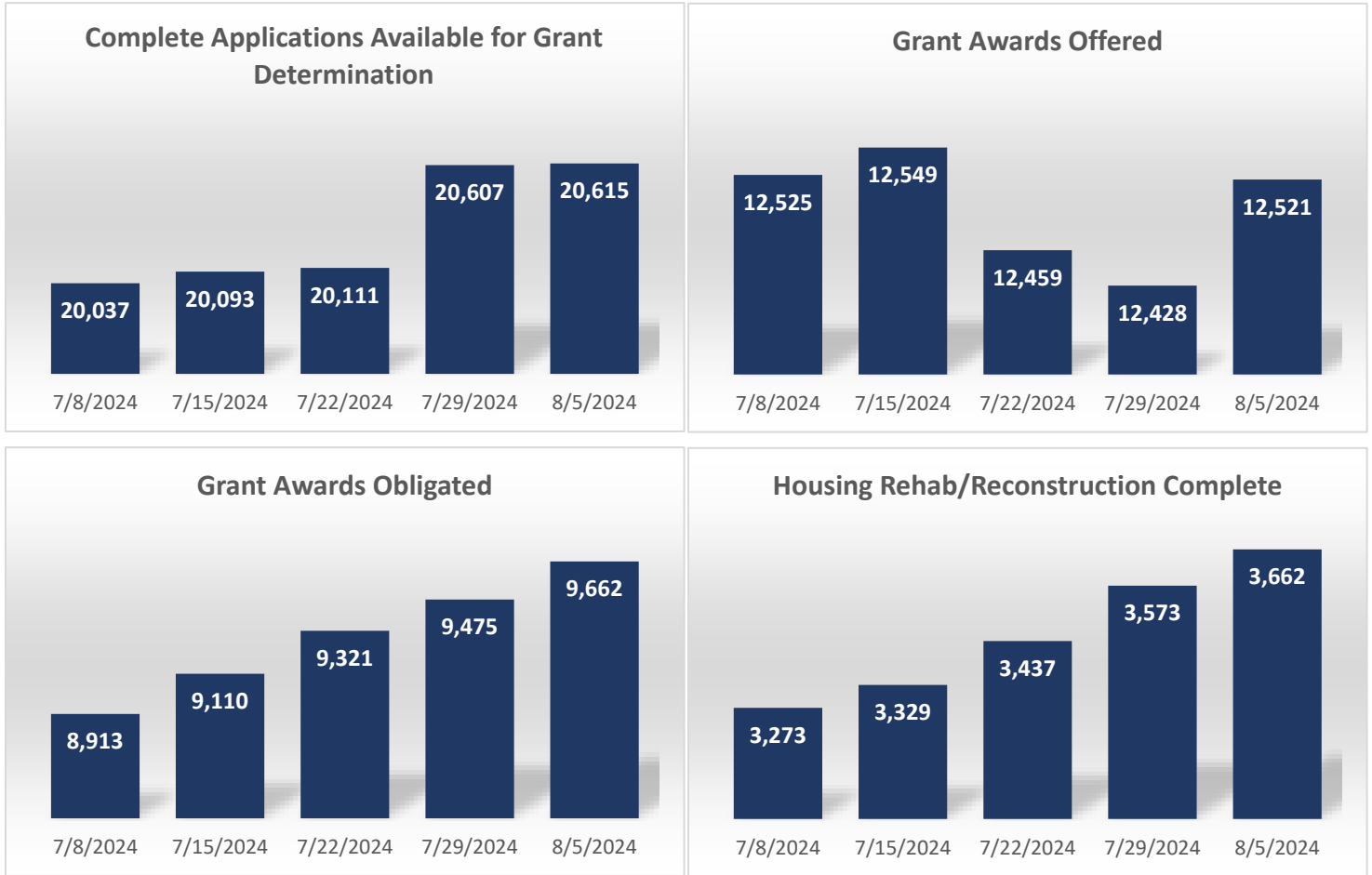




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	173	0.8%	158	1.3%	115	1.2%
American Indian/Alaska Native and White	101	0.5%	87	0.7%	68	0.7%
American Indian/Alaskan Native/Black-African American	245	1.2%	230	1.8%	183	1.9%
Asian	96	0.5%	81	0.7%	60	0.6%
Asian and White	24	0.1%	23	0.2%	16	0.2%
Black/African American	8,305	40.3%	7,489	59.8%	5,848	60.5%
Black/African American and White	227	1.1%	201	1.6%	161	1.7%
Decline to answer	279	1.4%	244	2.0%	180	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	232	1.1%	196	1.6%	145	1.5%
White	4,272	20.7%	3,731	29.8%	2,820	29.2%
NOT PROVIDED	6,644	32.2%	64	0.5%	50	0.5%
Total	20,615	100%	12,521	100%	9,662	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	356	225	73	529	342
2	10	8	38	20	16	74	166	107
3	16	8	39	30	20	75	128	84
4	11	6	40	58	43	76	107	56
5	3	2	41	42	19	77	70	31
6	1	0	42	68	51	78	139	75
7	3	1	43	13	8	79	155	87
8	0	0	44	36	20	80	52	30
9	0	0	45	9	4	81	508	335
10	0	0	46	52	35	82	90	50
11	10	6	47	358	191	83	493	296
12	18	11	48	43	29	84	309	152
13	30	21	49	108	86	85	124	71
14	13	9	50	126	83	86	321	199
15	7	6	51	1,207	731	87	256	160
16	46	32	52	729	447	88	73	39
17	43	30	53	1,214	636	89	49	25
18	37	29	54	1,182	615	90	99	50
19	9	6	55	868	555	91	182	114
20	3	2	56	512	300	92	314	186
21	0	0	57	1,286	839	93	160	81
22	61	38	58	712	485	94	86	47
23	24	14	59	75	47	95	183	119
24	54	34	60	303	207	96	69	48
25	61	33	61	49	25	97	366	220
26	57	34	62	85	58	98	100	57
27	32	20	63	62	37	99	368	216
28	0	0	64	35	21	100	412	263
29	64	41	65	32	21	101	39	26
30	74	43	66	25	16	102	221	145
31	14	8	67	39	20	103	211	130
32	306	203	68	41	27	104	86	46
33	341	202	69	16	9	105	318	169
34	957	573	70	29	19	Unknown	1	0
35	377	236	71	35	23	Total	20,615	12,521
36	255	153	72	1,037	686			



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	110
2	2,225	1,526	23	34	19
3	864	531	24	143	95
4	767	448	25	893	519
5	364	218	26	190	128
6	916	613	27	1,395	839
7	456	287	28	163	107
8	1,074	571	29	136	79
9	159	91	30	595	378
10	424	238	31	100	57
11	276	149	32	36	22
12	949	596	33	50	29
13	255	162	34	72	55
14	134	74	35	44	34
15	142	90	36	0	0
16	75	48	37	3	2
17	423	293	38	9	4
18	424	252	39	34	21
19	1,803	1,067	Unknown	1	0
20	3,323	1,805	Total	20,615	12,521
21	1,141	762			



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	76
Allen	821	152	101
Ascension	1,493	376	237
Assumption	605	274	197
Beauregard	1,631	213	147
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	27
Calcasieu	12,504	2,165	1,301
Cameron	1,068	211	102
Catahoula	1	0	0
East Baton Rouge	1,918	408	251
East Feliciana	235	83	60
Grant	345	51	33
Iberia	460	142	103
Iberville	404	105	66
Jackson	72	11	9
Jefferson	10,086	2,072	1,181
Jefferson Davis	988	175	109
La Salle	45	0	0
LaSalle	0	11	7
Lafayette	553	112	67
Lafourche	6,984	2,188	1,257
Lincoln	98	11	6
Livingston	2,104	414	264
Morehouse	131	30	22
Natchitoches	222	26	15

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,904	1,144
Ouachita	433	89	62
Plaquemines	876	269	139
Pointe Coupee	74	22	19
Rapides	1,258	147	84
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	143	91
St. Charles	2,754	827	514
St. Helena	672	386	283
St. James	1,448	564	385
St. John the Baptist	4,007	1,202	777
St. Landry	604	93	68
St. Martin	353	77	53
St. Mary	427	140	97
St. Tammany	2,751	449	228
Tangipahoa	4,495	1,584	996
Terrebonne	8,193	2,907	1,670
Union	103	16	10
Vermilion	677	115	80
Vernon	497	67	39
Washington	753	156	104
West Baton Rouge	101	22	13
West Feliciana	41	9	6
Winn	135	19	12
Other	0	0	0
Total	82,840	20,615	12,521

*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	76	\$ 5,101,356.33	62	\$ 4,318,715.30
Allen	5	101	\$ 8,716,238.55	77	\$ 6,411,518.42
Ascension	14	237	\$ 15,602,177.60	183	\$ 12,238,534.97
Assumption	14	197	\$ 14,921,038.27	149	\$ 11,526,495.52
Beauregard	9	147	\$ 13,617,034.72	120	\$ 11,510,761.52
Caddo	1	27	\$ 1,288,080.69	20	\$ 1,028,553.52
Calcasieu	97	1,301	\$ 109,862,900.77	1,036	\$ 90,238,640.37
Cameron	14	102	\$ 9,324,386.16	68	\$ 6,214,143.79
East Baton Rouge	20	251	\$ 14,400,718.82	203	\$ 10,873,100.99
East Feliciana	2	60	\$ 4,875,513.95	46	\$ 3,777,810.55
Grant	4	33	\$ 2,136,426.97	20	\$ 1,286,239.32
Iberia	2	103	\$ 7,877,271.44	82	\$ 6,395,123.42
Iberville	5	66	\$ 4,825,398.84	52	\$ 3,964,655.91
Jackson	0	9	\$ 702,569.70	8	\$ 680,430.50
Jefferson	66	1,181	\$ 59,112,653.25	927	\$ 47,366,473.86
Jefferson Davis	8	109	\$ 8,064,987.26	92	\$ 6,974,843.34
LaSalle	1	7	\$ 353,421.50	5	\$ 289,339.95
Lafayette	7	67	\$ 4,030,744.98	51	\$ 3,106,045.64
Lafourche	108	1,257	\$ 103,402,074.57	949	\$ 80,478,138.41
Lincoln	1	6	\$ 476,642.27	4	\$ 310,533.86
Livingston	21	264	\$ 21,093,587.48	197	\$ 15,401,882.30
Morehouse	2	22	\$ 1,874,932.93	20	\$ 1,756,581.86
Natchitoches	1	15	\$ 940,146.07	12	\$ 780,131.24
Orleans	121	1,144	\$ 49,461,703.94	803	\$ 32,984,356.31
Ouachita	4	62	\$ 4,034,869.60	50	\$ 3,272,721.02
Plaquemines	14	139	\$ 10,026,597.25	82	\$ 6,180,355.55
Pointe Coupee	1	19	\$ 1,669,977.53	13	\$ 1,176,204.03
Rapides	8	84	\$ 6,464,271.85	63	\$ 4,611,369.54
Sabine	1	9	\$ 562,584.03	7	\$ 421,722.36
St. Bernard	4	91	\$ 4,099,311.70	69	\$ 3,095,323.37
St. Charles	22	514	\$ 38,634,611.54	403	\$ 30,828,646.42
St. Helena	14	283	\$ 23,358,889.83	223	\$ 19,360,901.40
St. James	26	385	\$ 29,532,423.97	324	\$ 24,860,223.46
St. John the Baptist	44	777	\$ 52,455,376.00	663	\$ 45,048,911.11
St. Landry	4	68	\$ 4,800,654.37	51	\$ 3,774,895.17
St. Martin	4	53	\$ 3,789,656.11	33	\$ 2,301,362.71
St. Mary	4	97	\$ 7,459,751.51	69	\$ 5,421,493.35
St. Tammany	19	228	\$ 10,469,555.75	168	\$ 7,588,876.80
Tangipahoa	88	996	\$ 77,328,034.98	753	\$ 58,601,835.07
Terrebonne	125	1,670	\$ 141,160,936.25	1,307	\$ 112,963,848.26
Union	0	10	\$ 638,307.10	5	\$ 284,677.62
Vermilion	3	80	\$ 6,109,433.16	58	\$ 4,336,746.84
Vernon	4	39	\$ 3,025,937.10	28	\$ 2,175,900.55
Washington	11	104	\$ 7,398,925.03	83	\$ 5,835,283.06
West Baton Rouge	2	13	\$ 1,044,678.70	9	\$ 755,086.20
West Feliciana	1	6	\$ 304,999.16	5	\$ 219,999.16
Winn	0	12	\$ 858,661.66	10	\$ 736,365.65
UNKNOWN	0	0	\$ -	0	\$ -
Total	932	12,521	\$897,290,451.24	9,662	\$703,765,799.57