



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #63
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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.
- As of 2/5/2024, survey submissions increased by 0 from the previous week, making the total submissions 39,323. 25,728 homeowners were determined to be in Phases I – VII.
- 25,676 environmental reviews have been completed, representing 99.8% of the 25,728 homeowners in Phases I – VII.
- 25,664 homeowners, from Phases I – VII, have been invited to start an application. 17,594 applications have been submitted, representing 69% of the homeowners invited to start an application.
- There has been a total of 7,831 grant awards offered to homeowners totaling \$551,019,826.80. Of those, 4,726 homeowners have closed on their grant agreements, obligating \$366,237,543.71.
- 1,647 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 1/29/2024	Weekly Activity	As of 2/5/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,993	-1	43,992		
Non-Submitted Surveys	4,670	-1	4,669		
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,725	3	25,728	65%	
Phase I	16,591	3	16,594	42%	
Phase II	2,028	0	2,028	5%	
Phase III	2,405	0	2,405	6%	
Phase IV	3,246	0	3,246	8%	
Phase V	51	0	51	0%	
Phase VI	1,113	0	1,113	3%	
Phase VII	291	0	291	1%	
Non-Working Phases Total	13,598	-3	13,595	35%	
Environmental Reviews					
Environmental Reviews Available to Work	67	-15	52		
Environmental Reviews Completed	25,658	18	25,676		
Home Inspections					
Home Inspections Available to Work	244	-15	229		
Total Home Inspections Completed	17,263	-125	17,138		
Applications In Process					
Total Number of Invited Applications	25,646	18	25,664		
Applications Not Available for Grant Determination	7,912	158	8,070		
Applications Available for Grant Determination	17,734	-140	17,594	100%	
Pending Grant Determination	8,224	-551	7,673	44%	
Grant Determinations			56%	% Grant Determinations	
Zero Award	461	34	495	2.8%	
Ineligible	1,264	33	1,297	7.4%	
Withdrawn	288	10	298	1.7%	
Appeals In Progress	70	-1	69		
Grant Awards Offered to Applicant	7,497	334	7,831	44.5%	\$551,019,826.80
Grant Awards					
Grant Awards Obligated	4,572	154	4,726		\$366,237,543.71
Solution 1 & 1/3	1,670	62	1,732		\$145,261,894.12
Solution 2 & 2/3	2,803	91	2,894		\$215,674,201.05
Solution 3 Only	99	1	100		\$5,301,448.54
Disbursements					
Total Disbursements	2,711	127	2,838		\$153,154,696.63
Solution 1 & 1/3	1,078	51	1,129		\$44,158,736.29
Solution 2 & 2/3	1,541	73	1,614		\$103,741,819.70
Solution 3 Only	92	3	95		\$5,254,140.64
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,576	71	1,647		
Solution 1 & 1/3	489	22	511		
Solution 2 & 2/3	994	45	1,039		
Solution 3 Only	93	4	97		



Table 3: Key Program Statistics: Totals to Date.

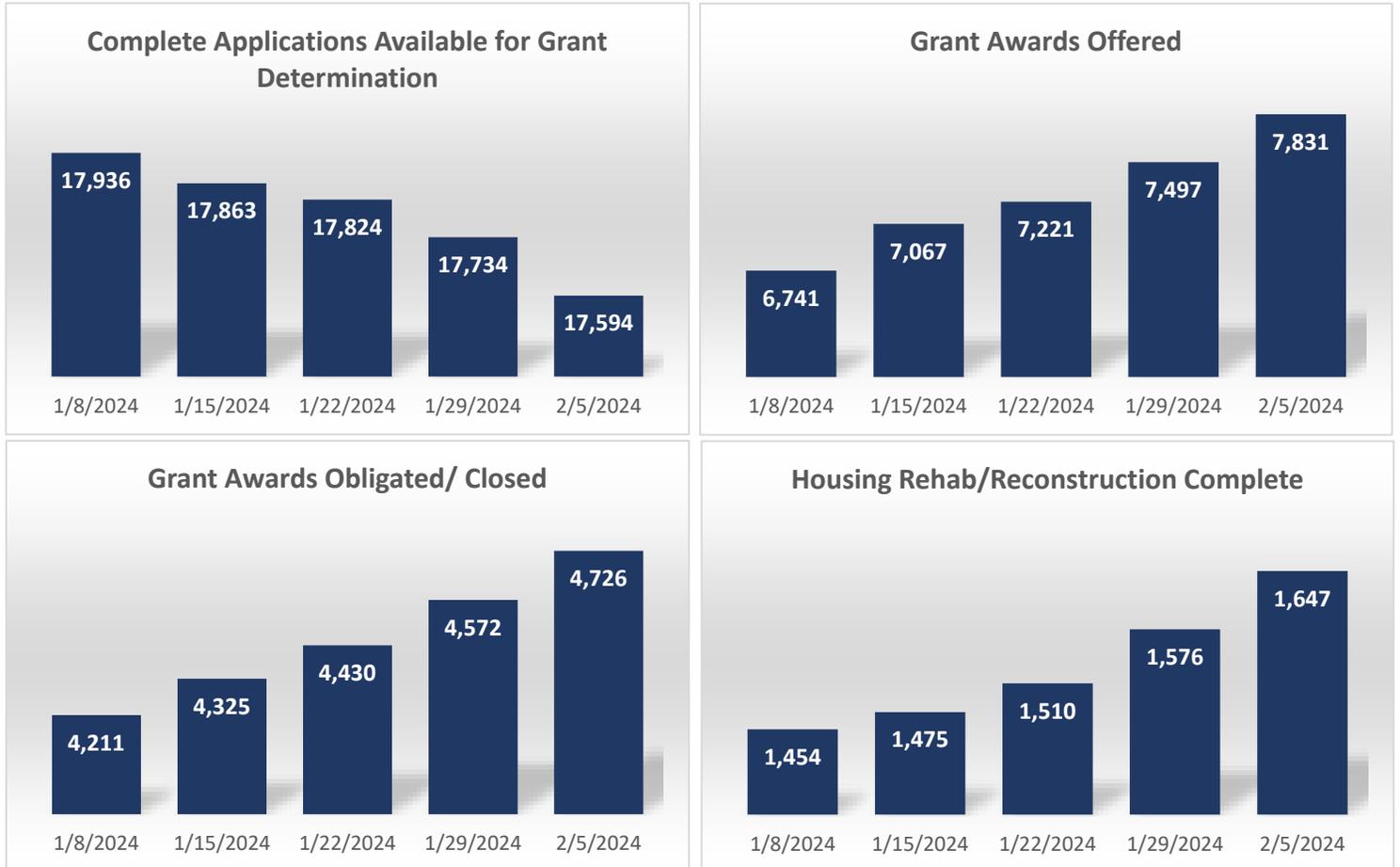




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	166	0.9%	121	1.6%	78	1.7%
American Indian/Alaska Native and White	92	0.5%	60	0.8%	29	0.6%
American Indian/Alaskan Native/Black-African American	213	1.2%	150	1.9%	99	2.1%
Asian	90	0.5%	53	0.7%	30	0.6%
Asian and White	24	0.1%	13	0.2%	6	0.1%
Black/African American	7,139	40.6%	4,573	58.4%	2,838	60.1%
Black/African American and White	205	1.2%	135	1.7%	83	1.8%
Decline to answer	247	1.4%	139	1.8%	74	1.6%
Native Hawaiian/Other Pacific Islander	7	0.0%	7	0.1%	7	0.2%
Native Hawaiian/Other Pacific Islander and White	6	0.0%	5	0.1%	3	0.1%
Other Multi-Racial	209	1.2%	126	1.6%	67	1.4%
White	3,769	21.4%	2,423	30.9%	1,396	29.5%
NOT PROVIDED	5,427	30.9%	26	0.3%	16	0.3%
Total	17,594	100%	7,831	100%	4,726	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	309	135	73	463	210
2	9	4	38	19	8	74	149	46
3	14	7	39	25	11	75	107	47
4	10	6	40	52	18	76	94	36
5	3	2	41	37	11	77	57	21
6	1	1	42	63	23	78	128	50
7	3	1	43	11	2	79	138	49
8	-	-	44	26	12	80	51	15
9	-	-	45	8	3	81	432	226
10	-	-	46	47	11	82	85	39
11	9	4	47	300	128	83	424	186
12	15	4	48	43	13	84	260	99
13	25	14	49	98	37	85	109	43
14	12	6	50	101	32	86	279	118
15	6	3	51	947	498	87	233	96
16	39	15	52	611	316	88	66	22
17	39	20	53	953	469	89	40	13
18	31	13	54	955	459	90	86	27
19	8	3	55	743	377	91	162	22
20	3	-	56	442	200	92	267	105
21	-	-	57	1,115	616	93	152	29
22	52	11	58	608	283	94	79	25
23	22	5	59	65	30	95	162	72
24	48	19	60	260	110	96	61	21
25	52	24	61	43	21	97	338	112
26	48	19	62	73	28	98	96	11
27	28	14	63	56	25	99	316	94
28	-	-	64	32	10	100	370	165
29	54	27	65	26	11	101	35	15
30	68	26	66	23	9	102	199	74
31	13	5	67	34	10	103	190	82
32	260	123	68	39	16	104	83	35
33	271	128	69	14	6	105	259	104
34	812	413	70	28	12	Unknown	-	-
35	329	158	71	30	13	Total	17,594	7,831
36	217	107	72	885	376			



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

Senate District	Submitted Applications	Grant Awards Offered
1	326	123
2	1,896	985
3	766	318
4	686	214
5	336	52
6	800	353
7	405	160
8	905	363
9	155	53
10	376	139
11	244	95
12	801	306
13	224	104
14	118	47
15	127	60
16	70	31
17	372	165
18	365	159
19	1,556	739
20	2,635	1,340

Senate District	Submitted Applications	Grant Awards Offered
21	952	467
22	145	41
23	30	9
24	120	43
25	756	334
26	174	67
27	1,172	594
28	142	54
29	115	44
30	518	246
31	87	30
32	32	10
33	43	12
34	64	33
35	39	19
36	0	0
37	3	2
38	9	6
39	30	14
Unknown	0	0
Total	17,594	7,831



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	102	43
Allen	821	130	50
Ascension	1,493	332	138
Assumption	605	234	105
Beauregard	1,631	194	96
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	42	22
Calcasieu	12,504	1,819	910
Cameron	1,068	171	69
Catahoula	1	0	0
East Baton Rouge	1,918	364	157
East Feliciana	235	72	33
Grant	345	44	10
Iberia	460	130	46
Iberville	404	94	34
Jackson	72	9	7
Jefferson	10,086	1,813	730
Jefferson Davis	988	156	59
La Salle	45	0	0
LaSalle	0	9	1
Lafayette	553	95	35
Lafourche	6,984	1,808	896
Lincoln	98	10	4
Livingston	2,104	359	162
Morehouse	131	27	11
Natchitoches	222	24	6

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,718	535
Ouachita	433	78	36
Plaquemines	876	213	86
Pointe Coupee	74	19	8
Rapides	1,258	124	56
Red River	1	0	0
Sabine	161	15	4
St. Bernard	959	129	52
St. Charles	2,754	719	357
St. Helena	672	348	170
St. James	1,448	480	239
St. John the Baptist	4,007	1,029	564
St. Landry	604	84	30
St. Martin	353	69	16
St. Mary	427	113	41
St. Tammany	2,751	391	142
Tangipahoa	4,495	1,350	555
Terrebonne	8,193	2,317	1,187
Union	103	13	4
Vermilion	677	105	36
Vernon	497	58	23
Washington	753	135	52
West Baton Rouge	101	17	6
West Feliciana	41	9	1
Winn	135	16	7
Other Parishes	0	7	0
Total	82,840	17,594	7,831

*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 (\$)
Lafourche	632	896	\$71,075,348.28	593	\$49,827,879.17
Calcasieu	655	910	\$77,379,426.58	611	\$55,102,133.37
Rapides	58	56	\$4,120,975.50	24	\$1,879,158.03
Beauregard	75	96	\$9,166,148.67	58	\$5,479,431.43
St. Tammany	195	142	\$6,029,264.81	67	\$2,976,519.11
Livingston	145	162	\$12,231,600.10	106	\$8,756,021.05
St. James	205	239	\$17,920,128.50	156	\$12,945,866.39
Terrebonne	737	1,187	\$94,987,953.73	766	\$66,214,598.72
Jefferson	908	730	\$34,593,818.68	372	\$19,426,207.81
Ascension	161	138	\$8,348,599.78	78	\$5,222,212.01
Jefferson Davis	76	59	\$4,041,614.85	39	\$2,904,714.32
St. John the Baptist	337	564	\$36,424,009.56	409	\$28,248,162.57
St. Helena	150	170	\$14,308,785.63	121	\$10,943,192.50
Lafayette	53	35	\$2,159,672.21	17	\$935,456.54
East Feliciana	37	33	\$3,022,982.12	20	\$1,757,829.59
Vermilion	60	36	\$2,593,231.80	18	\$1,352,608.13
Ouachita	39	36	\$2,360,881.58	16	\$1,142,237.99
St. Charles	284	357	\$25,962,691.06	246	\$19,854,364.11
Morehouse	12	11	\$862,994.24	5	\$435,228.83
Assumption	118	105	\$7,847,507.89	66	\$5,421,347.10
Washington	74	52	\$3,059,492.04	31	\$2,066,344.10
Orleans	1,043	535	\$21,468,898.28	198	\$7,442,191.71
Tangipahoa	619	555	\$42,065,662.12	361	\$29,492,517.12
St. Mary	64	41	\$2,823,165.08	20	\$1,489,554.64
Allen	67	50	\$4,432,343.44	37	\$3,247,651.90
East Baton Rouge	175	157	\$7,858,237.01	82	\$4,777,450.79
Plaquemines	108	86	\$6,303,832.81	42	\$3,590,722.40
Cameron	62	69	\$6,171,500.79	37	\$3,756,414.29
St. Bernard	67	52	\$1,686,402.66	22	\$703,050.78
St. Martin	51	16	\$1,009,985.59	8	\$533,517.44
St. Landry	49	30	\$2,297,789.77	15	\$1,256,380.04
Grant	30	10	\$793,578.94	5	\$419,679.56
Natchitoches	17	6	\$291,867.84	2	\$108,213.89
Sabine	10	4	\$296,489.83	0	\$0.00
Winn	9	7	\$835,009.33	1	\$83,157.36
Iberia	79	46	\$3,387,091.13	18	\$1,377,170.07
Jackson	2	7	\$552,011.87	3	\$252,100.11
Vernon	27	23	\$1,728,491.63	10	\$833,347.82
Pointe Coupee	11	8	\$680,582.90	7	\$624,744.73
West Feliciana	6	1	\$82,586.30	1	\$82,586.30
Iberville	57	34	\$2,759,719.59	20	\$1,814,532.14
Acadia	54	43	\$3,292,617.15	9	\$917,468.33
Lincoln	4	4	\$258,808.28	2	\$141,516.54
Caddo	18	22	\$864,549.87	5	\$293,908.61
Union	8	4	\$177,162.75	1	\$73,824.56
West Baton Rouge	10	6	\$287,584.22	1	\$34,329.71
LaSalle	8	1	\$116,730.01	0	\$0.00
Other Parishes	7	0	\$0.00	0	\$0.00
Total	7,673	7,831	\$551,019,826.80	4,726	\$366,237,543.71