



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #69
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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 3/18/2024, 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. 16,590 applications have been submitted, representing 65% of the homeowners invited to start an application.
- There has been a total of 10,319 grant awards offered to homeowners totaling \$701,591,682.40. Of those, 5,579 homeowners have closed on their grant agreements, obligating \$424,620,570.84.
- 2,030 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 3/11/2024	Weekly Activity	As of 3/18/2024	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	25,731	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	18	0	18		
Environmental Reviews Completed	25,713	0	25,713		
Home Inspections					
Home Inspections Available to Work	106	-28	78		
Total Home Inspections Completed	16,283	-10	16,273		
Applications In Process					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	9,076	35	9,111		
Applications Available for Grant Determination	16,625	-35	16,590	100%	
Pending Grant Determination	4,445	-590	3,855	23%	
Grant Determinations			77%	% Grant Determinations	
Zero Award	596	15	611	3.7%	
Ineligible	1,434	20	1,454	8.8%	
Withdrawn	340	11	351	2.1%	
Appeals In Progress	89	12	101		
Grant Awards Offered to Applicant	9,810	509	10,319	62.2%	\$701,591,682.40
Grant Awards					
Grant Awards Obligated	5,400	179	5,579		\$424,620,570.84
Solution 1 & 1/3	2,050	101	2,151		\$174,311,992.38
Solution 2 & 2/3	3,231	74	3,305		\$244,072,324.87
Solution 3 Only	119	4	123		\$6,236,253.59
Disbursements					
Total Disbursements	3,365	132	3,497		\$187,846,935.06
Solution 1 & 1/3	1,383	58	1,441		\$57,171,138.27
Solution 2 & 2/3	1,879	69	1,948		\$125,007,078.42
Solution 3 Only	103	5	108		\$5,668,718.37
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,971	59	2,030		
Solution 1 & 1/3	648	18	666		
Solution 2 & 2/3	1,212	37	1,249		
Solution 3 Only	111	4	115		



Table 3: Key Program Statistics: Totals to Date.

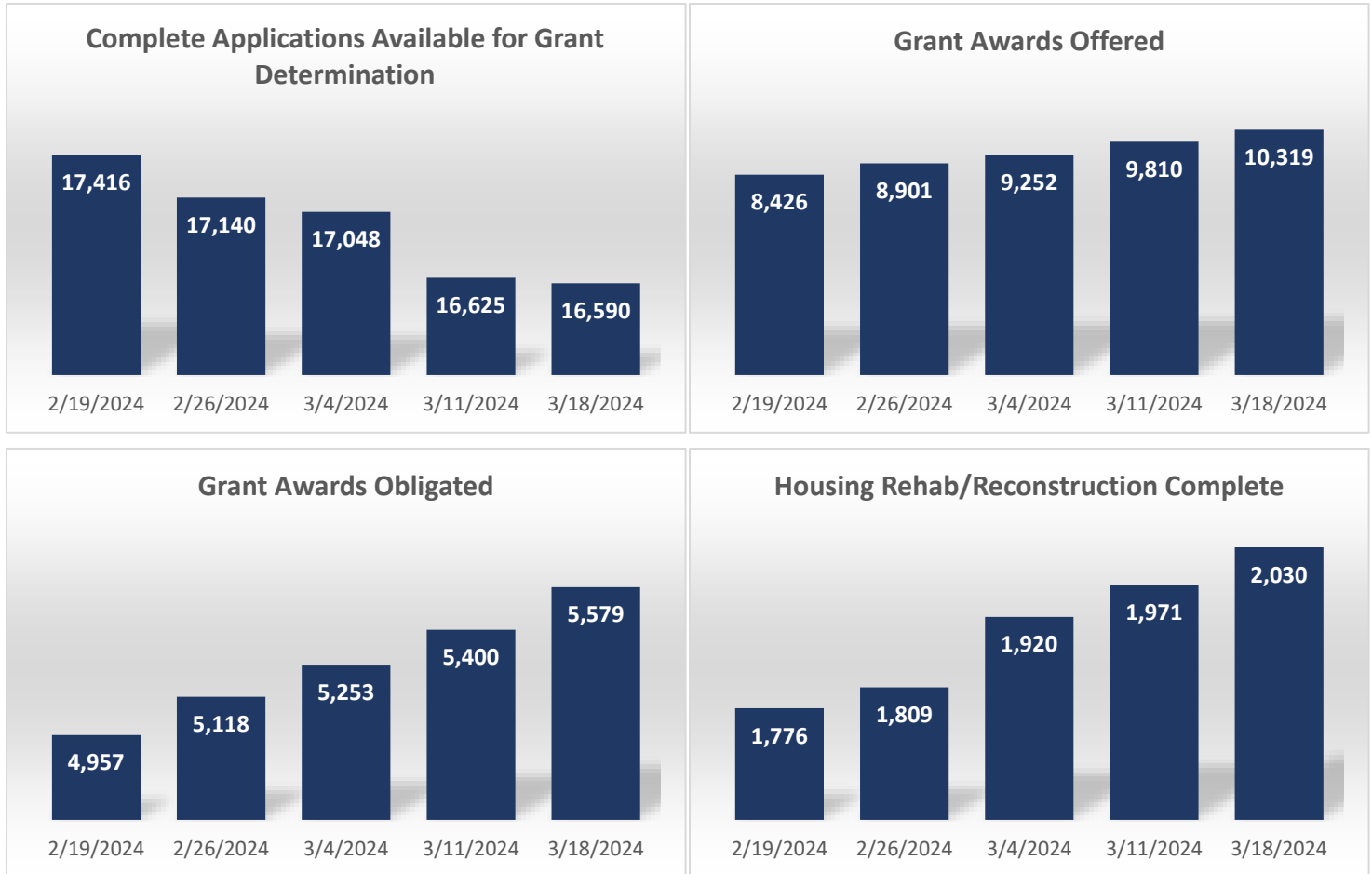




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	173	1.0%	142	1.4%	85	1.5%
American Indian/Alaska Native and White	101	0.6%	78	0.8%	38	0.7%
American Indian/Alaskan Native/Black-African American	242	1.5%	186	1.8%	113	2.0%
Asian	97	0.6%	73	0.7%	37	0.7%
Asian and White	23	0.1%	17	0.2%	6	0.1%
Black/African American	7,953	47.9%	6,058	58.7%	3,354	60.1%
Black/African American and White	227	1.4%	169	1.6%	100	1.8%
Decline to answer	282	1.7%	211	2.0%	97	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%	8	0.1%	4	0.1%
Other Multi-Racial	235	1.4%	166	1.6%	82	1.5%
White	4,177	25.2%	3,166	30.7%	1,638	29.4%
NOT PROVIDED	3,064	18.5%	38	0.4%	18	0.3%
Total	16,590	100%	10,319	100%	5,579	100%

Female Head of Household % of Complete Apps:

55%



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	294	175	73	432	275
2	9	7	38	19	12	74	136	74
3	11	10	39	25	16	75	100	66
4	9	8	40	46	28	76	86	50
5	3	3	41	30	15	77	51	30
6	-	-	42	55	38	78	116	76
7	3	1	43	11	5	79	133	75
8	-	-	44	24	16	80	42	29
9	-	-	45	8	4	81	415	275
10	-	-	46	41	20	82	80	59
11	9	7	47	289	150	83	389	271
12	11	8	48	40	21	84	247	144
13	25	19	49	95	59	85	93	70
14	11	5	50	96	50	86	255	154
15	6	5	51	928	601	87	219	155
16	38	23	52	579	385	88	65	31
17	38	28	53	927	572	89	37	19
18	29	22	54	887	546	90	74	48
19	8	5	55	704	470	91	157	39
20	2	1	56	415	271	92	244	145
21	-	-	57	1,070	749	93	142	38
22	46	19	58	584	372	94	74	38
23	19	7	59	61	39	95	155	89
24	42	25	60	231	152	96	55	33
25	49	27	61	39	28	97	322	175
26	45	28	62	66	42	98	88	24
27	26	16	63	51	36	99	294	161
28	-	-	64	30	17	100	345	244
29	54	36	65	25	17	101	34	19
30	59	36	66	25	13	102	193	124
31	13	8	67	33	20	103	176	110
32	248	163	68	39	23	104	74	45
33	260	155	69	14	9	105	240	137
34	777	508	70	26	20	Unknown	-	-
35	312	193	71	28	20	Total	16,590	10,319
36	203	125	72	825	487			



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

Senate District	Submitted Applications	Grant Awards Offered
1	293	178
2	1,807	1,240
3	718	468
4	644	353
5	321	88
6	748	461
7	381	258
8	836	515
9	137	89
10	352	214
11	220	127
12	746	432
13	211	132
14	114	73
15	120	81
16	69	44
17	342	221
18	345	201
19	1,470	940
20	2,519	1,600

Senate District	Submitted Applications	Grant Awards Offered
21	921	600
22	132	69
23	30	14
24	113	65
25	712	408
26	161	99
27	1,125	723
28	129	75
29	108	64
30	485	314
31	79	37
32	28	16
33	37	20
34	63	45
35	37	25
36	0	0
37	2	2
38	8	6
39	27	22
Unknown	0	0
Total	16,590	10,319



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	87	60
Allen	821	120	70
Ascension	1,493	321	184
Assumption	605	210	146
Beauregard	1,631	181	128
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	37	30
Calcasieu	12,504	1,738	1,100
Cameron	1,068	166	78
Catahoula	1	0	0
East Baton Rouge	1,918	352	229
East Feliciana	235	66	44
Grant	345	41	16
Iberia	460	125	74
Iberville	404	84	49
Jackson	72	9	8
Jefferson	10,086	1,674	1,093
Jefferson Davis	988	148	85
La Salle	45	0	0
LaSalle	0	6	4
Lafayette	553	91	53
Lafourche	6,984	1,698	1,088
Lincoln	98	10	7
Livingston	2,104	341	207
Morehouse	131	26	16
Natchitoches	222	20	8

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,619	847
Ouachita	433	75	50
Plaquemines	876	199	111
Pointe Coupee	74	16	13
Rapides	1,258	116	70
Red River	1	0	0
Sabine	161	13	6
St. Bernard	959	118	69
St. Charles	2,754	670	453
St. Helena	672	319	208
St. James	1,448	461	307
St. John the Baptist	4,007	999	694
St. Landry	604	80	47
St. Martin	353	59	29
St. Mary	427	111	60
St. Tammany	2,751	349	207
Tangipahoa	4,495	1,258	741
Terrebonne	8,193	2,249	1,438
Union	103	10	8
Vermilion	677	97	54
Vernon	497	49	27
Washington	753	123	78
West Baton Rouge	101	17	10
West Feliciana	41	8	4
Winn	135	16	11
Other Parishes	0	8	0
Total	82,840	16,590	10,319

*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	21	60	\$4,101,630.02	12	\$1,163,983.75
Allen	30	70	\$5,969,443.33	40	\$3,626,882.93
Ascension	95	184	\$11,004,697.76	99	\$6,580,434.80
Assumption	48	146	\$10,467,751.27	85	\$6,713,517.43
Beauregard	30	128	\$11,935,940.01	74	\$7,151,600.64
Caddo	5	30	\$1,190,008.19	9	\$467,343.96
Calcasieu	354	1,100	\$91,253,690.32	691	\$61,698,209.89
Cameron	46	78	\$6,988,697.71	44	\$4,378,430.02
East Baton Rouge	83	229	\$11,772,500.54	98	\$5,426,199.12
East Feliciana	19	44	\$3,900,398.38	27	\$2,350,716.99
Grant	20	16	\$1,187,400.04	6	\$462,521.76
Iberia	45	74	\$5,197,574.93	31	\$2,541,377.67
Iberville	30	49	\$3,529,701.17	22	\$2,046,145.07
Jackson	1	8	\$672,840.91	5	\$340,049.83
Jefferson	365	1,093	\$49,891,254.89	458	\$23,353,061.75
Jefferson Davis	39	85	\$5,776,334.46	47	\$3,424,968.79
LaSalle	2	4	\$269,968.22	0	\$0.00
Lafayette	30	53	\$3,374,710.36	22	\$1,269,195.39
Lafourche	302	1,088	\$85,234,598.70	659	\$55,870,027.80
Lincoln	1	7	\$545,906.11	2	\$174,266.90
Livingston	77	207	\$15,228,194.64	119	\$9,625,838.46
Morehouse	6	16	\$1,214,984.45	8	\$666,836.79
Natchitoches	11	8	\$489,547.30	3	\$120,511.06
Orleans	595	847	\$33,051,091.94	299	\$11,230,551.58
Ouachita	19	50	\$3,072,105.46	21	\$1,380,265.97
Plaquemines	66	111	\$7,464,069.09	49	\$4,065,752.29
Pointe Coupee	3	13	\$1,166,469.87	8	\$760,808.20
Rapides	33	70	\$5,000,821.22	30	\$2,269,922.12
Sabine	5	6	\$378,736.31	1	\$85,000.00
St. Bernard	36	69	\$2,456,536.47	32	\$1,065,384.86
St. Charles	121	453	\$31,934,663.36	271	\$21,466,838.15
St. Helena	76	208	\$16,747,196.98	139	\$12,280,722.44
St. James	109	307	\$22,760,257.40	192	\$15,396,082.02
St. John the Baptist	154	694	\$44,184,070.85	456	\$31,353,570.40
St. Landry	28	47	\$3,366,084.54	20	\$1,601,259.90
St. Martin	28	29	\$2,075,558.72	9	\$580,152.02
St. Mary	41	60	\$4,179,574.43	28	\$2,025,142.08
St. Tammany	77	207	\$657,277.97	84	\$3,840,967.69
Tangipahoa	321	741	\$55,640,755.77	422	\$34,221,858.93
Terrebonne	387	1,438	\$115,003,859.78	875	\$75,932,818.65
Union	1	8	\$449,252.19	2	\$91,056.35
Vermilion	29	54	\$3,535,679.96	23	\$1,670,382.77
Vernon	14	27	\$2,062,600.81	13	\$1,036,618.22
Washington	32	78	\$5,112,033.66	39	\$2,515,310.10
West Baton Rouge	5	10	\$724,733.89	3	\$132,241.64
West Feliciana	2	4	\$241,210.08	1	\$82,586.30
Winn	5	11	\$1,129,267.94	1	\$83,157.36
Other Parishes	8	0	\$0.00	0	\$0.00
Total	3,855	10,319	\$701,591,682.40	5,579	\$424,620,570.84