



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #70
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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 3/25/2024 there have been 39,323 total survey submissions. 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. 16,344 applications have been submitted, representing 64% of the homeowners invited to start an application.
- There has been a total of 10,544 grant awards offered to homeowners totaling \$717,141,029.26. Of those, 5,694 homeowners have closed on their grant agreements, obligating \$433,429,179.06.
- 2,097 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 3/18/2024	Weekly Activity	As of 3/25/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,992	0	43,992		
Non-Submitted Surveys	4,669	0	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	78	-25	53		
Total Home Inspections Completed	16,273	-224	16,049		
Applications In Process					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	9,111	246	9,357		
Applications Available for Grant Determination	16,590	-246	16,344	100%	
Pending Grant Determination	3,855	-544	3,311	20%	
Grant Determinations			80%	% Grant Determinations	
Zero Award	611	25	636	3.9%	
Ineligible	1,454	35	1,489	9.1%	
Withdrawn	351	13	364	2.2%	
Appeals In Progress	101	7	108		
Grant Awards Offered to Applicant	10,319	225	10,544	64.5%	\$717,141,029.26
Grant Awards					
Grant Awards Obligated	5,579	115	5,694		\$433,429,179.06
Solution 1 & 1/3	2,151	39	2,190		\$178,139,143.41
Solution 2 & 2/3	3,305	68	3,373		\$248,685,287.57
Solution 3 Only	123	8	131		\$6,604,748.08
Disbursements					
Total Disbursements	3,497	142	3,639		\$195,006,446.87
Solution 1 & 1/3	1,441	60	1,501		\$60,052,573.49
Solution 2 & 2/3	1,948	78	2,026		\$129,062,316.62
Solution 3 Only	108	4	112		\$5,891,556.76
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,030	67	2,097		
Solution 1 & 1/3	666	30	696		
Solution 2 & 2/3	1,249	32	1,281		
Solution 3 Only	115	5	120		



Table 3: Key Program Statistics: Totals to Date.

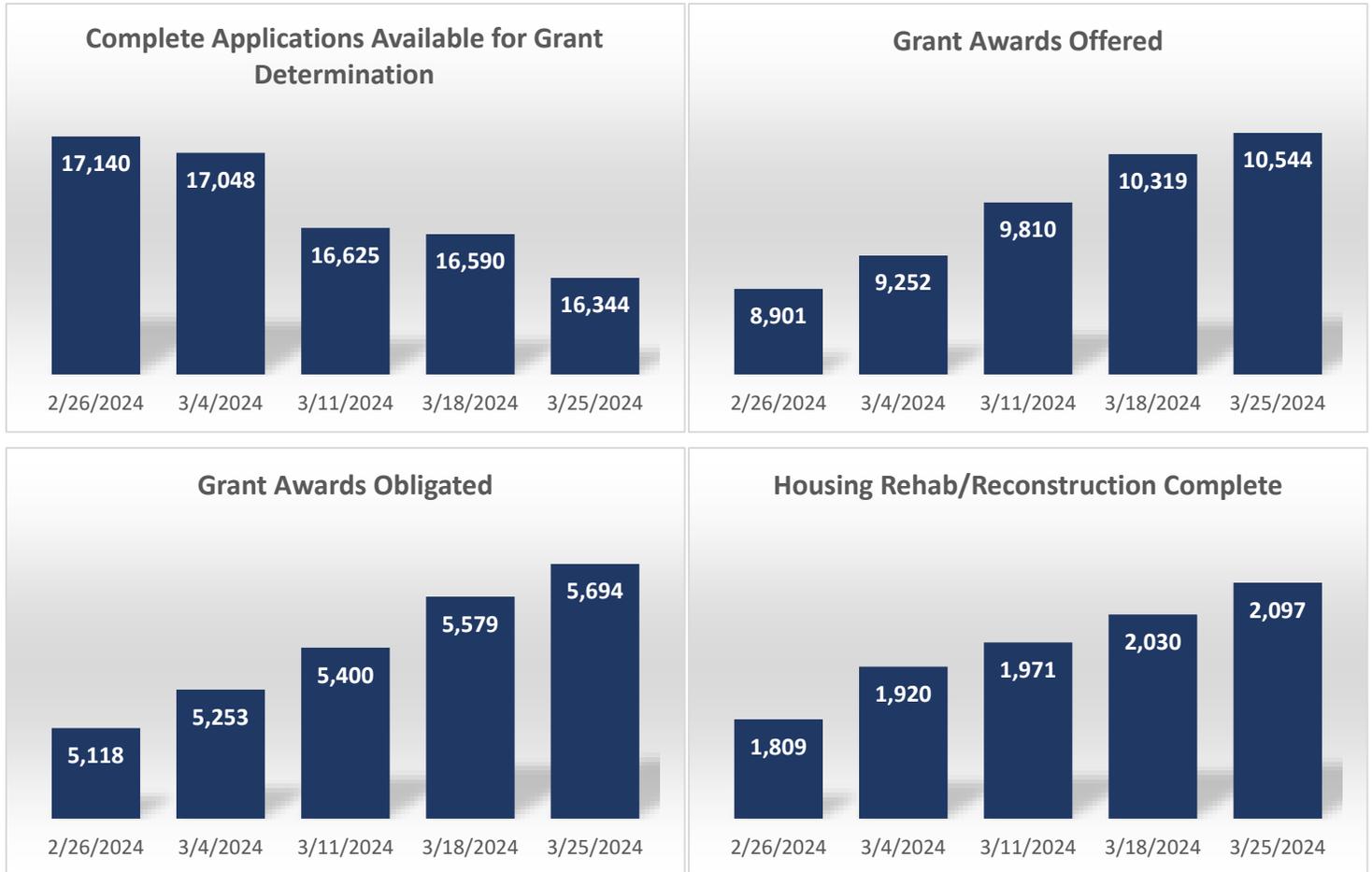




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	171	1.1%	145	1.4%	85	1.5%
American Indian/Alaska Native and White	102	0.6%	81	0.8%	38	0.7%
American Indian/Alaskan Native/Black-African American	237	1.5%	189	1.8%	116	2.0%
Asian	96	0.6%	75	0.7%	38	0.7%
Asian and White	24	0.2%	17	0.2%	6	0.1%
Black/African American	7,985	48.9%	6,210	58.9%	3,420	60.1%
Black/African American and White	229	1.4%	173	1.6%	100	1.8%
Decline to answer	289	1.8%	218	2.1%	104	1.8%
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	234	1.4%	168	1.6%	82	1.4%
White	4,170	25.5%	3,213	30.5%	1,674	29.4%
NOT PROVIDED	2,791	17.1%	40	0.4%	20	0.4%
Total	16,344	100%	10,544	100%	5,694	100%

Female Head of Household % of Complete Apps:

56%



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	289	175	73	426	284
2	9	8	38	18	13	74	135	80
3	11	10	39	24	16	75	97	62
4	9	8	40	46	31	76	85	52
5	2	2	41	29	16	77	49	30
6	-	-	42	54	39	78	116	78
7	3	1	43	11	5	79	128	79
8	-	-	44	24	16	80	42	29
9	-	-	45	8	4	81	410	280
10	-	-	46	40	21	82	79	59
11	9	7	47	287	154	83	379	279
12	11	8	48	39	22	84	242	146
13	25	19	49	94	63	85	92	72
14	12	6	50	95	50	86	249	158
15	6	5	51	915	614	87	213	160
16	38	24	52	573	391	88	64	31
17	39	30	53	912	580	89	37	19
18	29	22	54	883	552	90	74	47
19	8	5	55	700	476	91	154	41
20	2	1	56	408	276	92	246	149
21	-	-	57	1,049	758	93	141	39
22	46	19	58	575	378	94	76	39
23	19	7	59	62	41	95	151	90
24	42	25	60	225	162	96	54	34
25	49	28	61	37	27	97	314	180
26	43	30	62	66	44	98	88	26
27	26	17	63	49	35	99	287	168
28	-	-	64	30	17	100	340	252
29	51	36	65	23	18	101	32	19
30	59	38	66	24	13	102	191	132
31	13	8	67	32	20	103	171	113
32	246	167	68	38	23	104	71	46
33	254	157	69	14	9	105	232	142
34	766	519	70	26	20	Unknown	-	-
35	310	201	71	28	21	Total	16,344	10,544
36	194	124	72	819	496			



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

Senate District	Submitted Applications	Grant Awards Offered
1	287	184
2	1,782	1,267
3	708	481
4	630	363
5	318	93
6	738	476
7	376	272
8	814	528
9	135	89
10	352	225
11	213	129
12	741	436
13	208	134
14	107	72
15	116	79
16	69	44
17	333	228
18	340	202
19	1,445	953
20	2,486	1,623

Senate District	Submitted Applications	Grant Awards Offered
21	916	614
22	130	72
23	30	14
24	110	69
25	699	409
26	158	101
27	1,106	740
28	128	78
29	106	67
30	481	323
31	79	37
32	28	17
33	38	22
34	64	47
35	37	26
36	0	0
37	2	2
38	7	5
39	27	23
Unknown	0	0
Total	16,344	10,544



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	85	62
Allen	821	121	72
Ascension	1,493	319	186
Assumption	605	205	154
Beauregard	1,631	180	132
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	36	30
Calcasieu	12,504	1,706	1,116
Cameron	1,068	166	80
Catahoula	1	0	0
East Baton Rouge	1,918	339	225
East Feliciana	235	66	45
Grant	345	41	16
Iberia	460	124	80
Iberville	404	82	52
Jackson	72	9	8
Jefferson	10,086	1,645	1,122
Jefferson Davis	988	146	87
La Salle	45	0	0
LaSalle	0	6	4
Lafayette	553	90	53
Lafourche	6,984	1,685	1,102
Lincoln	98	10	7
Livingston	2,104	337	210
Morehouse	131	26	17
Natchitoches	222	20	8

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,596	880
Ouachita	433	77	53
Plaquemines	876	194	116
Pointe Coupee	74	16	13
Rapides	1,258	114	74
Red River	1	0	0
Sabine	161	13	6
St. Bernard	959	115	71
St. Charles	2,754	657	462
St. Helena	672	312	214
St. James	1,448	452	313
St. John the Baptist	4,007	983	703
St. Landry	604	79	51
St. Martin	353	57	30
St. Mary	427	109	60
St. Tammany	2,751	342	211
Tangipahoa	4,495	1,247	759
Terrebonne	8,193	2,220	1,464
Union	103	10	8
Vermilion	677	95	56
Vernon	497	49	29
Washington	753	121	76
West Baton Rouge	101	16	11
West Feliciana	41	8	5
Winn	135	16	11
Other Parishes	0	2	0
Total	82,840	16,344	10,544

*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	17	62	\$4,164,100.65	14	\$1,227,979.99
Allen	29	72	\$6,189,904.15	41	\$3,684,359.83
Ascension	89	186	\$11,302,518.72	101	\$6,778,198.05
Assumption	33	154	\$11,020,381.93	86	\$6,813,632.62
Beauregard	26	132	\$12,188,186.80	74	\$7,158,100.64
Caddo	4	30	\$1,215,797.34	9	\$467,343.96
Calcasieu	300	1,116	\$91,502,787.51	702	\$62,686,481.34
Cameron	44	80	\$7,466,662.51	43	\$4,331,865.59
East Baton Rouge	70	225	\$11,798,350.95	106	\$5,753,909.53
East Feliciana	18	45	\$4,031,820.68	27	\$2,350,716.99
Grant	20	16	\$1,204,429.48	6	\$462,521.76
Iberia	38	80	\$5,824,241.21	32	\$2,691,739.95
Iberville	25	52	\$3,656,289.95	23	\$2,130,752.67
Jackson	1	8	\$672,840.91	5	\$340,049.83
Jefferson	297	1,122	\$51,450,982.16	473	\$24,456,324.87
Jefferson Davis	35	87	\$6,012,591.58	49	\$3,548,867.24
LaSalle	2	4	\$270,968.22	0	\$0.00
Lafayette	28	53	\$3,417,427.80	22	\$1,311,412.83
Lafourche	268	1,102	\$87,064,859.35	675	\$57,312,957.88
Lincoln	1	7	\$545,906.11	3	\$204,596.61
Livingston	68	210	\$15,512,400.53	120	\$9,677,686.78
Morehouse	5	17	\$1,305,875.69	8	\$666,836.79
Natchitoches	11	8	\$470,742.68	3	\$120,511.06
Orleans	528	880	\$34,158,296.98	312	\$12,063,497.10
Ouachita	18	53	\$3,193,471.59	23	\$1,498,273.61
Plaquemines	55	116	\$7,862,308.22	50	\$4,144,164.05
Pointe Coupee	3	13	\$1,166,469.87	8	\$760,808.20
Rapides	27	74	\$5,050,939.86	31	\$2,308,422.46
Sabine	5	6	\$378,736.31	1	\$85,000.00
St. Bernard	31	71	\$2,589,484.94	33	\$1,144,456.82
St. Charles	97	462	\$32,558,171.07	274	\$21,624,621.00
St. Helena	63	214	\$17,206,554.92	139	\$12,326,773.02
St. James	94	313	\$23,105,769.67	196	\$15,704,840.30
St. John the Baptist	128	703	\$44,683,865.51	461	\$31,742,856.79
St. Landry	23	51	\$3,701,203.30	21	\$1,627,203.09
St. Martin	25	30	\$2,160,431.63	9	\$580,152.02
St. Mary	39	60	\$4,195,871.20	29	\$2,111,175.10
St. Tammany	61	211	8868180.1	88	\$4,102,003.80
Tangipahoa	285	759	\$56,861,799.01	434	\$34,944,180.37
Terrebonne	321	1,464	\$117,676,237.90	879	\$76,676,440.95
Union	1	8	\$449,252.19	2	\$91,056.35
Vermilion	25	56	\$3,684,188.44	24	\$1,808,537.94
Vernon	11	29	\$2,323,299.77	14	\$1,112,532.30
Washington	31	76	\$4,744,828.75	39	\$2,497,351.68
West Baton Rouge	3	11	\$806,597.26	3	\$132,241.64
West Feliciana	1	5	\$295,735.92	1	\$82,586.30
Winn	5	11	\$1,129,267.94	1	\$83,157.36
Other Parishes	2	0	\$0.00	0	\$0.00
Total	3,311	10,544	\$717,141,029.26	5,694	\$433,429,179.06