



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #92
August 19 – August 26, 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.



RESTORE LOUISIANA
Homeowner Assistance Program

Based on current funding limitations and federal guidance, to be placed in a phase, you must have:

- (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

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 8/26/2024 there have been 39,329 total survey submissions. 25,777 homeowners were determined to be in Phases I – VII.
- 25,752 environmental reviews have been completed, representing 99.9% of the 25,777 homeowners in Phases I – VII.
- 25,744 homeowners, from Phases I – VII, have been invited to start an application. 20,648 applications have been submitted, representing 80% of the homeowners invited to start an application.
- There has been a total of 12,793 grant awards offered to homeowners totaling \$929,670,138.46. Of those, 10,164 homeowners have closed on their grant agreements, obligating \$746,083,610.48.
- 3,933 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 8/19/2024	Weekly Activity	As of 8/26/2024	Percentage	Total Dollars
Surveys Recorded Survey Deadline 8/1/23					
Submitted Surveys	39,328	1	39,329	100%	
Working Phases (1-7) Total	25,776	1	25,777	66%	
Non-Working Phases Total	13,552	0	13,552	34%	
Environmental Reviews					
Environmental Reviews Available to Work	24	1	25		
Environmental Reviews Completed	25,752	0	25,752		
Home Inspections					
Home Inspections Available to Work	48	-16	32		
Total Home Inspections Completed	20,190	-32	20,158		
Applications In Process Application Deadline 10/31/23					
Total Number of Invited Applications	25,743	1	25,744		
Applications Not Submitted by Deadline	5,017	-7	5,010		
Application Documentation Requested	36	50	86		
Applications Available for Grant Determination	20,690	-42	20,648	100%	
Pending Grant Determination	577	-262	315	2%	
Grant Determinations 98% % Grant Determinations					
Zero Award	853	-9	844	4%	
Ineligible	3,816	68	3,884	19%	
Withdrawn	597	8	605	3%	
Inactive Offered	1,999	208	2,207	11%	
Appeals In Progress	188	-28	160		
Grant Awards Offered to Applicant	12,848	-55	12,793	62%	\$929,670,138.46
Grant Awards					
Grant Awards Obligated	9,939	225	10,164		\$746,083,610.48
Solution 1 & 1/3	4,169	58	4,227		\$321,225,134.28
Solution 2 & 2/3	5,541	166	5,707		\$412,769,528.14
Solution 3 Only	229	1	230		\$12,088,948.06
Disbursements					
Total Disbursements	6,813	102	6,915		\$366,801,469.60
Solution 1 & 1/3	2,842	25	2,867		\$123,962,063.94
Solution 2 & 2/3	3,754	74	3,828		\$231,067,328.51
Solution 3 Only	217	3	220		\$11,772,077.15
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,852	81	3,933		
Solution 1 & 1/3	1,387	30	1,417		
Solution 2 & 2/3	2,244	48	2,292		
Solution 3 Only	221	3	224		



Table 3: Key Program Statistics: Totals to Date.

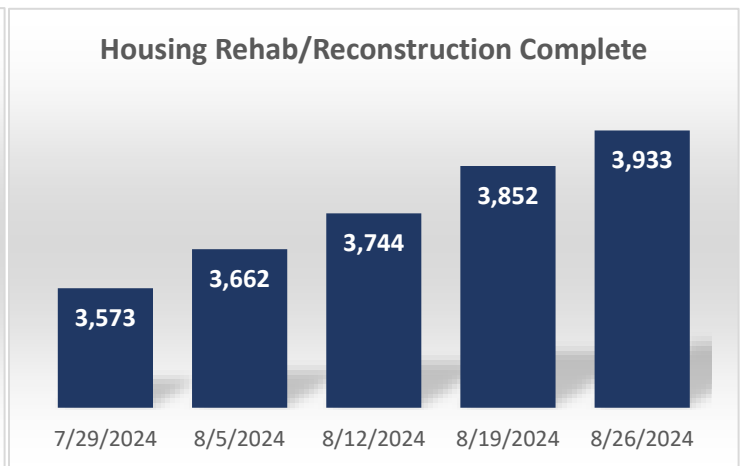
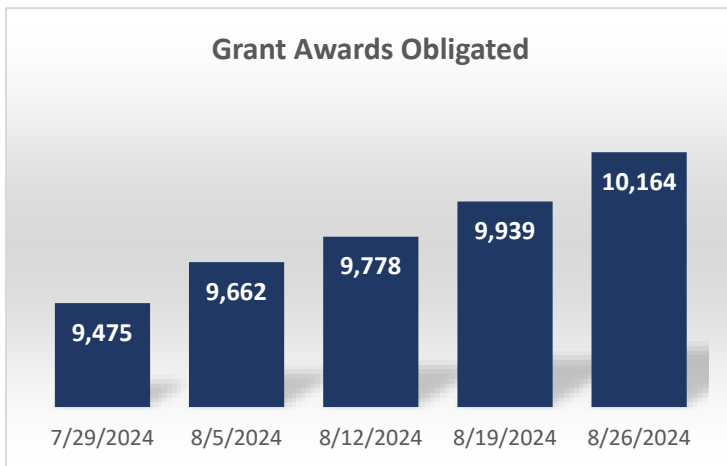
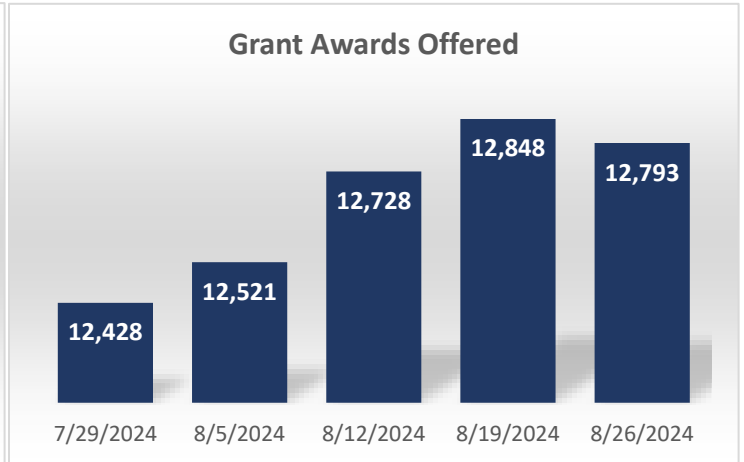
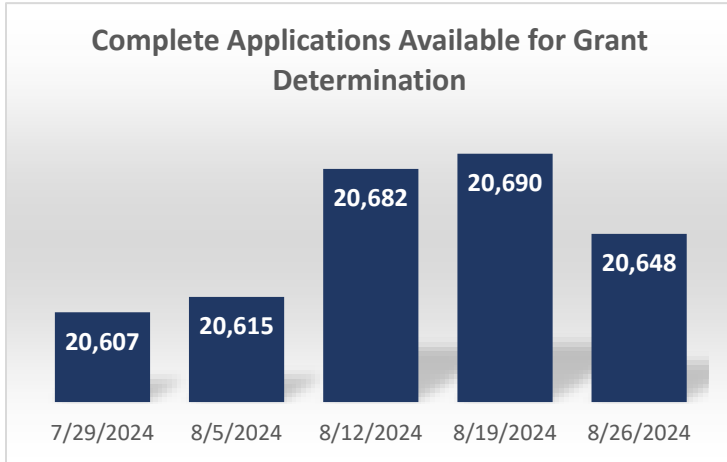




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	167	0.8%	152	1.2%	119	1.2%
American Indian/Alaska Native and White	104	0.5%	98	0.8%	72	0.7%
American Indian/Alaskan Native/Black-African American	245	1.2%	236	1.8%	193	1.9%
Asian	93	0.5%	80	0.6%	63	0.6%
Asian and White	24	0.1%	23	0.2%	17	0.2%
Black/African American	8,222	39.8%	7,616	59.5%	6,163	60.6%
Black/African American and White	227	1.1%	205	1.6%	173	1.7%
Decline to answer	282	1.4%	254	2.0%	187	1.8%
Native Hawaiian/Other Pacific Islander	8	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.0%	8	0.1%	8	0.1%
Other Multi-Racial	226	1.1%	209	1.6%	153	1.5%
White	4,209	20.4%	3,835	30.0%	2,955	29.1%
NOT PROVIDED	6,833	33.1%	69	0.5%	53	0.5%
Total	20,648	100%	12,793	100%	10,164	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	1	37	356	234	73	529	341
2	10	8	38	20	16	74	166	109
3	16	6	39	30	21	75	127	86
4	11	6	40	56	45	76	107	55
5	3	2	41	41	24	77	69	30
6	1	0	42	69	49	78	139	81
7	3	1	43	13	8	79	156	86
8	0	0	44	36	19	80	53	30
9	0	0	45	9	4	81	506	342
10	0	0	46	55	35	82	90	55
11	10	7	47	366	193	83	494	299
12	18	8	48	43	31	84	311	155
13	30	21	49	108	87	85	124	71
14	13	9	50	128	86	86	320	200
15	8	7	51	1,207	742	87	257	160
16	46	32	52	730	461	88	74	39
17	43	30	53	1,215	659	89	49	23
18	37	31	54	1,185	641	90	98	49
19	9	7	55	873	563	91	182	119
20	3	3	56	514	305	92	315	186
21	0	0	57	1,283	842	93	161	101
22	60	38	58	716	497	94	86	47
23	24	15	59	75	49	95	183	120
24	53	33	60	305	211	96	70	49
25	63	34	61	49	26	97	366	226
26	57	33	62	84	61	98	100	61
27	32	21	63	62	40	99	368	225
28	0	0	64	35	21	100	413	268
29	64	42	65	32	19	101	39	26
30	76	45	66	25	17	102	221	147
31	14	8	67	39	24	103	211	124
32	306	212	68	41	27	104	86	46
33	340	213	69	16	9	105	319	165
34	957	589	70	29	19	Unknown	1	0
35	379	239	71	35	25	Total	20,648	12,793
36	257	160	72	1,033	701			



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	364	197	22	162	114
2	2,224	1,545	23	34	19
3	867	536	24	141	99
4	767	477	25	901	538
5	365	235	26	191	126
6	913	598	27	1,395	860
7	456	291	28	163	110
8	1,077	569	29	135	78
9	160	93	30	599	395
10	425	243	31	101	61
11	276	146	32	36	26
12	944	618	33	50	26
13	255	171	34	72	54
14	134	81	35	45	35
15	142	92	36	0	0
16	75	49	37	3	2
17	424	299	38	9	4
18	427	262	39	34	18
19	1,808	1,078	Unknown	1	0
20	3,327	1,870	Total	20,648	12,793
21	1,146	778			



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	114	79
Allen	821	152	102
Ascension	1,493	377	243
Assumption	605	275	200
Beauregard	1,631	214	149
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	24
Calcasieu	12,504	2,168	1,350
Cameron	1,068	218	101
Catahoula	1	0	0
East Baton Rouge	1,918	408	261
East Feliciana	235	82	60
Grant	345	50	33
Iberia	460	144	110
Iberville	404	106	67
Jackson	72	11	9
Jefferson	10,086	2,077	1,192
Jefferson Davis	988	175	115
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	68
Lafourche	6,984	2,197	1,297
Lincoln	98	11	8
Livingston	2,104	415	267
Morehouse	131	30	23
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,906	1,193
Ouachita	433	90	62
Plaquemines	876	270	136
Pointe Coupee	74	22	19
Rapides	1,258	149	85
Red River	1	0	0
Sabine	161	16	9
St. Bernard	959	143	90
St. Charles	2,754	829	518
St. Helena	672	387	280
St. James	1,448	568	400
St. John the Baptist	4,007	1,197	782
St. Landry	604	91	70
St. Martin	353	79	51
St. Mary	427	141	99
St. Tammany	2,751	447	224
Tangipahoa	4,495	1,577	1,015
Terrebonne	8,193	2,908	1,712
Union	103	16	7
Vermilion	677	116	78
Vernon	497	68	40
Washington	753	155	108
West Baton Rouge	101	22	14
West Feliciana	41	9	7
Winn	135	19	12
Other Parishes	0	4	0
Total	82,840	20,648	12,793

*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	1	79	\$ 5,362,067.87	65	\$ 4,647,253.25
Allen	2	102	\$ 8,657,365.60	82	\$ 7,011,148.31
Ascension	3	243	\$ 16,173,897.91	193	\$ 12,865,528.40
Assumption	3	200	\$ 15,475,291.92	165	\$ 12,872,245.32
Beauregard	4	149	\$ 14,042,811.13	127	\$ 12,056,230.41
Caddo	2	24	\$ 1,160,558.04	20	\$ 1,000,976.46
Calcasieu	31	1,350	\$ 114,740,920.68	1,084	\$ 94,637,550.88
Cameron	5	101	\$ 9,292,160.66	74	\$ 6,862,948.40
East Baton Rouge	3	261	\$ 14,887,562.46	216	\$ 12,145,130.21
East Feliciana	1	60	\$ 5,452,935.26	46	\$ 3,689,867.20
Grant	0	33	\$ 2,132,651.70	20	\$ 1,279,891.01
Iberia	2	110	\$ 8,420,540.09	90	\$ 7,051,055.87
Iberville	4	67	\$ 4,844,380.23	56	\$ 4,273,792.07
Jackson	0	9	\$ 702,569.70	8	\$ 680,430.50
Jefferson	24	1,192	\$ 61,363,723.72	971	\$ 50,179,991.84
Jefferson Davis	3	115	\$ 8,449,292.49	99	\$ 7,381,563.77
LaSalle	0	8	\$ 440,097.01	5	\$ 297,275.08
Lafayette	2	68	\$ 4,183,007.95	52	\$ 3,245,293.78
Lafourche	39	1,297	\$ 108,182,120.73	985	\$ 84,362,179.18
Lincoln	0	8	\$ 646,617.27	4	\$ 310,533.86
Livingston	8	267	\$ 21,267,035.95	208	\$ 16,342,463.73
Morehouse	1	23	\$ 1,948,189.82	20	\$ 1,776,584.66
Natchitoches	0	16	\$ 1,142,651.25	13	\$ 764,880.25
Orleans	40	1,193	\$ 53,533,794.52	877	\$ 36,914,637.35
Ouachita	3	62	\$ 3,947,027.49	52	\$ 3,353,267.99
Plaquemines	8	136	\$ 10,168,054.90	84	\$ 6,515,877.72
Pointe Coupee	1	19	\$ 1,669,977.53	14	\$ 1,291,067.34
Rapides	3	85	\$ 6,578,538.42	65	\$ 4,855,648.78
Sabine	0	9	\$ 562,584.03	8	\$ 478,631.53
St. Bernard	1	90	\$ 4,207,670.63	72	\$ 3,318,309.47
St. Charles	6	518	\$ 39,043,015.12	420	\$ 32,048,496.57
St. Helena	10	280	\$ 23,525,918.78	232	\$ 20,064,707.49
St. James	9	400	\$ 30,483,122.63	330	\$ 25,451,167.82
St. John the Baptist	14	782	\$ 53,900,975.01	680	\$ 46,819,773.83
St. Landry	0	70	\$ 4,983,239.96	53	\$ 3,990,414.47
St. Martin	0	51	\$ 4,096,915.06	39	\$ 3,003,120.73
St. Mary	0	99	\$ 7,619,531.37	75	\$ 5,928,199.35
St. Tammany	2	224	\$ 10,249,351.67	180	\$ 8,275,364.26
Tangipahoa	26	1,015	\$ 79,237,094.62	812	\$ 63,797,885.96
Terrebonne	43	1,712	\$ 146,778,410.50	1,360	\$ 119,004,789.12
Union	0	7	\$ 397,716.59	6	\$ 314,536.60
Vermilion	2	78	\$ 6,055,772.12	60	\$ 4,562,899.62
Vernon	0	40	\$ 3,128,368.25	29	\$ 2,281,099.79
Washington	5	108	\$ 8,114,293.31	87	\$ 6,198,555.67
West Baton Rouge	0	14	\$ 1,170,937.67	9	\$ 755,086.20
West Feliciana	0	7	\$ 389,999.16	6	\$ 304,999.16
Winn	0	12	\$ 859,379.68	11	\$ 820,259.22
UNKNOWN	4	0	\$ -	0	\$ -
Total	315	12,793	\$929,670,138.46	10,164	\$746,083,610.48