



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #68
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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.





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
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 3/11/2024, survey submissions increased by 0 from the previous week, making the total submissions 39,323. 25,731 homeowners were determined to be in Phases I – VII.
- 25,713 environmental reviews have been completed, representing 99.9% of the 25,731 homeowners in Phases I – VII.
- 25,701 homeowners, from Phases I – VII, have been invited to start an application. 16,625 applications have been submitted, representing 65% of the homeowners invited to start an application.
- There has been a total of 9,810 grant awards offered to homeowners totaling \$671,023,753.76. Of those, 5,400 homeowners have closed on their grant agreements, obligating \$413,100,222.09.
- 1,971 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 3/4/2024	Weekly Activity	As of 3/11/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,993	0	43,993		
Non-Submitted Surveys	4,670	0	4,670		
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,731	0	25,731	65%	
Phase I	16,595	0	16,595	42%	
Phase II	2,028	0	2,028	5%	
Phase III	2,407	0	2,407	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	13,592	0	13,592	35%	
Environmental Reviews					
Environmental Reviews Available to Work	19	-1	18		
Environmental Reviews Completed	25,712	1	25,713		
Home Inspections					
Home Inspections Available to Work	116	-10	106		
Total Home Inspections Completed	16,696	-413	16,283		
Applications In Process					
Total Number of Invited Applications	25,677	24	25,701		
Applications Not Available for Grant Determination	8,629	447	9,076		
Applications Available for Grant Determination	17,048	-423	16,625	100%	
Pending Grant Determination	5,466	-1,021	4,445	27%	
Grant Determinations			73%	% Grant Determinations	
Zero Award	580	16	596	3.6%	
Ineligible	1,426	8	1,434	8.6%	
Withdrawn	324	16	340	2.0%	
Appeals In Progress	71	18	89		
Grant Awards Offered to Applicant	9,252	558	9,810	59.0%	\$671,023,753.76
Grant Awards					
Grant Awards Obligated	5,253	147	5,400		\$413,100,222.09
Solution 1 & 1/3	1,984	66	2,050		\$167,693,775.38
Solution 2 & 2/3	3,161	70	3,231		\$239,325,261.02
Solution 3 Only	108	11	119		\$6,081,185.69
Disbursements					
Total Disbursements	3,279	86	3,365		\$181,132,923.67
Solution 1 & 1/3	1,330	53	1,383		\$54,684,325.17
Solution 2 & 2/3	1,847	32	1,879		\$120,970,680.71
Solution 3 Only	102	1	103		\$5,477,917.79
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,920	51	1,971		
Solution 1 & 1/3	624	24	648		
Solution 2 & 2/3	1,192	20	1,212		
Solution 3 Only	104	7	111		



Table 3: Key Program Statistics: Totals to Date.

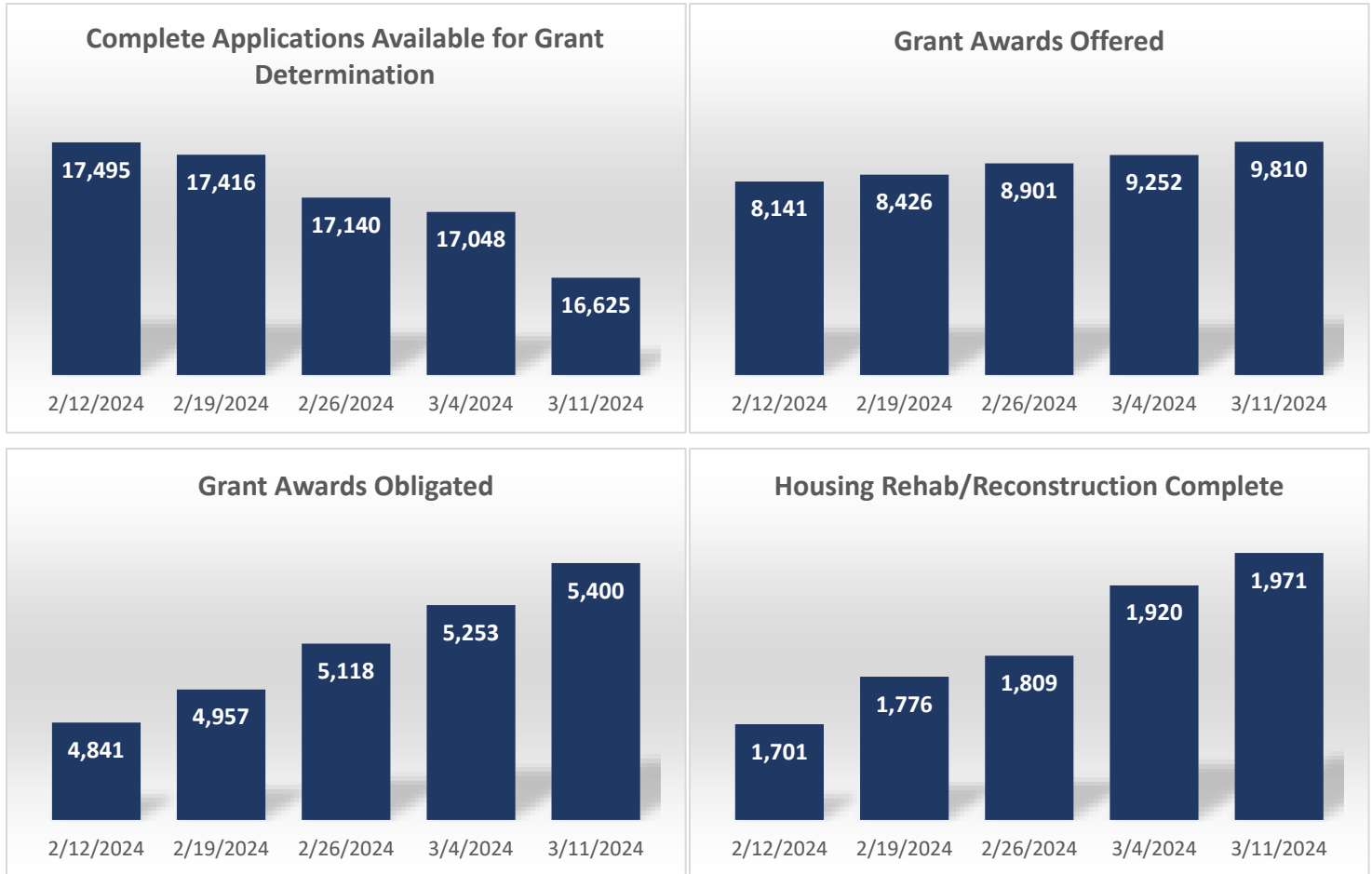




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	174	1.1%	137	1.4%	84	1.6%
American Indian/Alaska Native and White	101	0.6%	74	0.8%	35	0.7%
American Indian/Alaskan Native/Black-African American	240	1.4%	180	1.8%	113	2.1%
Asian	97	0.6%	71	0.7%	36	0.7%
Asian and White	23	0.1%	17	0.2%	6	0.1%
Black/African American	7,840	47.2%	5,763	58.8%	3,238	60.0%
Black/African American and White	220	1.3%	161	1.6%	95	1.8%
Decline to answer	278	1.7%	193	2.0%	91	1.7%
Native Hawaiian/Other Pacific Islander	8	0.1%	7	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.1%	7	0.1%	3	0.1%
Other Multi-Racial	232	1.4%	156	1.6%	79	1.5%
White	4,143	24.9%	3,009	30.7%	1,596	29.6%
NOT PROVIDED	3,261	19.6%	35	0.4%	17	0.3%
Total	16,625	100%	9,810	100%	5,400	100%

Female Head of Household % of Complete Apps:

54%



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	291	161	73	432	263
2	9	6	38	19	12	74	136	71
3	11	9	39	25	15	75	101	61
4	10	9	40	46	27	76	87	46
5	3	3	41	31	14	77	52	28
6	-	-	42	55	31	78	116	72
7	3	1	43	11	5	79	134	68
8	-	-	44	24	14	80	46	27
9	-	-	45	8	4	81	414	270
10	-	-	46	40	19	82	81	53
11	9	7	47	291	146	83	394	256
12	12	7	48	40	18	84	247	133
13	25	19	49	94	50	85	93	65
14	11	4	50	95	44	86	257	143
15	6	5	51	924	582	87	221	147
16	38	21	52	582	366	88	65	29
17	38	29	53	930	556	89	36	17
18	29	20	54	892	532	90	75	41
19	8	3	55	704	451	91	158	36
20	2	1	56	415	257	92	245	137
21	-	-	57	1,070	722	93	146	37
22	46	18	58	581	359	94	74	35
23	19	6	59	60	35	95	154	88
24	42	23	60	231	140	96	55	31
25	50	27	61	40	29	97	323	167
26	45	27	62	67	40	98	89	24
27	27	16	63	51	31	99	298	139
28	-	-	64	30	16	100	348	226
29	53	34	65	25	17	101	34	18
30	60	33	66	25	12	102	192	116
31	13	6	67	32	20	103	176	103
32	246	153	68	39	23	104	74	40
33	260	149	69	14	9	105	241	131
34	778	486	70	26	20	Unknown	-	-
35	310	188	71	28	19	Total	16,625	9,810
36	207	119	72	823	466			



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

Senate District	Submitted Applications	Grant Awards Offered
1	296	163
2	1,804	1,192
3	723	435
4	654	320
5	324	83
6	749	439
7	379	241
8	841	489
9	142	82
10	353	200
11	219	117
12	747	410
13	211	128
14	114	72
15	119	75
16	69	44
17	341	206
18	344	194
19	1,469	896
20	2,526	1,557

Senate District	Submitted Applications	Grant Awards Offered
21	921	570
22	131	63
23	30	13
24	112	62
25	715	386
26	161	85
27	1,125	693
28	129	69
29	109	63
30	484	299
31	80	35
32	28	14
33	38	16
34	63	44
35	37	26
36	0	0
37	2	2
38	9	6
39	27	21
Unknown	0	0
Total	16,625	9,810



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	86	52
Allen	821	120	64
Ascension	1,493	315	176
Assumption	605	210	132
Beauregard	1,631	181	123
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	38	29
Calcasieu	12,504	1,741	1,053
Cameron	1,068	168	77
Catahoula	1	0	0
East Baton Rouge	1,918	350	221
East Feliciana	235	67	42
Grant	345	41	16
Iberia	460	125	67
Iberville	404	84	45
Jackson	72	9	8
Jefferson	10,086	1,689	1,025
Jefferson Davis	988	146	76
La Salle	45	0	0
LaSalle	0	6	3
Lafayette	553	91	47
Lafourche	6,984	1,701	1,050
Lincoln	98	10	7
Livingston	2,104	339	202
Morehouse	131	26	12
Natchitoches	222	20	7

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,632	780
Ouachita	433	75	50
Plaquemines	876	198	105
Pointe Coupee	74	16	13
Rapides	1,258	118	69
Red River	1	0	0
Sabine	161	13	5
St. Bernard	959	119	67
St. Charles	2,754	669	430
St. Helena	672	317	200
St. James	1,448	460	296
St. John the Baptist	4,007	1,000	673
St. Landry	604	80	46
St. Martin	353	58	27
St. Mary	427	110	53
St. Tammany	2,751	351	186
Tangipahoa	4,495	1,260	704
Terrebonne	8,193	2,252	1,395
Union	103	11	7
Vermilion	677	96	48
Vernon	497	50	25
Washington	753	124	73
West Baton Rouge	101	17	9
West Feliciana	41	8	4
Winn	135	16	11
Other Parishes	0	12	0
Total	82,840	16,625	9,810

*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	28	52	\$3,756,499.48	11	\$1,078,983.75
Allen	38	64	\$5,487,314.97	40	\$3,546,873.17
Ascension	97	176	\$10,519,534.66	94	\$6,180,150.91
Assumption	62	132	\$9,686,947.87	80	\$6,404,892.80
Beauregard	35	123	\$11,489,403.97	71	\$6,748,751.02
Caddo	7	29	\$1,162,874.01	8	\$439,411.29
Calcasieu	408	1,053	\$87,642,708.74	676	\$60,383,127.03
Cameron	49	77	\$6,972,983.71	41	\$4,201,087.93
East Baton Rouge	91	221	\$11,377,038.62	97	\$5,409,071.67
East Feliciana	22	42	\$3,738,532.60	27	\$2,350,716.99
Grant	21	16	\$1,187,400.04	5	\$424,788.94
Iberia	52	67	\$4,790,434.58	27	\$2,174,625.82
Iberville	34	45	\$3,249,218.06	22	\$2,046,145.07
Jackson	1	8	\$674,422.35	4	\$256,631.27
Jefferson	453	1,025	\$47,046,471.50	435	\$22,352,136.70
Jefferson Davis	47	76	\$5,106,561.28	43	\$3,162,282.58
LaSalle	3	3	\$237,507.63	0	\$0.00
Lafayette	36	47	\$3,067,148.26	20	\$1,198,845.83
Lafourche	348	1,050	\$82,115,813.64	650	\$55,250,907.08
Lincoln	1	7	\$545,906.11	2	\$174,266.90
Livingston	80	202	\$14,992,722.87	118	\$9,540,838.46
Morehouse	10	12	\$896,625.33	6	\$470,267.59
Natchitoches	12	7	\$404,052.10	3	\$120,511.06
Orleans	679	780	\$30,221,566.11	277	\$10,402,641.59
Ouachita	19	50	\$2,982,435.78	21	\$1,353,296.90
Plaquemines	71	105	\$7,190,873.00	48	\$4,033,208.82
Pointe Coupee	3	13	\$1,166,469.87	8	\$760,808.20
Rapides	36	69	\$4,824,725.35	27	\$2,025,367.60
Sabine	6	5	\$346,209.88	1	\$85,000.00
St. Bernard	42	67	\$2,354,328.39	32	\$1,065,384.86
St. Charles	146	430	\$30,273,243.30	267	\$20,970,777.52
St. Helena	82	200	\$16,306,689.23	136	\$12,132,587.17
St. James	118	296	\$22,025,993.43	185	\$14,921,240.80
St. John the Baptist	180	673	\$42,782,951.96	450	\$30,830,551.48
St. Landry	29	46	\$3,260,839.33	18	\$1,537,821.04
St. Martin	29	27	\$1,931,562.64	9	\$580,152.02
St. Mary	47	53	\$3,733,206.72	27	\$1,986,577.95
St. Tammany	100	186	7952867.5	80	\$3,779,703.24
Tangipahoa	362	704	\$53,442,812.91	408	\$33,185,179.48
Terrebonne	440	1,395	\$112,091,979.78	846	\$74,014,440.91
Union	3	7	\$364,252.19	2	\$91,056.35
Vermilion	36	48	\$3,154,925.00	23	\$1,670,942.60
Vernon	17	25	\$1,923,598.88	13	\$1,036,618.22
Washington	40	73	\$4,631,134.41	37	\$2,423,566.18
West Baton Rouge	6	9	\$529,097.04	3	\$132,241.64
West Feliciana	2	4	\$241,210.08	1	\$82,586.30
Winn	5	11	\$1,142,658.60	1	\$83,157.36
Other Parishes	12	0	\$0.00	0	\$0.00
Total	4,445	9,810	\$671,023,753.76	5,400	\$413,100,222.09