

# Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #116 February 3, 2025 – February 10, 2025

Issued: February 10, 2025



## February 3, 2025 – February 10, 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
	+ numcanes Laura & Dena		+ \$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 mostimpacted 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.





February 3, 2025 - February 10, 2025



Based on current funding limitations and federal guidance, to be placed in a phase, you must have:

- (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

APPLICATION PHASES		PHASE I	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI	
	LESS THAN 50% AMI	<						
HOUSEHOLD INCOME	BETWEEN 50% & 80% AMI		<	<b>⋄</b>				
	GREATER THAN 80% AMI				<	<	✓	
GEOGRAPHY	MOST IMPACTED	N/A	N/A	N/A	<		NI/A	
GEOGRAPHI	OTHER IMPACTED					<b>✓</b>	N/A	
HOMEOWNER 62+ AND/OR HOUSEHOLD	YES	N/A	<		N/A	N/A	NI/A	
MEMBER WITH DISABILITY	NO NO			<			N/A	
STATUS OF REPAIRS	COMPLETE	N/A			N/A			<
	INCOMPLETE		N/A	IN/A	<b>✓</b>	<		

#### **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

## **Situation & Pipeline Report #116**





#### Homeowner Program Steps

Below is an overview of the homeowner journey in the program, from initial survey to reimbursement and/or repair or reconstruction.



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.



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.

# 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.



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.



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.



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'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:
  - o Phase 1 on May 11, 2022
  - o Phase 2 3 on Aug. 24, 2022
  - o Phase 4 − 5 on Nov. 28, 2022
  - o Phase 6 on Dec. 15, 2022
  - o 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 2/10/2025 there have been 39,328 total survey submissions. 25,785 homeowners were determined to be in Phases I – VII.
- 25,747 environmental reviews have been completed, representing 100% of the 25,749 homeowners in Phases I VII available for environmental review.
- 25,761 homeowners, from Phases I VII, have been invited to start an application. 20,800 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,557 grant awards offered to homeowners totaling \$1,066,718,199.11. Of those, 13,287 homeowners have closed on their grant agreements, obligating \$1,035,835,512.17.
- 6,339 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.



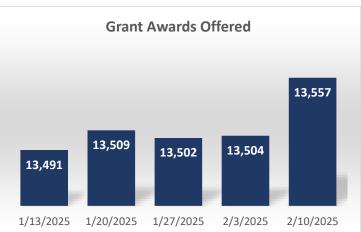
Table 2: Homeowner Program Snapshot.

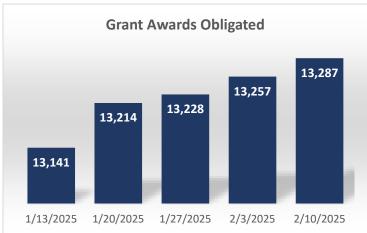
Restore 2020 Homeowner Program Weekly Snapshot						
Activity	As of 2/3/2025	Weekly Activity	As of 2/10/2025	Percentage	Total Dollars	
Surveys Recorded				Survey Deadlin	ne 8/1/23	
Submitted Surveys	39,328	0	39,328	100%		
Working Phases (1-7) Total	25,785	0	25,785	66%		
Non-Working Phases Total	13,543	0	13,543	34%		
Environmental Reviews						
Environmental Reviews Available to Work	0	2	2			
Environmental Reviews Completed	25,752	-5	25,747			
Home Inspections						
Home Inspections Available to Work	6	-4	2			
Total Home Inspections Completed	20,329	1,536	21,865			
Applications In Process				Application De	adline 10/31/23	
Total Number of Invited Applications	25,761	0	25,761			
Applications Not Submitted by Deadline	4,961	0	4,961			
Application Documentation Requested	0	0	0	·		
Applications Available for Grant Determination	20,800	0	20,800	100%		
Pending Grant Determination	28	-7	<b>∢</b> 21	0.1%		
Grant Determinations			99.9%	% Grant Determinations		
Zero Award	833	0	<b>∢</b> 833	4%		
Ineligible	4,007	-3	4,004	19%		
Withdrawn	846	7	<b>⋖</b> 853	4%		
Not Closed by Deadline	1,582	-50	<b>◄</b> 1,532	7%		
Appeals In Progress	1	0	1			
Grant Awards Offered to Applicant	13,504	53	13,557	65%	\$1,066,718,199.11	
Grant Awards						
Grant Awards Obligated	13,257	30	13,287		\$1,035,835,512.17	
Solution 1 & 1/3	5,069	-3	5,066		\$433,511,513.85	
Solution 2 & 2/3	7,915	33	7,948		\$586,577,833.12	
Solution 3 Only	273	0	273		\$15,746,165.20	
Disbursements						
Total Disbursements	9,053	105	9,158		\$552,030,648.47	
Solution 1 & 1/3	3,399	40	3,439		\$191,901,189.82	
Solution 2 & 2/3	5,388	64	5,452		\$344,582,191.87	
Solution 3 Only	266	1	267		\$15,547,266.78	
Housing Rehab/Reconstruction Complete						
Housing Rehab/Reconstruction Complete	6,235	104	6,339			
Solution 1 & 1/3	2,446	33	2,479			
Solution 2 & 2/3	3,522	70	3,592			
Solution 3 Only	267	1	268			

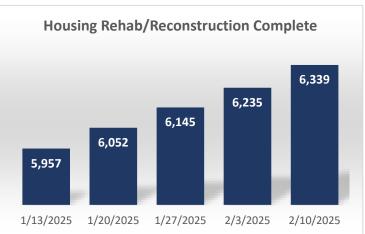


## Table 3: Key Program Statistics: Totals to Date.











# 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	206	1.0%	154	1.1%	152	1.1%
American Indian/Alaska Native and White	126	0.6%	95	0.7%	95	0.7%
American Indian/Alaskan Native/Black-African American	285	1.4%	251	1.9%	247	1.9%
Asian	112	0.5%	92	0.7%	90	0.7%
Asian and White	24	0.1%	21	0.2%	20	0.2%
Black/African American	9,336	44.9%	8,156	60.2%	8,002	60.2%
Black/African American and White	257	1.2%	211	1.6%	205	1.5%
Decline to answer	320	1.5%	256	1.9%	250	1.9%
Native Hawaiian/Other Pacific Islander	9	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	12	0.1%	10	0.1%	10	0.1%
Other Multi-Racial	278	1.3%	224	1.7%	217	1.6%
White	4,859	23.4%	3,980	29.4%	3,894	29.3%
NOT PROVIDED	4,976	23.9%	99	0.7%	97	0.7%
Total	20,800	100%	13,557	100%	13,287	100%

Female Head of Household % of Complete

Apps:



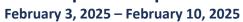


Appendix A Table 11: Submitted Applications and Grants Offered by House District.

House District	Submitted Applications	Grant Awards Offered
1	2	1
2	10	7
3	16	9
4	11	6
5	3	2
6	1	0
7	3	1
8	0	0
9	0	0
10	0	0
11	10	8
12	18	12
13	30	22
14	13	8
15	8	7
16	46	34
17	43	32
18	37	29
19	9	7
20	3	3
21	0	0
22	61	37
23	24	16
24	55	35
25	65	40
26	57	36
27	32	20
28	0	0
29	64	47
30	76	47
31	14	7
32	309	212
33	342	217
34	965	586
35	382	256
36	258	168

		Curret
House	Submitted	Grant Awards
District	Applications	Offered
37	361	251
38	20	17
39	30	23
40	58	44
41	42	26
42	70	48
43	13	10
44	36	22
45	9	5
46	55	39
47	367	204
48	43	32
49	108	90
50	129	103
51	1,217	795
52	733	478
53	1,225	675
54	1,193	654
55	877	610
56	521	348
57	1,291	886
58	721	541
59	75	51
60	309	233
61	49	28
62	87	64
63	62	40
64	35	23
65	32	21
66	25	18
67	39	28
68	42	29
69	17	11
70	30	21
71	35	26
72	1,045	767

House District	Submitted Applications	Grant Awards Offered
73	535	377
74	168	116
75	128	87
76	107	61
77	70	31
78	140	80
79	157	90
80	54	34
81	511	367
82	90	56
83	497	317
84	314	164
85	124	81
86	323	220
87	260	180
88	74	42
89	49	26
90	100	52
91	183	115
92	318	200
93	161	100
94	86	46
95	185	127
96	70	58
97	368	236
98	100	58
99	369	217
100	413	289
101	39	27
102	221	153
103	212	141
104	87	46
105	319	190
Unknown	0	0
Total	20,800	13,557





Appendix A Table 12: Submitted Applications and Grants Offered by Senate District.

Senate District	Submitted Applications	Grant Awards Offered
1	366	212
2	2,243	1,674
3	870	565
4	769	490
5	366	225
6	924	669
7	459	315
8	1,082	623
9	161	98
10	427	253
11	279	151
12	955	662
13	257	180
14	134	90
15	142	95
16	78	54
17	429	328
18	427	276
19	1,825	1,169
20	3,349	1,926
21	1,155	839

Senate District	Submitted Applications	Grant Awards Offered
22	162	127
23	34	23
24	143	103
25	910	577
26	193	124
27	1,405	874
28	164	108
29	136	87
30	603	404
31	104	64
32	36	26
33	50	30
34	72	57
35	45	33
36	0	0
37	3	2
38	9	4
39	34	20
Unknown	0	0
Total	20,800	13,557





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	82
Allen	821	153	100
Ascension	1,493	379	256
Assumption	605	278	215
Beauregard	1,631	217	155
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,185	1,381
Cameron	1,068	218	111
Catahoula	1	0	0
East Baton Rouge	1,918	412	281
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	1,283
Jefferson Davis	988	176	125
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	75
Lafourche	6,984	2,211	1,350
Lincoln	98	11	9
Livingston	2,104	417	282
Morehouse	131	30	23
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,910	1,216
Ouachita	433	90	66
Plaquemines	876	270	162
Pointe Coupee	74	22	18
Rapides	1,258	151	94
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	96
St. Charles	2,754	837	556
St. Helena	672	389	312
St. James	1,448	570	434
St. John the Baptist	4,007	1,209	843
St. Landry	604	93	70
St. Martin	353	79	56
St. Mary	427	143	118
St. Tammany	2,751	451	236
Tangipahoa	4,495	1,597	1,112
Terrebonne	8,193	2,931	1,801
Union	103	16	10
Vermilion	677	118	77
Vernon	497	69	42
Washington	753	157	109
West Baton Rouge	101	22	16
West Feliciana	41	9	7
Winn	135	19	13
0	0	0	0
Total	82,840	20,800	13,557

<sup>\*</sup>Pipeline #6: FEMA Major/Severe Data Updated

<sup>\*</sup>Pipeline #17 FEMA Major Severe column updated to reflect FVL>\$5K

<sup>\*</sup>Pipeline #26 FVL>\$5K column updated to reflect FVL>\$3K

<sup>\*</sup>Pipeline #46: FEMA Data Updated



# Appendix C Table 14: Grant Awards by Parish.

Damaged Parish	Pending Grant Determination	Grant Award Offered		Grant Awards red Amounts (\$)	Obligated Award	Obli	gated Award Amount (\$)
Acadia	1	82	\$	6,877,374.61	78	\$	6,441,762.74
Allen	0	100	\$	9,636,932.25	100	\$	9,636,932.25
Ascension	1	256	\$	18,236,036.37	252	\$	17,650,950.50
Assumption	1	215	\$	17,622,650.41	213	\$	17,315,749.48
Beauregard	0	155	\$	15,513,841.30	152	\$	15,080,467.27
Caddo	0	26	\$	1,643,187.26	26	\$	1,642,935.03
Calcasieu	1	1,381	\$	126,356,291.78	1,356	\$	123,134,944.88
Cameron	0	111	\$	10,107,466.32	110	\$	9,958,539.60
East Baton Rouge	1	281	\$	18,187,907.26	274	\$	17,139,211.22
East Feliciana	0	62	\$	5,791,330.63	62	\$	5,791,330.63
Grant	0	32	\$	2,733,672.41	31	\$	2,704,670.87
Iberia	0	122	\$	10,141,015.65	122	\$	10,141,015.65
Iberville	1	80	\$	6,315,494.21	79	\$	6,238,273.55
Jackson	0	9	\$	811,647.25	9	\$	811,647.25
Jefferson	1	1,283	\$	70,954,092.28	1,250	\$	68,696,908.91
Jefferson Davis	0	1,265	\$	10,446,677.90	1,230	\$	10,108,172.57
LaSalle	0	8	\$	757,207.62	8	\$ \$	757,207.62
	0	75	\$		74	\$	
Lafayette			\$	5,132,672.58	1.328	\$ \$	5,013,478.68
Lafourche	1	1,350		121,183,839.88	,		117,926,585.42
Lincoln	0	9	\$	747,865.02	9	\$	747,865.02
Livingston	1	282	\$	23,171,575.01	281	\$	23,165,293.65
Morehouse	1	23	\$	2,162,168.50	22	\$	2,123,699.42
Natchitoches	0	17	\$	1,379,907.48	17	\$	1,379,907.48
Orleans	2	1,216	\$	61,008,225.03	1,184	\$	57,588,441.01
Ouachita	0	66	\$	5,214,538.36	66	\$	5,214,538.36
Plaquemines	1	162	\$	13,165,823.70	159	\$	13,042,340.96
Pointe Coupee	0	18	\$	1,778,822.94	15	\$	1,476,709.95
Rapides	0	94	\$	7,572,464.99	93	\$	7,484,418.73
Sabine	0	9	\$	679,400.72	9	\$	679,400.72
St. Bernard	0	96	\$	4,768,579.87	93	\$	4,519,599.76
St. Charles	0	556	\$	44,658,015.45	546	\$	43,723,766.74
St. Helena	1	312	\$	28,879,266.22	300	\$	26,598,446.10
St. James	0	434	\$	34,615,335.89	430	\$	33,964,008.57
St. John the Baptist	1	843	\$	59,384,762.09	832	\$	58,674,613.76
St. Landry	0	70	\$	5,849,429.42	65	\$	5,346,580.95
St. Martin	0	56	\$	4,831,596.02	55	\$	4,599,564.77
St. Mary	0	118		9,939,753.90	114	\$	9,448,434.90
St. Tammany	1	236	\$	12,832,829.60	230	\$	12,234,690.52
Tangipahoa	3	1,112	\$	93,114,365.46	1,090	\$	90,577,481.64
Terrebonne	2	1,801	\$	168,108,215.36	1,765	\$	164,195,957.66
Union	0	10	\$	699,019.75	10	\$	699,019.75
Vermilion	0	77	\$	6,589,266.83	76	\$	6,265,471.71
Vernon	0	42	\$	3,697,084.67	41	\$	3,659,281.71
Washington	0	109	\$	10,264,687.02	103	\$	9,276,882.81
West Baton Rouge	0	16	\$	1,396,932.23	15	\$	1,199,381.79
West Feliciana	0	7	\$	396,273.25	7	\$	396,273.25
Winn	0	13	\$	1,362,656.36	13	\$	1,362,656.36
UNKNOWN	0	0	9	\$ -	0	\$	-
Total	21	13,557	\$:	1,066,718,199.11	13,287		\$1,035,835,512.17