



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #104
November 11, 2024 – November 18, 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.
- Grant Award Agreement Execution Deadline of 11/1/2024 has passed.
- As of 11/18/2024 there have been 39,330 total survey submissions. 25,781 homeowners were determined to be in Phases I – VII.
- 25,745 environmental reviews have been completed, representing 100% of the 25,745 homeowners in Phases I – VII available for environmental review.
- 25,754 homeowners, from Phases I – VII, have been invited to start an application. 20,783 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,328 grant awards offered to homeowners totaling \$1,013,087,056.18. Of those, 12,196 homeowners have closed on their grant agreements, obligating \$926,316,971.02.
- 5,093 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 11/11/2024	Weekly Activity	As of 11/18/2024	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	0	0	0		
Environmental Reviews Completed	25,745	0	25,745		
Home Inspections					
Home Inspections Available to Work	13	-2	11		
Total Home Inspections Completed	20,304	2	20,306		
Applications In Process Application Deadline 10/31/23					
Total Number of Invited Applications	25,754	0	25,754		
Applications Not Submitted by Deadline	4,970	-1	4,969		
Application Documentation Requested	2	0	2		
Applications Available for Grant Determination	20,782	1	20,783	100%	
Pending Grant Determination	69	-1	68	0.3%	
Grant Determinations					
			99.7%	% Grant Determinations	
Zero Award	833	0	833	4%	
Ineligible	4,013	0	4,013	19%	
Withdrawn	701	6	707	3%	
Inactive Offered	1,899	-65	1,834	9%	
Appeals In Progress	31	-6	25		
Grant Awards Offered to Applicant	13,267	61	13,328	64%	\$1,013,087,056.18
Grant Awards					
Grant Awards Obligated	11,996	200	12,196		\$926,316,971.02
Solution 1 & 1/3	4,661	61	4,722		\$384,299,033.70
Solution 2 & 2/3	7,066	137	7,203		\$526,315,446.84
Solution 3 Only	269	2	271		\$15,702,490.48
Disbursements					
Total Disbursements	8,014	124	8,138		\$456,352,116.24
Solution 1 & 1/3	3,201	46	3,247		\$157,955,601.27
Solution 2 & 2/3	4,556	74	4,630		\$283,038,292.97
Solution 3 Only	257	4	261		\$15,358,222.00
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	4,996	97	5,093		
Solution 1 & 1/3	1,898	58	1,956		
Solution 2 & 2/3	2,836	36	2,872		
Solution 3 Only	262	3	265		



Table 3: Key Program Statistics: Totals to Date.

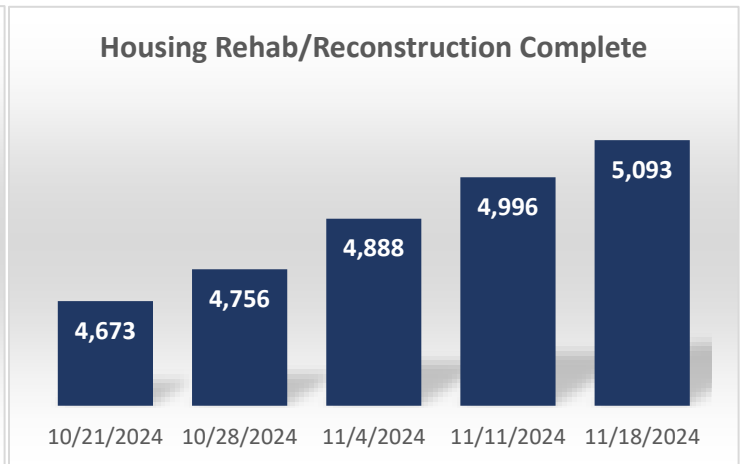
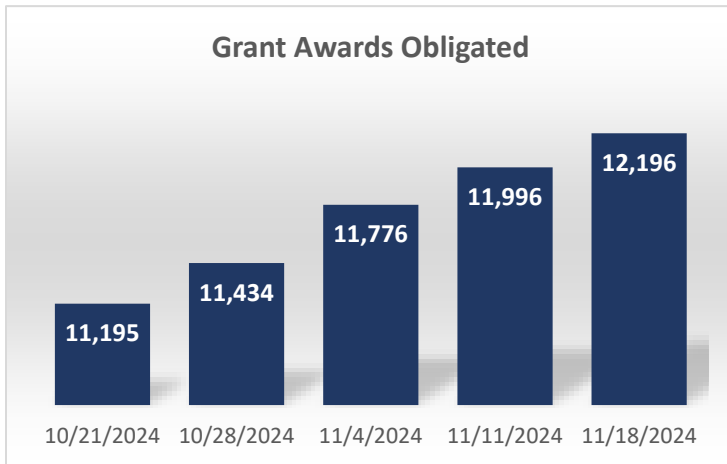
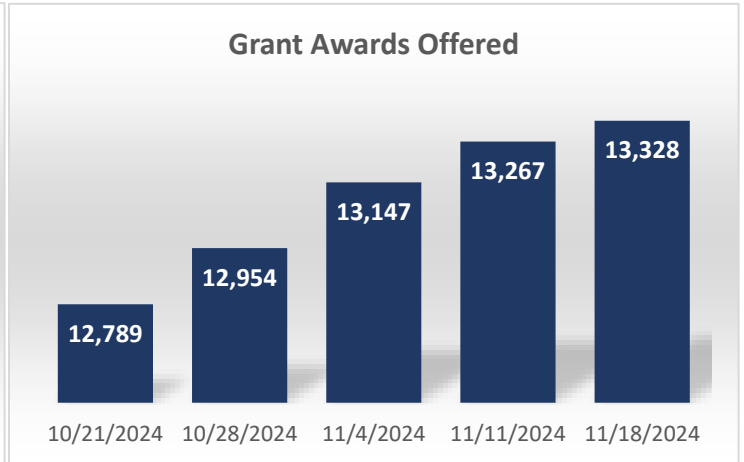
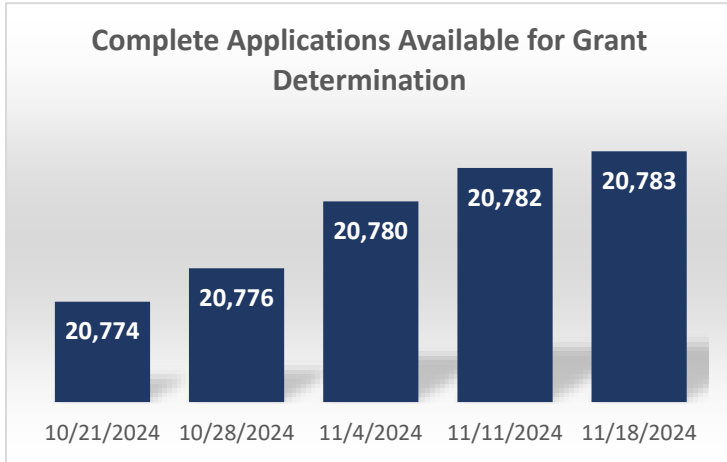




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	166	0.8%	159	1.2%	149	1.2%
American Indian/Alaska Native and White	103	0.5%	98	0.7%	84	0.7%
American Indian/Alaskan Native/Black-African American	257	1.2%	247	1.9%	231	1.9%
Asian	101	0.5%	92	0.7%	85	0.7%
Asian and White	23	0.1%	22	0.2%	21	0.2%
Black/African American	8,499	40.9%	8,004	60.1%	7,346	60.2%
Black/African American and White	227	1.1%	210	1.6%	199	1.6%
Decline to answer	277	1.3%	253	1.9%	230	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	237	1.1%	220	1.7%	194	1.6%
White	4,221	20.3%	3,919	29.4%	3,566	29.2%
NOT PROVIDED	6,655	32.0%	87	0.7%	75	0.6%
Total	20,783	100%	13,328	100%	12,196	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	239	73	534	366
2	10	7	38	20	17	74	168	117
3	16	9	39	30	23	75	128	88
4	11	6	40	58	43	76	107	58
5	3	2	41	42	25	77	70	30
6	1	0	42	70	51	78	140	78
7	3	1	43	13	10	79	157	86
8	0	0	44	36	22	80	54	35
9	0	0	45	9	5	81	511	359
10	0	0	46	55	40	82	90	52
11	10	8	47	367	201	83	497	307
12	18	12	48	43	32	84	313	162
13	30	21	49	108	90	85	124	81
14	13	8	50	129	99	86	323	218
15	8	7	51	1,214	773	87	260	178
16	46	35	52	733	468	88	74	41
17	43	33	53	1,225	659	89	49	25
18	37	29	54	1,193	644	90	100	53
19	9	7	55	876	600	91	182	115
20	3	3	56	520	342	92	317	187
21	0	0	57	1,289	877	93	161	103
22	61	33	58	720	534	94	86	46
23	24	16	59	75	51	95	184	123
24	55	35	60	309	229	96	70	56
25	65	40	61	49	26	97	368	236
26	57	34	62	87	64	98	100	64
27	32	20	63	62	41	99	369	219
28	0	0	64	35	23	100	413	287
29	64	46	65	32	21	101	39	26
30	76	49	66	25	18	102	221	152
31	14	8	67	39	29	103	212	137
32	309	214	68	42	29	104	87	45
33	342	209	69	17	10	105	319	181
34	964	578	70	30	22	Unknown	0	0
35	382	253	71	35	26	Total	20,783	13,328
36	258	165	72	1,043	745			



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	209	22	162	127
2	2,241	1,647	23	34	23
3	870	566	24	143	100
4	769	487	25	909	558
5	365	234	26	193	128
6	923	650	27	1,404	859
7	459	314	28	164	110
8	1,081	600	29	136	81
9	161	97	30	603	402
10	427	239	31	104	64
11	279	148	32	36	25
12	953	653	33	50	30
13	256	175	34	72	59
14	134	89	35	45	32
15	142	95	36	0	0
16	78	53	37	3	2
17	429	321	38	9	4
18	427	274	39	34	20
19	1,821	1,144	Unknown	0	0
20	3,349	1,883	Total	20,783	13,328
21	1,152	826			



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	84
Allen	821	153	102
Ascension	1,493	378	253
Assumption	605	278	211
Beauregard	1,631	217	155
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,183	1,354
Cameron	1,068	218	108
Catahoula	1	0	0
East Baton Rouge	1,918	412	279
East Feliciana	235	84	63
Grant	345	51	28
Iberia	460	144	122
Iberville	404	108	80
Jackson	72	11	9
Jefferson	10,086	2,090	1,246
Jefferson Davis	988	176	119
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	76
Lafourche	6,984	2,210	1,329
Lincoln	98	11	9
Livingston	2,104	416	278
Morehouse	131	30	24
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,222
Ouachita	433	90	67
Plaquemines	876	270	151
Pointe Coupee	74	22	17
Rapides	1,258	151	92
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	97
St. Charles	2,754	835	547
St. Helena	672	389	302
St. James	1,448	570	427
St. John the Baptist	4,007	1,208	828
St. Landry	604	93	68
St. Martin	353	79	57
St. Mary	427	143	114
St. Tammany	2,751	451	232
Tangipahoa	4,495	1,594	1,089
Terrebonne	8,193	2,927	1,756
Union	103	16	10
Vermilion	677	118	76
Vernon	497	69	43
Washington	753	157	110
West Baton Rouge	101	22	16
West Feliciana	41	9	6
Winn	135	19	12
Other	0	0	0
Total	82,840	20,783	13,328

*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	0	84	\$ 6,389,526.51	79	\$ 5,957,562.43
Allen	0	102	\$ 9,589,282.66	93	\$ 8,682,662.64
Ascension	0	253	\$ 17,869,995.25	230	\$ 15,800,424.26
Assumption	2	211	\$ 16,778,981.47	203	\$ 16,303,049.53
Beauregard	1	155	\$ 15,024,405.83	143	\$ 13,943,569.12
Caddo	1	26	\$ 1,403,049.15	22	\$ 1,282,655.90
Calcasieu	7	1,354	\$ 120,733,046.70	1,265	\$ 112,418,487.87
Cameron	0	108	\$ 9,862,065.75	97	\$ 8,533,241.47
East Baton Rouge	2	279	\$ 16,556,809.09	259	\$ 15,188,017.49
East Feliciana	0	63	\$ 5,800,371.85	58	\$ 5,474,168.99
Grant	0	28	\$ 2,109,889.25	25	\$ 1,713,634.74
Iberia	0	122	\$ 9,548,181.67	113	\$ 9,013,279.43
Iberville	0	80	\$ 5,881,690.83	74	\$ 5,590,380.41
Jackson	0	9	\$ 803,640.50	8	\$ 683,640.50
Jefferson	7	1,246	\$ 66,960,240.57	1,134	\$ 61,015,945.72
Jefferson Davis	1	119	\$ 9,334,947.02	116	\$ 9,138,695.78
LaSalle	0	8	\$ 712,952.44	5	\$ 330,624.72
Lafayette	0	76	\$ 5,192,316.34	67	\$ 4,519,412.02
Lafourche	6	1,329	\$ 115,907,116.53	1,223	\$ 106,988,247.45
Lincoln	0	9	\$ 748,759.37	7	\$ 569,417.39
Livingston	1	278	\$ 22,864,705.17	255	\$ 21,476,448.84
Morehouse	0	24	\$ 2,153,198.26	21	\$ 1,832,415.01
Natchitoches	0	17	\$ 1,266,903.52	17	\$ 1,266,903.52
Orleans	5	1,222	\$ 59,869,297.42	1,043	\$ 48,030,283.38
Ouachita	0	67	\$ 5,534,000.61	61	\$ 4,591,745.62
Plaquemines	2	151	\$ 11,705,882.07	127	\$ 10,186,368.41
Pointe Coupee	0	17	\$ 1,584,021.65	16	\$ 1,524,906.37
Rapides	1	92	\$ 6,988,215.95	86	\$ 6,589,442.78
Sabine	0	9	\$ 641,517.79	9	\$ 641,517.79
St. Bernard	0	97	\$ 4,747,394.53	90	\$ 4,321,211.39
St. Charles	4	547	\$ 42,289,215.44	500	\$ 38,941,430.92
St. Helena	2	302	\$ 25,975,044.33	280	\$ 24,155,548.45
St. James	2	427	\$ 33,046,341.65	398	\$ 30,921,346.80
St. John the Baptist	6	828	\$ 57,889,471.16	790	\$ 55,276,963.39
St. Landry	1	68	\$ 5,340,623.89	62	\$ 5,030,477.74
St. Martin	0	57	\$ 4,617,246.91	53	\$ 4,363,183.70
St. Mary	2	114	\$ 9,184,190.19	101	\$ 8,084,810.85
St. Tammany	0	232	\$ 12,462,783.98	207	\$ 10,867,781.07
Tangipahoa	3	1,089	\$ 88,034,393.04	1,002	\$ 80,873,231.66
Terrebonne	10	1,756	\$ 157,112,224.51	1,611	\$ 144,806,399.64
Union	0	10	\$ 691,313.98	9	\$ 571,313.98
Vermilion	1	76	\$ 6,138,630.11	70	\$ 5,437,060.93
Vernon	1	43	\$ 3,577,948.55	38	\$ 3,073,322.11
Washington	0	110	\$ 9,449,040.47	99	\$ 8,072,439.80
West Baton Rouge	0	16	\$ 1,276,300.41	13	\$ 1,109,655.44
West Feliciana	0	6	\$ 304,773.25	6	\$ 304,773.25
Winn	0	12	\$ 1,135,108.56	11	\$ 818,870.32
UNKNOWN	0	0	\$ -	0	\$ -
Total	68	13,328	\$1,013,087,056.18	12,196	\$926,316,971.02