



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #107
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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.
- Grant Award Agreement Execution Deadline of 11/1/2024 has passed.
- As of 12/9/2024 there have been 39,328 total survey submissions. 25,782 homeowners were determined to be in Phases I – VII.
- 25,748 environmental reviews have been completed, representing 100% of the 25,748 homeowners in Phases I – VII available for environmental review.
- 25,757 homeowners, from Phases I – VII, have been invited to start an application. 20,789 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,422 grant awards offered to homeowners totaling \$1,028,695,984.31. Of those, 12,649 homeowners have closed on their grant agreements, obligating \$964,605,992.08.
- 5,477 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 12/2/2024	Weekly Activity	As of 12/9/2024	Percentage	Total Dollars
Surveys Recorded					
					Survey Deadline 8/1/23
Submitted Surveys	39,330	-2	39,328	100%	
Working Phases (1-7) Total	25,782	0	25,782	66%	
Non-Working Phases Total	13,548	-2	13,546	34%	
Environmental Reviews					
Environmental Reviews Available to Work	0	0	0		
Environmental Reviews Completed	25,746	2	25,748		
Home Inspections					
Home Inspections Available to Work	7	3	10		
Total Home Inspections Completed	20,312	1	20,313		
Applications In Process					
					Application Deadline 10/31/23
Total Number of Invited Applications	25,755	2	25,757		
Applications Not Submitted by Deadline	4,970	-2	4,968		
Application Documentation Requested	0	0	0		
Applications Available for Grant Determination	20,785	4	20,789	100%	
Pending Grant Determination	73	-21	52	0.3%	
Grant Determinations					
					% Grant Determinations
Zero Award	832	0	832	4%	
Ineligible	4,013	1	4,014	19%	
Withdrawn	748	18	766	4%	
Inactive Offered	1,745	-42	1,703	8%	
Appeals In Progress	16	-4	12		
Grant Awards Offered to Applicant	13,374	48	13,422	65%	\$1,028,695,984.31
Grant Awards					
Grant Awards Obligated	12,461	188	12,649		\$964,605,992.08
Solution 1 & 1/3	4,815	56	4,871		\$400,314,130.83
Solution 2 & 2/3	7,374	132	7,506		\$548,546,825.93
Solution 3 Only	272	0	272		\$15,745,035.32
Disbursements					
Total Disbursements	8,364	113	8,477		\$481,392,899.57
Solution 1 & 1/3	3,282	21	3,303		\$163,847,908.27
Solution 2 & 2/3	4,819	91	4,910		\$302,015,637.75
Solution 3 Only	263	1	264		\$15,529,353.55
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	5,340	137	5,477		
Solution 1 & 1/3	2,051	61	2,112		
Solution 2 & 2/3	3,022	76	3,098		
Solution 3 Only	267	0	267		



Table 3: Key Program Statistics: Totals to Date.

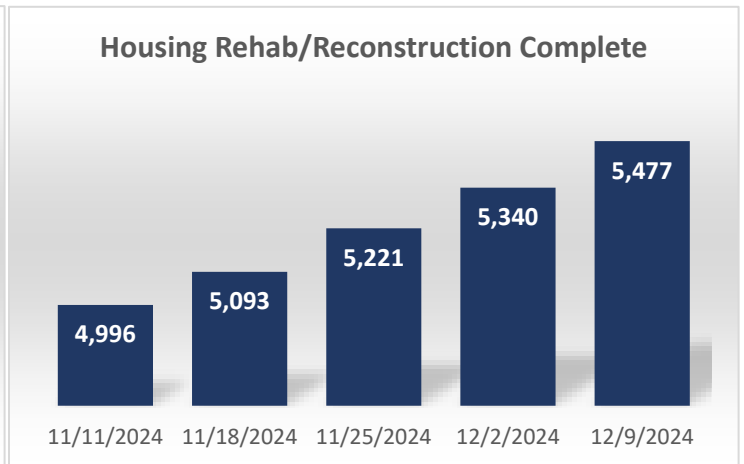
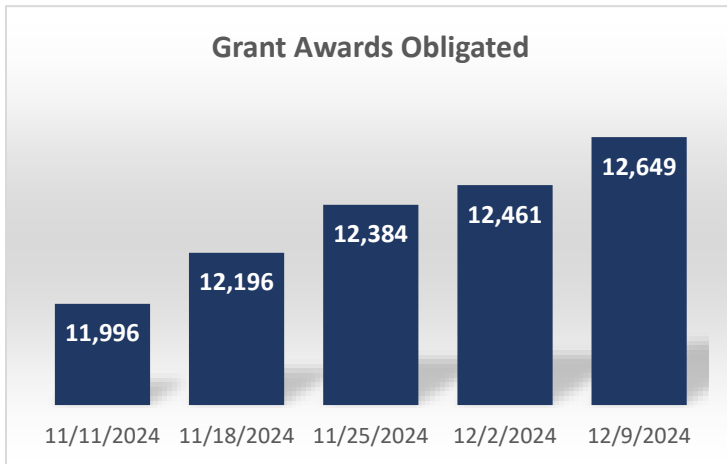
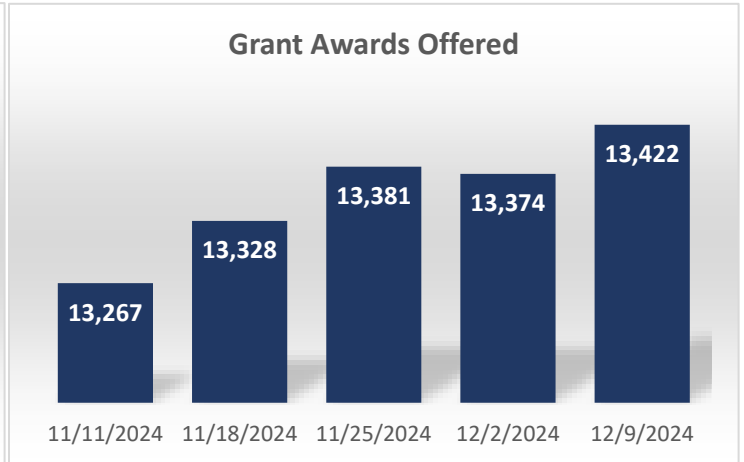
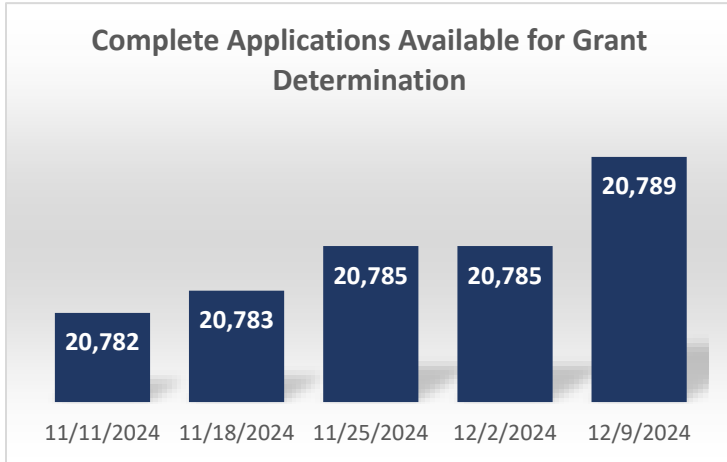




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	163	0.8%	156	1.2%	152	1.2%
American Indian/Alaska Native and White	105	0.5%	101	0.8%	89	0.7%
American Indian/Alaskan Native/Black-African American	259	1.3%	250	1.9%	236	1.9%
Asian	101	0.5%	92	0.7%	87	0.7%
Asian and White	23	0.1%	22	0.2%	21	0.2%
Black/African American	8,559	41.2%	8,073	60.2%	7,626	60.3%
Black/African American and White	228	1.1%	211	1.6%	204	1.6%
Decline to answer	277	1.3%	254	1.9%	242	1.9%
Native Hawaiian/Other Pacific Islander	8	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	10	0.1%	10	0.1%	10	0.1%
Other Multi-Racial	237	1.1%	220	1.6%	206	1.6%
White	4,233	20.4%	3,932	29.3%	3,686	29.1%
NOT PROVIDED	6,586	31.7%	93	0.7%	82	0.7%
Total	20,789	100%	13,422	100%	12,649	100%

Female Head of Household % of Complete Apps:

47%



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	244	73	535	367
2	10	7	38	20	17	74	168	118
3	16	9	39	30	23	75	128	88
4	11	6	40	58	45	76	107	59
5	3	2	41	42	25	77	70	30
6	1	0	42	70	52	78	140	78
7	3	1	43	13	10	79	157	84
8	0	0	44	36	22	80	54	34
9	0	0	45	9	4	81	511	362
10	0	0	46	55	37	82	90	53
11	10	8	47	367	203	83	497	313
12	18	12	48	43	32	84	313	164
13	30	22	49	108	89	85	124	80
14	13	8	50	129	99	86	323	217
15	8	7	51	1,215	784	87	260	178
16	46	35	52	733	471	88	74	41
17	43	33	53	1,225	666	89	49	25
18	37	28	54	1,193	653	90	100	53
19	9	7	55	877	604	91	182	113
20	3	3	56	520	339	92	317	197
21	0	0	57	1,290	881	93	161	101
22	61	34	58	720	539	94	86	48
23	24	15	59	75	51	95	185	123
24	55	35	60	309	231	96	70	57
25	65	39	61	49	27	97	368	240
26	57	37	62	87	66	98	100	60
27	32	20	63	62	40	99	369	218
28	0	0	64	35	24	100	413	287
29	64	47	65	32	21	101	39	27
30	76	49	66	25	18	102	221	151
31	14	7	67	39	28	103	212	139
32	309	212	68	42	29	104	87	45
33	342	213	69	17	11	105	319	184
34	964	588	70	30	21	Unknown	0	0
35	382	252	71	35	27	Total	20,789	13,422
36	258	162	72	1,044	756			



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	210	22	162	125
2	2,241	1,658	23	34	22
3	870	569	24	143	102
4	769	491	25	909	564
5	365	226	26	193	127
6	924	656	27	1,404	868
7	459	314	28	164	111
8	1,081	609	29	136	85
9	161	96	30	603	402
10	427	243	31	104	63
11	279	148	32	36	26
12	954	658	33	50	31
13	257	176	34	72	58
14	134	90	35	45	32
15	142	95	36	0	0
16	78	54	37	3	2
17	429	324	38	9	4
18	427	275	39	34	20
19	1,823	1,154	Unknown	0	0
20	3,349	1,904	Total	20,789	13,422
21	1,153	830			



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	256
Assumption	605	278	211
Beauregard	1,631	217	153
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,183	1,369
Cameron	1,068	218	109
Catahoula	1	0	0
East Baton Rouge	1,918	412	282
East Feliciana	235	84	64
Grant	345	51	29
Iberia	460	144	122
Iberville	404	108	80
Jackson	72	11	9
Jefferson	10,086	2,090	1,263
Jefferson Davis	988	176	120
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	73
Lafourche	6,984	2,211	1,343
Lincoln	98	11	9
Livingston	2,104	416	280
Morehouse	131	30	23
Natchitoches	222	26	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,219
Ouachita	433	90	68
Plaquemines	876	270	155
Pointe Coupee	74	22	17
Rapides	1,258	151	94
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	95
St. Charles	2,754	835	544
St. Helena	672	389	307
St. James	1,448	570	431
St. John the Baptist	4,007	1,208	835
St. Landry	604	93	71
St. Martin	353	79	54
St. Mary	427	143	114
St. Tammany	2,751	451	234
Tangipahoa	4,495	1,595	1,094
Terrebonne	8,193	2,928	1,775
Union	103	16	10
Vermilion	677	118	77
Vernon	497	69	43
Washington	753	157	110
West Baton Rouge	101	22	15
West Feliciana	41	9	7
Winn	135	19	13
Other Parishes	0	3	0
Total	82,840	20,789	13,422

*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	\$ 6,574,400.74	79	\$ 5,956,368.48
Allen	0	102	\$ 9,619,092.45	97	\$ 9,232,869.65
Ascension	0	256	\$ 18,038,358.43	241	\$ 16,545,338.00
Assumption	2	211	\$ 17,077,478.55	204	\$ 16,406,201.64
Beauregard	1	153	\$ 14,988,014.01	146	\$ 14,442,293.26
Caddo	0	26	\$ 1,610,908.95	25	\$ 1,409,843.92
Calcasieu	2	1,369	\$ 122,881,559.71	1,299	\$ 115,855,442.39
Cameron	0	109	\$ 9,654,764.07	100	\$ 8,855,791.72
East Baton Rouge	2	282	\$ 17,007,940.02	269	\$ 15,729,592.45
East Feliciana	0	64	\$ 5,891,712.54	60	\$ 5,650,509.68
Grant	1	29	\$ 2,306,600.05	25	\$ 1,771,628.29
Iberia	0	122	\$ 10,043,712.19	115	\$ 9,239,986.69
Iberville	0	80	\$ 5,898,040.44	76	\$ 5,672,182.76
Jackson	0	9	\$ 803,640.50	8	\$ 683,640.50
Jefferson	3	1,263	\$ 69,092,646.92	1,184	\$ 64,585,785.65
Jefferson Davis	2	120	\$ 9,356,393.24	116	\$ 9,079,551.45
LaSalle	0	8	\$ 713,870.80	6	\$ 391,063.58
Lafayette	0	73	\$ 4,997,193.25	69	\$ 4,648,546.20
Lafourche	6	1,343	\$ 117,881,020.50	1,271	\$ 111,361,617.14
Lincoln	0	9	\$ 748,759.37	9	\$ 748,759.37
Livingston	0	280	\$ 23,017,165.82	271	\$ 22,495,926.70
Morehouse	1	23	\$ 2,078,322.86	21	\$ 1,986,599.69
Natchitoches	1	16	\$ 1,181,700.33	16	\$ 1,181,700.33
Orleans	5	1,219	\$ 59,290,752.62	1,104	\$ 51,498,027.79
Ouachita	0	68	\$ 5,550,627.12	65	\$ 5,128,648.37
Plaquemines	2	155	\$ 12,338,839.82	142	\$ 11,338,120.99
Pointe Coupee	0	17	\$ 1,567,529.61	16	\$ 1,524,906.37
Rapides	1	94	\$ 7,462,191.47	87	\$ 6,637,825.96
Sabine	0	9	\$ 670,900.72	9	\$ 670,900.72
St. Bernard	0	95	\$ 4,617,388.23	90	\$ 4,355,402.16
St. Charles	2	544	\$ 42,513,456.27	513	\$ 40,282,760.57
St. Helena	1	307	\$ 26,642,196.50	292	\$ 25,056,525.79
St. James	0	431	\$ 33,715,807.09	411	\$ 31,984,930.03
St. John the Baptist	3	835	\$ 58,454,360.25	806	\$ 56,484,269.22
St. Landry	0	71	\$ 5,677,476.50	65	\$ 5,228,810.52
St. Martin	1	54	\$ 4,452,680.31	54	\$ 4,452,680.31
St. Mary	2	114	\$ 9,247,400.92	109	\$ 8,893,922.54
St. Tammany	0	234	\$ 12,459,809.75	219	\$ 11,521,870.66
Tangipahoa	3	1,094	\$ 88,496,062.51	1,033	\$ 83,477,238.95
Terrebonne	7	1,775	\$ 160,950,279.81	1,673	\$ 151,448,849.64
Union	0	10	\$ 699,470.81	9	\$ 579,470.81
Vermilion	0	77	\$ 6,301,380.58	70	\$ 5,454,818.42
Vernon	0	43	\$ 3,686,666.92	38	\$ 3,056,605.01
Washington	0	110	\$ 9,453,289.75	106	\$ 9,126,821.17
West Baton Rouge	1	15	\$ 1,231,691.40	13	\$ 1,120,155.17
West Feliciana	0	7	\$ 389,773.25	6	\$ 304,773.25
Winn	0	13	\$ 1,362,656.36	12	\$ 1,046,418.12
UNKNOWN	3	0	\$ -	0	\$ -
Total	52	13,422	\$1,028,695,984.31	12,649	\$964,605,992.08