



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #111
December 30, 2024 – January 6, 2025

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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				✓		
	OTHER IMPACTED	N/A	N/A	N/A		✓	N/A
HOMEOWNER 62+ AND/OR HOUSEHOLD MEMBER WITH DISABILITY	YES		✓				
	NO	N/A		✓	N/A	N/A	N/A
STATUS OF REPAIRS	COMPLETE						✓
	INCOMPLETE	N/A	N/A	N/A	✓	✓	

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 1/6/2025 there have been 39,328 total survey submissions. 25,785 homeowners were determined to be in Phases I – VII.
- 25,749 environmental reviews have been completed, representing 100% of the 25,749 homeowners in Phases I – VII available for environmental review.
- 25,758 homeowners, from Phases I – VII, have been invited to start an application. 20,796 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,461 grant awards offered to homeowners totaling \$1,043,256,347.29. Of those, 13,037 homeowners have closed on their grant agreements, obligating \$1,002,151,722.72.
- 5,837 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 12/30/2024	Weekly Activity	As of 1/6/2025	Percentage	Total Dollars
Surveys Recorded Survey Deadline 8/1/23					
Submitted Surveys	39,328	0	39,328	100%	
Working Phases (1-7) Total	25,784	1	25,785	66%	
Non-Working Phases Total	13,544	-1	13,543	34%	
Environmental Reviews					
Environmental Reviews Available to Work	0	0	0		
Environmental Reviews Completed	25,749	0	25,749		
Home Inspections					
Home Inspections Available to Work	8	2	10		
Total Home Inspections Completed	20,321	-1	20,320		
Applications In Process Application Deadline 10/31/23					
Total Number of Invited Applications	25,758	0	25,758		
Applications Not Submitted by Deadline	4,962	-1	4,961		
Application Documentation Requested	0	1	1		
Applications Available for Grant Determination	20,796	0	20,796	100%	
Pending Grant Determination	40	3	43	0.2%	
Grant Determinations 99.8% % Grant Determinations					
Zero Award	830	2	832	4%	
Ineligible	4,017	2	4,019	19%	
Withdrawn	799	5	804	4%	
Inactive Offered	1,683	-46	1,637	8%	
Appeals In Progress	6	6	12		
Grant Awards Offered to Applicant	13,427	34	13,461	65%	\$1,043,256,347.29
Grant Awards					
Grant Awards Obligated	12,974	63	13,037		\$1,002,151,722.72
Solution 1 & 1/3	4,977	24	5,001		\$417,851,192.44
Solution 2 & 2/3	7,725	39	7,764		\$568,555,494.96
Solution 3 Only	272	0	272		\$15,745,035.32
Disbursements					
Total Disbursements	8,793	45	8,838		\$513,585,603.25
Solution 1 & 1/3	3,396	4	3,400		\$177,004,606.49
Solution 2 & 2/3	5,132	41	5,173		\$321,043,173.29
Solution 3 Only	265	0	265		\$15,537,823.47
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	5,767	70	5,837		
Solution 1 & 1/3	2,219	40	2,259		
Solution 2 & 2/3	3,281	30	3,311		
Solution 3 Only	267	0	267		



Table 3: Key Program Statistics: Totals to Date.

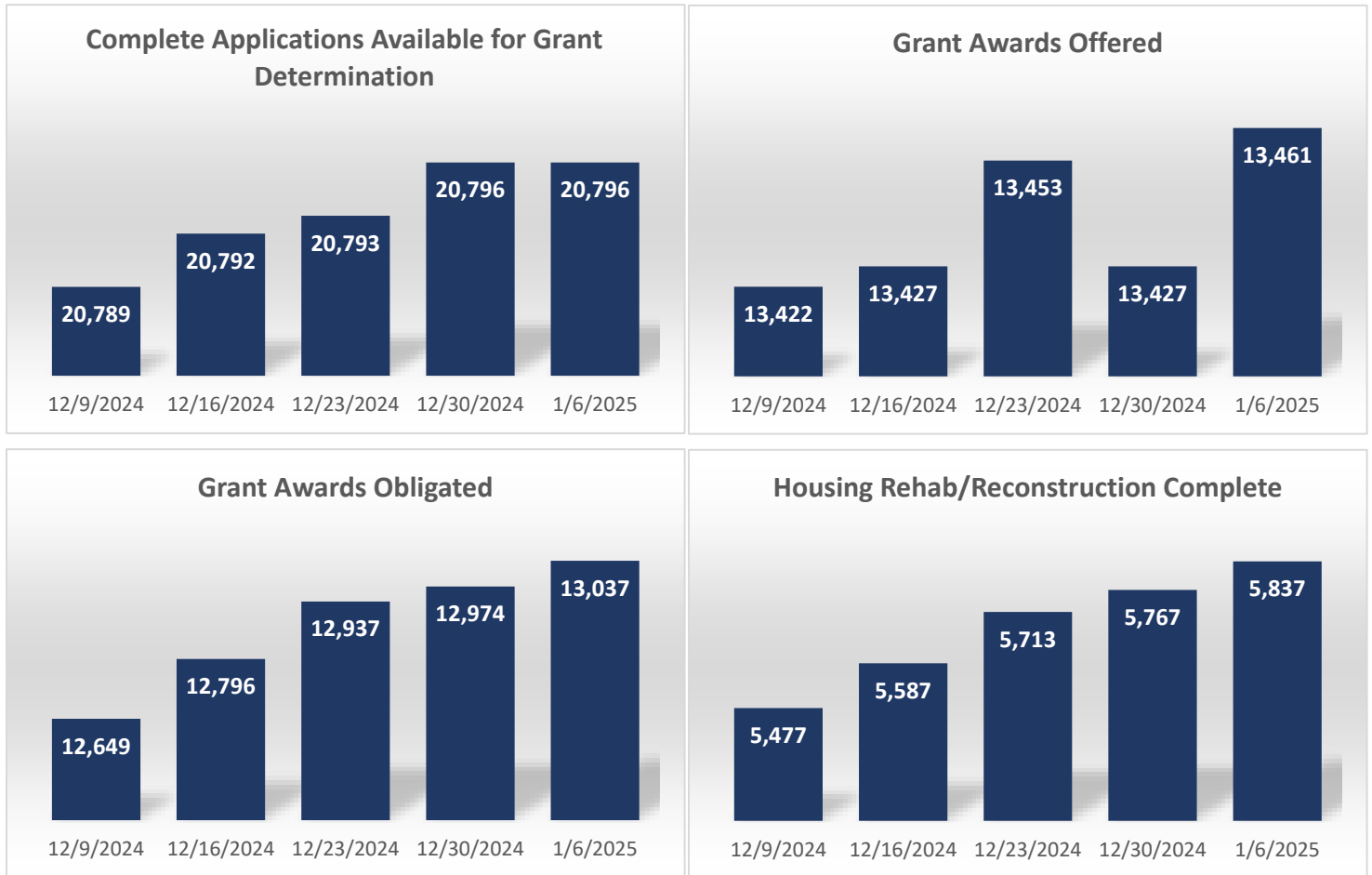




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	161	0.8%	154	1.1%	153	1.2%
American Indian/Alaska Native and White	101	0.5%	98	0.7%	94	0.7%
American Indian/Alaskan Native/Black-African American	258	1.2%	249	1.9%	238	1.8%
Asian	100	0.5%	91	0.7%	89	0.7%
Asian and White	23	0.1%	22	0.2%	21	0.2%
Black/African American	8,581	41.3%	8,099	60.2%	7,855	60.3%
Black/African American and White	229	1.1%	211	1.6%	206	1.6%
Decline to answer	281	1.4%	256	1.9%	245	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%	222	1.7%	212	1.6%
White	4,243	20.4%	3,948	29.3%	3,815	29.3%
NOT PROVIDED	6,564	31.6%	93	0.7%	91	0.7%
Total	20,796	100%	13,461	100%	13,037	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	361	245	73	535	372
2	10	7	38	20	17	74	168	117
3	16	9	39	30	23	75	128	86
4	11	6	40	58	42	76	107	60
5	3	2	41	42	24	77	70	30
6	1	0	42	70	51	78	140	78
7	3	1	43	13	10	79	157	88
8	0	0	44	36	21	80	54	33
9	0	0	45	9	5	81	511	364
10	0	0	46	55	39	82	90	55
11	10	8	47	367	202	83	497	312
12	18	12	48	43	32	84	313	167
13	30	22	49	108	88	85	124	78
14	13	8	50	129	101	86	323	221
15	8	7	51	1,217	793	87	260	179
16	46	36	52	733	479	88	74	41
17	43	32	53	1,225	669	89	49	25
18	37	27	54	1,193	647	90	100	52
19	9	6	55	877	604	91	182	112
20	3	3	56	521	346	92	318	195
21	0	0	57	1,291	883	93	161	99
22	61	37	58	720	537	94	86	46
23	24	16	59	75	51	95	185	124
24	55	35	60	309	233	96	70	58
25	65	37	61	49	28	97	368	235
26	57	37	62	87	64	98	100	57
27	32	20	63	62	41	99	369	221
28	0	0	64	35	22	100	413	290
29	64	47	65	32	21	101	39	27
30	76	46	66	25	18	102	221	153
31	14	7	67	39	28	103	212	141
32	309	210	68	42	30	104	87	46
33	342	216	69	17	11	105	319	188
34	965	587	70	30	21	Unknown	0	0
35	382	255	71	35	27	Total	20,796	13,461
36	258	164	72	1,044	757			



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	211	22	162	127
2	2,242	1,662	23	34	22
3	870	571	24	143	102
4	769	489	25	910	565
5	365	219	26	193	125
6	924	663	27	1,405	874
7	459	314	28	164	107
8	1,081	617	29	136	87
9	161	96	30	603	398
10	427	249	31	104	63
11	279	150	32	36	26
12	954	655	33	50	30
13	257	177	34	72	58
14	134	91	35	45	32
15	142	95	36	0	0
16	78	55	37	3	2
17	429	323	38	9	4
18	427	275	39	34	20
19	1,825	1,157	Unknown	0	0
20	3,349	1,916	Total	20,796	13,461
21	1,155	834			



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	101
Ascension	1,493	378	255
Assumption	605	278	214
Beauregard	1,631	217	153
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,184	1,374
Cameron	1,068	218	107
Catahoula	1	0	0
East Baton Rouge	1,918	412	283
East Feliciana	235	84	62
Grant	345	51	32
Iberia	460	144	122
Iberville	404	108	80
Jackson	72	11	9
Jefferson	10,086	2,091	1,267
Jefferson Davis	988	176	121
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	74
Lafourche	6,984	2,211	1,337
Lincoln	98	11	9
Livingston	2,104	417	281
Morehouse	131	30	23
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,909	1,214
Ouachita	433	90	67
Plaquemines	876	270	161
Pointe Coupee	74	22	16
Rapides	1,258	151	92
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	96
St. Charles	2,754	836	552
St. Helena	672	389	310
St. James	1,448	570	430
St. John the Baptist	4,007	1,209	838
St. Landry	604	93	67
St. Martin	353	79	56
St. Mary	427	143	116
St. Tammany	2,751	451	235
Tangipahoa	4,495	1,596	1,100
Terrebonne	8,193	2,930	1,793
Union	103	16	10
Vermilion	677	118	75
Vernon	497	69	42
Washington	753	157	108
West Baton Rouge	101	22	15
West Feliciana	41	9	7
Winn	135	19	13
Other Parishes	0	2	0
Total	82,840	20,796	13,461

*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	\$ 6,888,497.19	77	\$ 5,833,331.50
Allen	0	101	\$ 9,628,028.66	100	\$ 9,435,213.29
Ascension	0	255	\$ 17,917,471.89	248	\$ 17,101,458.91
Assumption	0	214	\$ 17,506,153.50	209	\$ 17,155,056.37
Beauregard	1	153	\$ 15,135,850.61	149	\$ 14,623,468.82
Caddo	0	26	\$ 1,606,277.15	26	\$ 1,603,347.12
Calcasieu	6	1,374	\$ 124,531,489.71	1,330	\$ 119,896,642.34
Cameron	0	107	\$ 9,604,443.09	104	\$ 9,126,199.90
East Baton Rouge	0	283	\$ 17,614,071.81	274	\$ 16,580,900.20
East Feliciana	0	62	\$ 5,788,318.44	61	\$ 5,717,583.20
Grant	0	32	\$ 2,748,114.06	27	\$ 2,075,574.57
Iberia	0	122	\$ 10,075,962.93	121	\$ 9,887,153.64
Iberville	0	80	\$ 6,170,591.72	76	\$ 5,638,676.83
Jackson	0	9	\$ 803,640.50	9	\$ 803,640.50
Jefferson	3	1,267	\$ 69,793,451.15	1,221	\$ 67,343,162.35
Jefferson Davis	1	121	\$ 9,977,025.25	116	\$ 9,074,010.75
LaSalle	0	8	\$ 747,089.11	8	\$ 747,089.11
Lafayette	0	74	\$ 5,085,396.95	71	\$ 4,811,506.35
Lafourche	3	1,337	\$ 118,983,926.45	1,305	\$ 115,103,495.03
Lincoln	0	9	\$ 748,759.37	9	\$ 748,759.37
Livingston	1	281	\$ 23,141,296.28	278	\$ 22,921,325.80
Morehouse	0	23	\$ 2,232,671.36	22	\$ 2,039,853.78
Natchitoches	0	17	\$ 1,379,907.48	16	\$ 1,195,695.93
Orleans	1	1,214	\$ 59,554,294.40	1,162	\$ 55,108,745.80
Ouachita	0	67	\$ 5,226,035.06	65	\$ 5,132,423.59
Plaquemines	1	161	\$ 12,975,030.58	151	\$ 12,224,839.39
Pointe Coupee	2	16	\$ 1,514,624.09	15	\$ 1,455,508.81
Rapides	0	92	\$ 7,233,943.00	89	\$ 7,073,767.08
Sabine	0	9	\$ 672,900.72	9	\$ 672,900.72
St. Bernard	0	96	\$ 4,623,249.08	92	\$ 4,386,222.85
St. Charles	1	552	\$ 43,802,219.80	535	\$ 42,010,223.07
St. Helena	1	310	\$ 27,076,963.77	299	\$ 26,102,396.29
St. James	1	430	\$ 33,951,100.38	424	\$ 33,105,989.34
St. John the Baptist	3	838	\$ 58,691,125.12	820	\$ 57,366,547.04
St. Landry	2	67	\$ 5,319,105.19	65	\$ 5,257,262.19
St. Martin	0	56	\$ 4,665,409.10	55	\$ 4,531,461.98
St. Mary	1	116	\$ 9,509,598.05	113	\$ 9,332,169.06
St. Tammany	2	235	\$ 12,422,424.81	226	\$ 11,873,349.49
Tangipahoa	2	1,100	\$ 90,885,338.14	1,066	\$ 86,941,581.20
Terrebonne	8	1,793	\$ 164,095,530.92	1,732	\$ 158,028,953.82
Union	0	10	\$ 699,019.75	9	\$ 579,019.75
Vermilion	0	75	\$ 6,211,335.04	74	\$ 6,130,990.46
Vernon	0	42	\$ 3,627,645.82	40	\$ 3,400,784.89
Washington	0	108	\$ 9,458,092.30	105	\$ 9,093,002.49
West Baton Rouge	1	15	\$ 1,173,997.90	14	\$ 1,121,508.14
West Feliciana	0	7	\$ 396,273.25	7	\$ 396,273.25
Winn	0	13	\$ 1,362,656.36	13	\$ 1,362,656.36
UNKNOWN	2	0	\$ -	0	\$ -
Total	43	13,461	\$1,043,256,347.29	13,037	\$1,002,151,722.72