



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #102
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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.
- Grant Award Agreement Execution Deadline of 11/1/2024 has passed.
- As of 11/4/2024 there have been 39,330 total survey submissions. 25,781 homeowners were determined to be in Phases I – VII.
- 25,744 environmental reviews have been completed, representing 100% of the 25,744 homeowners in Phases I – VII available for environmental review.
- 25,753 homeowners, from Phases I – VII, have been invited to start an application. 20,780 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,147 grant awards offered to homeowners totaling \$995,106,907.09. Of those, 11,776 homeowners have closed on their grant agreements, obligating \$894,209,909.96.
- 4,888 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 10/28/2024	Weekly Activity	As of 11/4/2024	Percentage	Total Dollars
Surveys Recorded					
					Survey Deadline 8/1/23
Submitted Surveys	39,330	0	39,330	100%	
Working Phases (1-7) Total	25,781	0	25,781	66%	
Non-Working Phases Total	13,549	0	13,549	34%	
Environmental Reviews					
Environmental Reviews Available to Work	1	-1	0		
Environmental Reviews Completed	25,743	1	25,744		
Home Inspections					
Home Inspections Available to Work	12	1	13		
Total Home Inspections Completed	20,299	2	20,301		
Applications In Process					
					Application Deadline 10/31/23
Total Number of Invited Applications	25,753	0	25,753		
Applications Not Submitted by Deadline	4,975	-4	4,971		
Application Documentation Requested	2	0	2		
Applications Available for Grant Determination	20,776	4	20,780	100%	
Pending Grant Determination	101	-20	81	0.4%	
Grant Determinations					
			99.6%	% Grant Determinations	
Zero Award	832	1	833	4%	
Ineligible	4,014	-7	4,007	19%	
Withdrawn	690	7	697	3%	
Inactive Offered	2,185	-170	2,015	10%	
Appeals In Progress	27	6	33		
Grant Awards Offered to Applicant	12,954	193	13,147	63%	\$995,106,907.09
Grant Awards					
Grant Awards Obligated	11,434	342	11,776		\$894,209,909.96
Solution 1 & 1/3	4,472	107	4,579		\$370,380,977.31
Solution 2 & 2/3	6,702	228	6,930		\$508,388,646.54
Solution 3 Only	260	7	267		\$15,440,286.11
Disbursements					
Total Disbursements	7,648	129	7,777		\$437,455,523.83
Solution 1 & 1/3	3,081	14	3,095		\$150,049,841.39
Solution 2 & 2/3	4,320	111	4,431		\$272,852,454.26
Solution 3 Only	247	4	251		\$14,553,228.18
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	4,756	132	4,888		
Solution 1 & 1/3	1,793	63	1,856		
Solution 2 & 2/3	2,710	65	2,775		
Solution 3 Only	253	4	257		



Table 3: Key Program Statistics: Totals to Date.

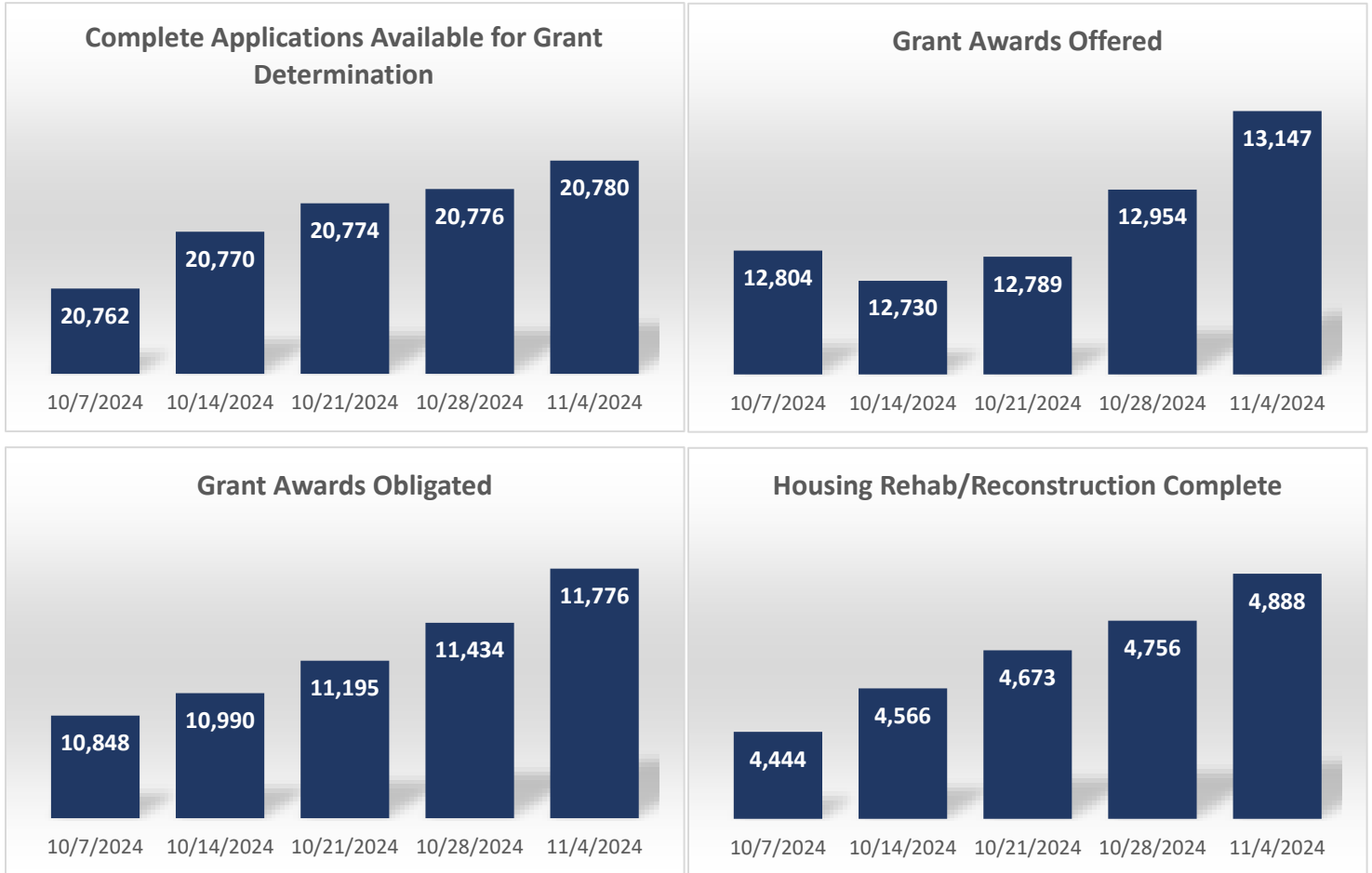




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	161	0.8%	154	1.2%	143	1.2%
American Indian/Alaska Native and White	99	0.5%	95	0.7%	81	0.7%
American Indian/Alaskan Native/Black-African American	260	1.3%	250	1.9%	225	1.9%
Asian	99	0.5%	90	0.7%	80	0.7%
Asian and White	22	0.1%	21	0.2%	19	0.2%
Black/African American	8,395	40.4%	7,900	60.1%	7,116	60.4%
Black/African American and White	223	1.1%	206	1.6%	188	1.6%
Decline to answer	276	1.3%	251	1.9%	219	1.9%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	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%	213	1.6%	183	1.6%
White	4,176	20.1%	3,866	29.4%	3,435	29.2%
NOT PROVIDED	6,819	32.8%	83	0.6%	71	0.6%
Total	20,780	100%	13,147	100%	11,776	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	360	242	73	534	358
2	10	7	38	20	17	74	168	116
3	16	9	39	30	21	75	128	89
4	11	6	40	58	43	76	107	55
5	3	2	41	42	25	77	70	30
6	1	0	42	70	52	78	140	77
7	3	1	43	13	10	79	157	85
8	0	0	44	36	22	80	54	35
9	0	0	45	9	5	81	511	357
10	0	0	46	55	39	82	90	51
11	10	7	47	367	201	83	497	307
12	18	12	48	43	32	84	313	153
13	30	20	49	108	90	85	124	78
14	13	8	50	128	98	86	323	215
15	8	7	51	1,213	760	87	260	174
16	46	35	52	733	464	88	74	41
17	43	32	53	1,225	658	89	49	24
18	37	30	54	1,193	640	90	100	54
19	9	6	55	876	593	91	182	111
20	3	3	56	520	329	92	317	185
21	0	0	57	1,289	871	93	161	103
22	61	30	58	720	526	94	86	46
23	24	16	59	75	49	95	184	120
24	55	34	60	309	227	96	70	54
25	65	37	61	49	27	97	368	235
26	57	34	62	87	62	98	100	62
27	32	20	63	62	41	99	369	213
28	0	0	64	35	21	100	413	281
29	64	46	65	32	20	101	39	26
30	76	47	66	25	18	102	221	148
31	14	7	67	39	28	103	212	130
32	309	212	68	42	29	104	87	45
33	342	203	69	17	10	105	319	172
34	964	577	70	30	21	Unknown	0	0
35	381	251	71	35	26	Total	20,780	13,147
36	258	160	72	1,043	740			



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	203	22	162	124
2	2,241	1,632	23	34	23
3	870	552	24	143	99
4	769	479	25	909	558
5	365	228	26	193	128
6	923	640	27	1,403	850
7	459	307	28	164	110
8	1,081	584	29	136	78
9	161	97	30	603	394
10	427	233	31	104	61
11	279	146	32	36	24
12	953	652	33	50	29
13	256	169	34	72	58
14	134	89	35	45	32
15	142	94	36	0	0
16	78	53	37	3	2
17	429	315	38	9	4
18	427	272	39	34	20
19	1,821	1,127	Unknown	0	0
20	3,348	1,869	Total	20,780	13,147
21	1,151	812			



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	85
Allen	821	153	103
Ascension	1,493	378	248
Assumption	605	278	209
Beauregard	1,631	217	154
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,182	1,338
Cameron	1,068	218	108
Catahoula	1	0	0
East Baton Rouge	1,918	412	277
East Feliciana	235	84	62
Grant	345	51	26
Iberia	460	144	118
Iberville	404	108	79
Jackson	72	11	9
Jefferson	10,086	2,090	1,224
Jefferson Davis	988	176	121
La Salle	45	0	0
LaSalle	0	11	7
Lafayette	553	112	73
Lafourche	6,984	2,210	1,315
Lincoln	98	11	8
Livingston	2,104	416	274
Morehouse	131	30	23
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,198
Ouachita	433	90	66
Plaquemines	876	270	139
Pointe Coupee	74	22	18
Rapides	1,258	151	89
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	144	94
St. Charles	2,754	835	535
St. Helena	672	389	297
St. James	1,448	570	421
St. John the Baptist	4,007	1,206	823
St. Landry	604	93	67
St. Martin	353	79	57
St. Mary	427	142	113
St. Tammany	2,751	451	229
Tangipahoa	4,495	1,594	1,076
Terrebonne	8,193	2,926	1,740
Union	103	16	10
Vermilion	677	118	78
Vernon	497	69	40
Washington	753	157	111
West Baton Rouge	101	22	15
West Feliciana	41	9	6
Winn	135	19	11
Other Parishes	0	2	0
Total	82,840	20,780	13,147

*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	85	\$ 6,555,747.17	75	\$ 5,749,819.28
Allen	0	103	\$ 9,533,249.42	91	\$ 8,264,908.58
Ascension	3	248	\$ 17,462,050.00	219	\$ 15,131,015.08
Assumption	2	209	\$ 16,625,008.94	198	\$ 15,870,659.41
Beauregard	2	154	\$ 14,997,021.97	138	\$ 13,407,953.19
Caddo	0	26	\$ 1,421,621.42	23	\$ 1,337,890.85
Calcasieu	8	1,338	\$ 118,818,048.31	1,226	\$ 109,056,665.83
Cameron	0	108	\$ 9,845,954.44	93	\$ 8,286,583.03
East Baton Rouge	2	277	\$ 16,480,205.64	252	\$ 14,798,754.09
East Feliciana	0	62	\$ 5,718,140.84	56	\$ 5,317,860.79
Grant	1	26	\$ 1,790,623.45	25	\$ 1,713,634.74
Iberia	0	118	\$ 9,725,348.34	104	\$ 8,506,609.12
Iberville	1	79	\$ 5,761,105.76	67	\$ 5,124,422.09
Jackson	0	9	\$ 803,640.50	8	\$ 683,640.50
Jefferson	8	1,224	\$ 65,432,699.20	1,087	\$ 58,391,952.39
Jefferson Davis	1	121	\$ 9,371,849.03	110	\$ 8,594,889.10
LaSalle	0	7	\$ 529,016.70	5	\$ 313,278.75
Lafayette	0	73	\$ 4,931,644.40	67	\$ 4,498,370.56
Lafourche	7	1,315	\$ 113,907,236.58	1,172	\$ 102,470,706.38
Lincoln	0	8	\$ 654,417.39	7	\$ 569,417.39
Livingston	0	274	\$ 22,476,953.35	250	\$ 20,726,390.94
Morehouse	0	23	\$ 2,114,729.18	21	\$ 1,832,415.01
Natchitoches	0	17	\$ 1,266,903.52	17	\$ 1,266,903.52
Orleans	9	1,198	\$ 58,300,053.86	989	\$ 44,626,027.59
Ouachita	1	66	\$ 5,303,379.29	59	\$ 4,129,341.92
Plaquemines	1	139	\$ 11,126,513.11	116	\$ 9,311,726.75
Pointe Coupee	0	18	\$ 1,669,021.65	16	\$ 1,524,906.37
Rapides	1	89	\$ 6,823,608.93	83	\$ 6,298,270.19
Sabine	0	10	\$ 715,484.14	9	\$ 641,517.79
St. Bernard	0	94	\$ 4,550,795.97	84	\$ 4,146,637.36
St. Charles	7	535	\$ 41,027,350.50	489	\$ 37,999,156.53
St. Helena	2	297	\$ 25,369,053.51	274	\$ 23,647,714.41
St. James	3	421	\$ 32,274,436.05	391	\$ 30,508,127.45
St. John the Baptist	6	823	\$ 57,522,623.59	769	\$ 54,003,202.61
St. Landry	0	67	\$ 5,257,489.79	60	\$ 4,943,445.10
St. Martin	0	57	\$ 4,617,393.29	53	\$ 4,361,240.34
St. Mary	0	113	\$ 9,097,038.41	97	\$ 7,768,049.86
St. Tammany	0	229	\$ 12,257,097.96	199	\$ 10,273,771.51
Tangipahoa	3	1,076	\$ 86,323,410.54	973	\$ 78,480,150.41
Terrebonne	6	1,740	\$ 154,836,350.47	1,565	\$ 140,682,196.39
Union	0	10	\$ 691,313.98	8	\$ 486,313.98
Vermilion	0	78	\$ 6,200,981.82	69	\$ 5,406,880.47
Vernon	3	40	\$ 3,133,969.68	36	\$ 2,897,041.23
Washington	0	111	\$ 9,396,276.24	98	\$ 7,974,694.16
West Baton Rouge	0	15	\$ 1,266,179.28	12	\$ 1,103,317.49
West Feliciana	0	6	\$ 304,999.16	6	\$ 304,999.16
Winn	1	11	\$ 818,870.32	10	\$ 776,440.27
UNKNOWN	2	0	\$ -	0	\$ -
Total	81	13,147	\$995,106,907.09	11,776	\$894,209,909.96