



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #98
September 30 – October 7, 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.
- The program has set a deadline of November 1, 2024, for all grant award agreements to be executed.
- As of 10/7/2024 there have been 39,330 total survey submissions. 25,780 homeowners were determined to be in Phases I – VII.
- 25,757 environmental reviews have been completed, representing 99.9% of the 25,780 homeowners in Phases I – VII.
- 25,751 homeowners, from Phases I – VII, have been invited to start an application. 20,762 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 12,804 grant awards offered to homeowners totaling \$957,267,069.13. Of those, 10,848 homeowners have closed on their grant agreements, obligating \$816,884,053.14.
- 4,444 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 9/30/2024	Weekly Activity	As of 10/7/2024	Percentage	Total Dollars
Surveys Recorded					
Survey Deadline 8/1/23					
Submitted Surveys	39,330	0	39,330	100%	
Working Phases (1-7) Total	25,780	0	25,780	66%	
Non-Working Phases Total	13,550	0	13,550	34%	
Environmental Reviews					
Environmental Reviews Available to Work	22	1	23		
Environmental Reviews Completed	25,758	-1	25,757		
Home Inspections					
Home Inspections Available to Work	17	-3	14		
Total Home Inspections Completed	20,277	7	20,284		
Applications In Process					
Application Deadline 10/31/23					
Total Number of Invited Applications	25,749	2	25,751		
Applications Not Submitted by Deadline	4,989	-2	4,987		
Application Documentation Requested	2	0	2		
Applications Available for Grant Determination	20,758	4	20,762	100%	
Pending Grant Determination	123	12	135	1%	
Grant Determinations					
99% % Grant Determinations					
Zero Award	837	-8	829	4%	
Ineligible	3,947	9	3,956	19%	
Withdrawn	657	12	669	3%	
Inactive Offered	2,254	115	2,369	11%	
Appeals In Progress	73	-16	57		
Grant Awards Offered to Applicant	12,940	-136	12,804	62%	\$957,267,069.13
Grant Awards					
Grant Awards Obligated	10,776	72	10,848		\$816,884,053.14
Solution 1 & 1/3	4,349	-13	4,336		\$342,469,973.08
Solution 2 & 2/3	6,180	79	6,259		\$460,097,315.47
Solution 3 Only	247	6	253		\$14,316,764.59
Disbursements					
Total Disbursements	7,361	40	7,401		\$406,468,238.37
Solution 1 & 1/3	3,013	5	3,018		\$140,842,956.62
Solution 2 & 2/3	4,114	30	4,144		\$252,404,636.44
Solution 3 Only	234	5	239		\$13,220,645.31
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	4,357	87	4,444		
Solution 1 & 1/3	1,612	47	1,659		
Solution 2 & 2/3	2,507	35	2,542		
Solution 3 Only	238	5	243		



Table 3: Key Program Statistics: Totals to Date.

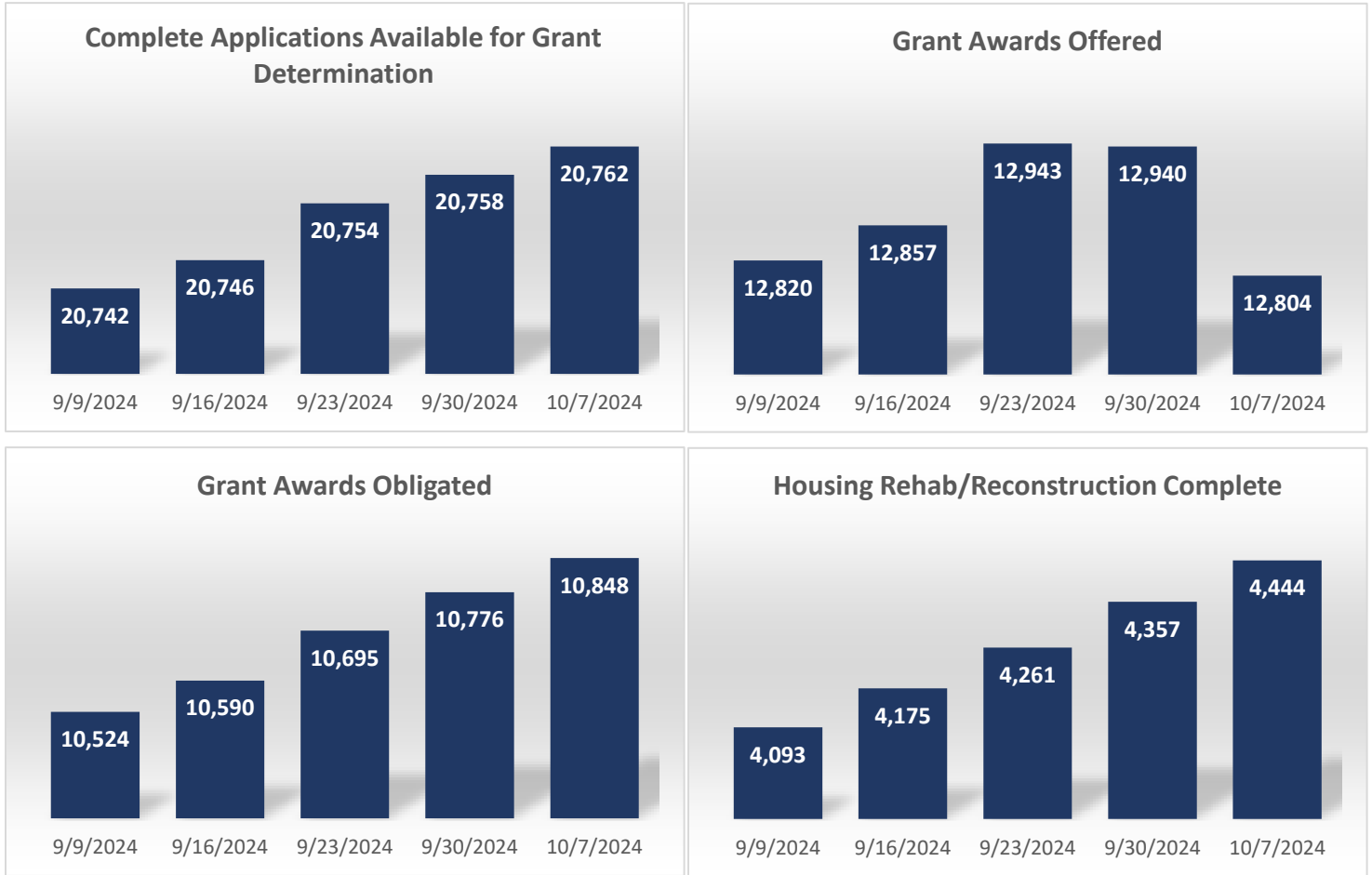




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	162	0.8%	154	1.2%	128	1.2%
American Indian/Alaska Native and White	99	0.5%	94	0.7%	74	0.7%
American Indian/Alaskan Native/Black-African American	250	1.2%	240	1.9%	205	1.9%
Asian	97	0.5%	87	0.7%	73	0.7%
Asian and White	22	0.1%	21	0.2%	17	0.2%
Black/African American	8,183	39.4%	7,663	59.9%	6,595	60.8%
Black/African American and White	221	1.1%	204	1.6%	178	1.6%
Decline to answer	273	1.3%	249	1.9%	196	1.8%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.0%	8	0.1%	8	0.1%
Other Multi-Racial	224	1.1%	204	1.6%	163	1.5%
White	4,114	19.8%	3,794	29.6%	3,143	29.0%
NOT PROVIDED	7,100	34.2%	77	0.6%	60	0.6%
Total	20,762	100%	12,804	100%	10,848	100%

Female Head of Household % of Complete Apps:

45%



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	360	238	73	531	349
2	10	7	38	20	17	74	168	113
3	16	7	39	30	22	75	128	87
4	11	6	40	58	45	76	107	52
5	3	2	41	42	20	77	70	30
6	1	0	42	70	52	78	140	81
7	3	1	43	13	8	79	157	81
8	0	0	44	36	21	80	54	33
9	0	0	45	9	4	81	509	349
10	0	0	46	55	37	82	90	53
11	10	7	47	367	195	83	497	296
12	18	8	48	43	29	84	313	149
13	30	21	49	108	85	85	124	73
14	13	8	50	128	88	86	323	210
15	8	7	51	1,211	737	87	260	162
16	46	34	52	733	447	88	74	38
17	43	33	53	1,225	649	89	49	23
18	37	29	54	1,193	630	90	100	52
19	9	6	55	876	572	91	182	111
20	3	3	56	518	308	92	317	186
21	0	0	57	1,286	854	93	161	98
22	61	34	58	718	512	94	86	46
23	24	16	59	75	48	95	184	119
24	54	33	60	307	220	96	70	50
25	65	33	61	49	26	97	368	224
26	57	34	62	86	61	98	100	59
27	32	21	63	62	39	99	369	209
28	0	0	64	35	20	100	413	270
29	64	42	65	32	20	101	39	25
30	76	46	66	25	18	102	221	143
31	14	8	67	39	26	103	212	120
32	308	212	68	42	28	104	87	45
33	342	207	69	17	9	105	319	163
34	964	584	70	30	19	Unknown	4	2
35	380	250	71	35	23	Total	20,762	12,804
36	258	159	72	1,041	717			



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	366	194	22	162	115
2	2,235	1,585	23	34	19
3	870	535	24	143	101
4	769	459	25	909	546
5	365	224	26	193	125
6	920	619	27	1,403	860
7	459	287	28	163	111
8	1,081	560	29	136	78
9	161	97	30	601	392
10	427	235	31	104	59
11	278	145	32	36	26
12	953	636	33	50	25
13	256	161	34	72	58
14	134	82	35	45	34
15	142	91	36	0	0
16	78	51	37	3	2
17	426	304	38	9	4
18	427	263	39	34	18
19	1,817	1,097	Unknown	4	2
20	3,347	1,833	Total	20,762	12,804
21	1,150	771			



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	116	80
Allen	821	152	104
Ascension	1,493	378	241
Assumption	605	277	206
Beauregard	1,631	216	153
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	24
Calcasieu	12,504	2,182	1,344
Cameron	1,068	218	105
Catahoula	1	0	0
East Baton Rouge	1,918	412	264
East Feliciana	235	83	60
Grant	345	51	29
Iberia	460	144	109
Iberville	404	106	74
Jackson	72	11	9
Jefferson	10,086	2,090	1,190
Jefferson Davis	988	176	117
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	69
Lafourche	6,984	2,210	1,284
Lincoln	98	11	8
Livingston	2,104	416	262
Morehouse	131	30	23
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,156
Ouachita	433	90	65
Plaquemines	876	270	132
Pointe Coupee	74	22	17
Rapides	1,258	151	86
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	87
St. Charles	2,754	833	513
St. Helena	672	388	287
St. James	1,448	569	411
St. John the Baptist	4,007	1,203	806
St. Landry	604	93	69
St. Martin	353	79	53
St. Mary	427	142	103
St. Tammany	2,751	451	223
Tangipahoa	4,495	1,592	1,048
Terrebonne	8,193	2,926	1,694
Union	103	16	7
Vermilion	677	118	77
Vernon	497	68	40
Washington	753	157	108
West Baton Rouge	101	22	14
West Feliciana	41	9	7
Winn	135	19	12
Other	0	0	0
Total	82,840	20,762	12,804

*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	80	\$ 5,979,774.96	66	\$ 4,752,103.17
Allen	1	104	\$ 9,299,311.50	87	\$ 7,642,560.56
Ascension	1	241	\$ 16,325,649.60	211	\$ 14,448,283.41
Assumption	3	206	\$ 16,299,394.85	181	\$ 14,540,192.17
Beauregard	0	153	\$ 14,834,307.30	131	\$ 12,475,006.15
Caddo	1	24	\$ 1,378,298.51	20	\$ 1,022,190.37
Calcasieu	16	1,344	\$ 116,535,768.90	1,147	\$ 101,476,252.64
Cameron	2	105	\$ 9,381,731.61	81	\$ 7,484,496.07
East Baton Rouge	2	264	\$ 15,330,107.20	229	\$ 13,336,969.27
East Feliciana	0	60	\$ 5,712,121.44	54	\$ 5,154,736.52
Grant	0	29	\$ 1,922,343.25	21	\$ 1,411,275.94
Iberia	1	109	\$ 8,741,356.54	96	\$ 7,659,024.57
Iberville	2	74	\$ 5,389,212.70	61	\$ 4,692,539.65
Jackson	0	9	\$ 789,403.77	8	\$ 680,430.50
Jefferson	14	1,190	\$ 63,508,531.49	1,001	\$ 52,729,395.97
Jefferson Davis	3	117	\$ 8,939,461.54	103	\$ 7,873,996.25
LaSalle	0	8	\$ 456,100.68	5	\$ 313,278.75
Lafayette	1	69	\$ 4,548,090.36	57	\$ 3,715,163.71
Lafourche	19	1,284	\$ 109,859,089.40	1,074	\$ 94,220,974.38
Lincoln	0	8	\$ 645,822.04	6	\$ 474,065.76
Livingston	0	262	\$ 21,735,448.73	224	\$ 17,994,100.58
Morehouse	0	23	\$ 2,009,241.63	21	\$ 1,937,874.82
Natchitoches	0	17	\$ 1,265,712.43	16	\$ 1,254,257.32
Orleans	17	1,156	\$ 54,509,322.21	915	\$ 39,182,822.86
Ouachita	0	65	\$ 4,827,293.14	53	\$ 3,488,140.00
Plaquemines	2	132	\$ 10,253,983.94	95	\$ 7,658,278.59
Pointe Coupee	1	17	\$ 1,584,021.65	16	\$ 1,524,906.37
Rapides	3	86	\$ 6,473,020.21	74	\$ 5,618,161.77
Sabine	1	9	\$ 595,484.14	8	\$ 521,517.79
St. Bernard	0	87	\$ 4,083,124.32	77	\$ 3,604,636.49
St. Charles	4	513	\$ 39,575,193.47	449	\$ 34,706,148.78
St. Helena	3	287	\$ 24,378,516.26	263	\$ 22,870,277.98
St. James	1	411	\$ 31,438,875.57	363	\$ 28,304,904.48
St. John the Baptist	4	806	\$ 56,385,120.54	716	\$ 49,985,535.03
St. Landry	1	69	\$ 5,255,160.61	56	\$ 4,436,923.09
St. Martin	0	53	\$ 4,264,405.88	42	\$ 3,325,578.19
St. Mary	1	103	\$ 8,047,436.52	83	\$ 6,688,503.57
St. Tammany	2	223	\$ 11,525,907.91	188	\$ 9,365,720.33
Tangipahoa	4	1,048	\$ 83,494,054.01	882	\$ 70,799,231.34
Terrebonne	19	1,694	\$ 149,278,103.62	1,441	\$ 129,835,092.03
Union	0	7	\$ 403,133.99	7	\$ 403,133.99
Vermilion	0	77	\$ 5,872,450.18	65	\$ 5,077,451.18
Vernon	1	40	\$ 3,190,815.02	32	\$ 2,568,628.74
Washington	3	108	\$ 8,466,969.59	94	\$ 7,441,998.21
West Baton Rouge	0	14	\$ 1,232,748.33	12	\$ 1,065,766.67
West Feliciana	0	7	\$ 389,999.16	6	\$ 304,999.16
Winn	0	12	\$ 855,648.43	11	\$ 816,527.97
UNKNOWN	0	0	\$ -	0	\$ -
Total	135	12,804	\$957,267,069.13	10,848	\$816,884,053.14