



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #71
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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				✓		
	OTHER IMPACTED	N/A	N/A	N/A		✓	N/A
HOMEOWNER 62+ AND/OR HOUSEHOLD MEMBER WITH DISABILITY	YES		✓				
	NO	N/A		✓	N/A	N/A	N/A
STATUS OF REPAIRS	COMPLETE						✓
	INCOMPLETE	N/A	N/A	N/A	✓	✓	

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 4/1/2024 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. 16,272 applications have been submitted, representing 63% of the homeowners invited to start an application.
- There has been a total of 10,776 grant awards offered to homeowners totaling \$731,572,589.38. Of those, 5,813 homeowners have closed on their grant agreements, obligating \$440,851,476.61.
- 2,131 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 3/25/2024	Weekly Activity	As of 4/1/2024	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	53	-5	48		
Total Home Inspections Completed	16,049	-67	15,982		
Applications In Process					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	9,357	72	9,429		
Applications Available for Grant Determination	16,344	-72	16,272	100%	
Pending Grant Determination	3,311	-345	2,966	18%	
Grant Determinations			82%	% Grant Determinations	
Zero Award	636	7	643	4.0%	
Ineligible	1,489	19	1,508	9.3%	
Withdrawn	364	15	379	2.3%	
Appeals In Progress	108	-19	89		
Grant Awards Offered to Applicant	10,544	232	10,776	66.2%	\$731,572,589.38
Grant Awards					
Grant Awards Obligated	5,694	119	5,813		\$440,851,476.61
Solution 1 & 1/3	2,190	67	2,257		\$182,238,119.68
Solution 2 & 2/3	3,373	51	3,424		\$251,939,464.54
Solution 3 Only	131	1	132		\$6,673,892.39
Disbursements					
Total Disbursements	3,639	91	3,730		\$199,992,046.95
Solution 1 & 1/3	1,501	43	1,544		\$63,041,666.09
Solution 2 & 2/3	2,026	43	2,069		\$130,765,755.26
Solution 3 Only	112	5	117		\$6,184,625.60
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,097	34	2,131		
Solution 1 & 1/3	696	26	722		
Solution 2 & 2/3	1,281	5	1,286		
Solution 3 Only	120	3	123		



Table 3: Key Program Statistics: Totals to Date.

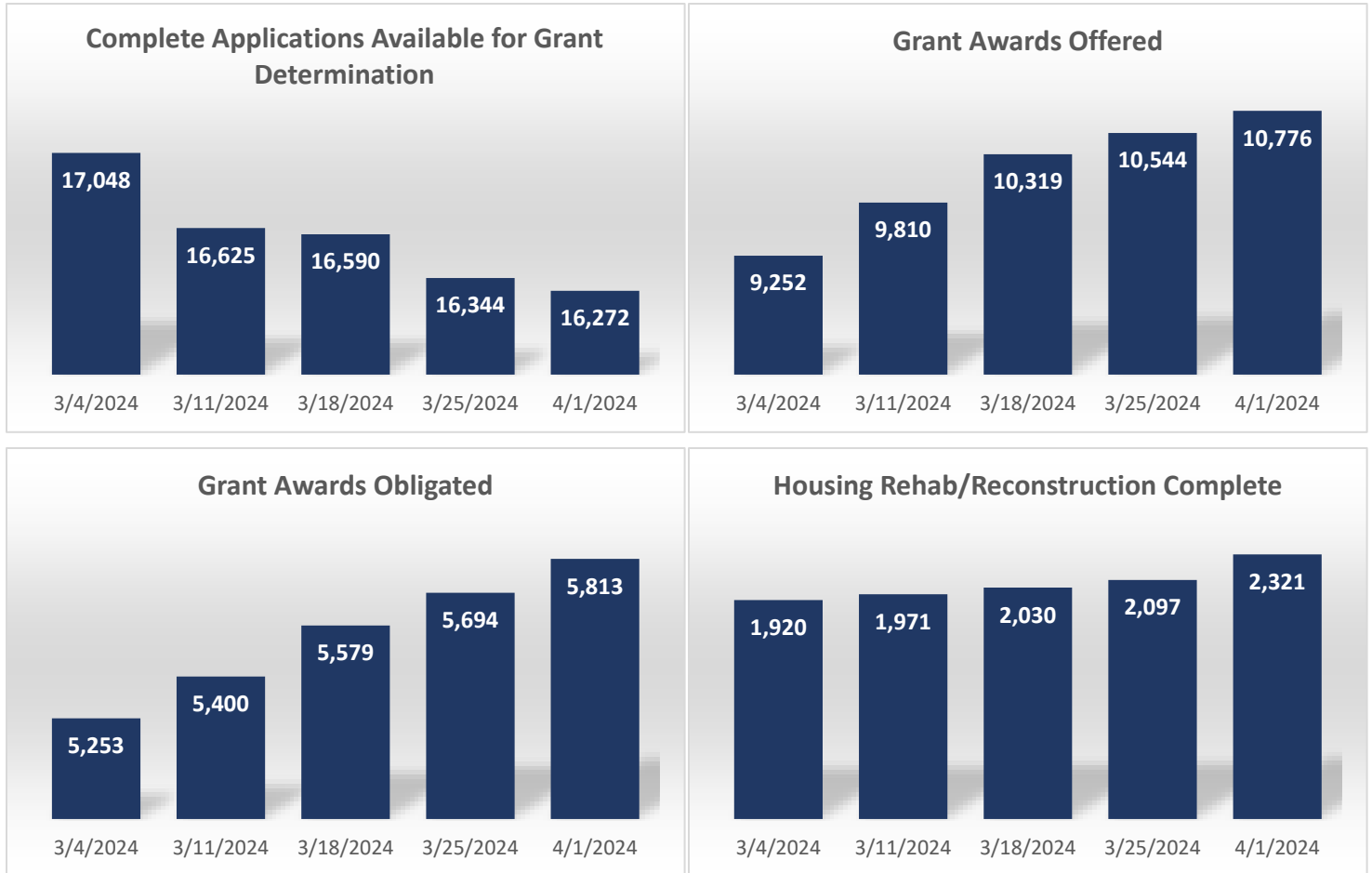




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	173	1.1%	144	1.3%	85	1.5%
American Indian/Alaska Native and White	100	0.6%	81	0.8%	39	0.7%
American Indian/Alaskan Native/Black-African American	236	1.5%	193	1.8%	118	2.0%
Asian	94	0.6%	73	0.7%	39	0.7%
Asian and White	23	0.1%	17	0.2%	6	0.1%
Black/African American	7,987	49.1%	6,363	59.1%	3,489	60.0%
Black/African American and White	228	1.4%	183	1.7%	100	1.7%
Decline to answer	292	1.8%	223	2.1%	105	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	233	1.4%	175	1.6%	83	1.4%
White	4,178	25.7%	3,266	30.3%	1,717	29.5%
NOT PROVIDED	2,712	16.7%	43	0.4%	21	0.4%
Total	16,272	100%	10,776	100%	5,813	100%

Female Head of Household % of Complete Apps:

57%



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	177	73	424	293
2	9	8	38	18	13	74	136	82
3	11	10	39	24	16	75	96	63
4	9	9	40	45	33	76	85	53
5	2	2	41	29	17	77	49	31
6	-	-	42	55	40	78	115	81
7	3	1	43	10	5	79	126	80
8	-	-	44	24	17	80	42	29
9	-	-	45	8	4	81	411	284
10	-	-	46	40	21	82	78	61
11	9	7	47	288	153	83	376	284
12	11	8	48	38	23	84	238	144
13	23	18	49	93	67	85	91	69
14	12	6	50	95	61	86	247	165
15	6	5	51	913	617	87	212	161
16	38	25	52	572	388	88	60	33
17	39	30	53	912	589	89	37	19
18	29	23	54	883	560	90	74	47
19	8	5	55	702	489	91	156	41
20	2	1	56	402	277	92	249	160
21	-	-	57	1,045	775	93	140	39
22	44	22	58	574	390	94	76	42
23	19	8	59	61	44	95	149	96
24	42	26	60	224	167	96	54	37
25	49	29	61	37	27	97	311	185
26	42	30	62	66	47	98	87	25
27	26	17	63	48	35	99	284	170
28	-	-	64	30	19	100	335	256
29	49	38	65	23	19	101	32	19
30	58	39	66	24	13	102	189	136
31	13	8	67	32	21	103	169	118
32	245	166	68	38	25	104	70	47
33	252	162	69	14	10	105	230	144
34	763	528	70	26	21	Unknown	-	-
35	311	202	71	26	19	Total	16,272	10,776
36	191	126	72	819	523			



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

Senate District	Submitted Applications	Grant Awards Offered
1	288	189
2	1,784	1,303
3	698	490
4	626	371
5	318	92
6	733	490
7	373	273
8	804	532
9	134	92
10	351	234
11	214	137
12	739	459
13	203	138
14	107	73
15	113	82
16	69	47
17	335	239
18	333	207
19	1,434	973
20	2,486	1,634

Senate District	Submitted Applications	Grant Awards Offered
21	915	635
22	129	76
23	29	13
24	109	72
25	695	413
26	160	104
27	1,104	751
28	127	78
29	103	69
30	479	326
31	79	41
32	28	17
33	38	23
34	64	47
35	35	25
36	0	0
37	2	2
38	7	5
39	27	24
Unknown	0	0
Total	16,272	10,776



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	63
Allen	821	120	72
Ascension	1,493	312	194
Assumption	605	206	159
Beauregard	1,631	180	132
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	36	31
Calcasieu	12,504	1,700	1,132
Cameron	1,068	166	79
Catahoula	1	0	0
East Baton Rouge	1,918	336	234
East Feliciana	235	66	49
Grant	345	39	19
Iberia	460	122	88
Iberville	404	81	56
Jackson	72	8	7
Jefferson	10,086	1,636	1,142
Jefferson Davis	988	146	88
La Salle	45	0	0
LaSalle	0	6	4
Lafayette	553	89	55
Lafourche	6,984	1,684	1,124
Lincoln	98	10	7
Livingston	2,104	331	213
Morehouse	131	26	17
Natchitoches	222	20	9

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,582	896
Other Parishes	0	4	0
Ouachita	433	77	54
Plaquemines	876	194	120
Pointe Coupee	74	16	13
Rapides	1,258	113	75
Red River	1	0	0
Sabine	161	13	7
St. Bernard	959	112	75
St. Charles	2,754	649	467
St. Helena	672	313	223
St. James	1,448	453	320
St. John the Baptist	4,007	983	720
St. Landry	604	78	53
St. Martin	353	57	30
St. Mary	427	110	72
St. Tammany	2,751	341	215
Tangipahoa	4,495	1,240	792
Terrebonne	8,193	2,216	1,469
Union	103	10	8
Vermilion	677	96	57
Vernon	497	48	30
Washington	753	122	78
West Baton Rouge	101	16	12
West Feliciana	41	8	5
Winn	135	15	11
Total	82,840	16,272	10,776

*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	63	\$4,275,969.85	15	\$1,254,838.18
Allen	28	72	\$6,217,055.56	41	\$3,684,359.83
Ascension	74	194	\$11,670,079.44	105	\$6,944,912.51
Assumption	28	159	\$11,408,208.91	88	\$6,924,250.46
Beauregard	26	132	\$12,178,493.84	78	\$7,404,287.71
Caddo	3	31	\$1,297,683.52	9	\$467,343.96
Calcasieu	278	1,132	\$92,585,142.53	711	\$63,444,064.77
Cameron	45	79	\$7,258,525.77	44	\$4,381,865.59
East Baton Rouge	57	234	\$12,246,114.49	108	\$5,845,085.39
East Feliciana	14	49	\$4,239,798.17	27	\$2,350,716.99
Grant	14	19	\$1,320,094.65	6	\$462,521.76
Iberia	28	88	\$6,432,232.10	34	\$2,804,308.39
Iberville	19	56	\$3,909,738.52	23	\$2,156,364.83
Jackson	1	7	\$587,840.91	6	\$467,840.91
Jefferson	261	1,142	\$51,981,095.25	498	\$25,380,270.45
Jefferson Davis	34	88	\$6,069,436.83	51	\$3,711,459.74
LaSalle	2	4	\$270,968.22	1	\$116,730.01
Lafayette	23	55	\$3,455,631.27	22	\$1,312,321.27
Lafourche	243	1,124	\$89,020,917.21	685	\$58,400,582.39
Lincoln	1	7	\$545,906.11	3	\$204,596.61
Livingston	58	213	\$15,912,623.55	124	\$10,049,934.26
Morehouse	5	17	\$1,305,875.69	9	\$707,023.09
Natchitoches	10	9	\$513,646.08	3	\$120,511.06
Orleans	492	896	\$34,976,943.73	326	\$12,638,439.70
Ouachita	17	54	\$3,216,804.12	26	\$1,728,100.43
Plaquemines	51	120	\$8,054,658.61	50	\$4,144,164.05
Pointe Coupee	3	13	\$1,166,469.87	8	\$760,808.20
Rapides	25	75	\$5,175,781.35	31	\$2,308,422.46
Sabine	4	7	\$393,540.44	1	\$85,000.00
St. Bernard	24	75	\$2,742,172.09	33	\$1,144,456.82
St. Charles	81	467	\$33,021,815.67	275	\$21,733,294.10
St. Helena	54	223	\$17,984,176.12	141	\$12,502,512.11
St. James	88	320	\$23,573,475.75	197	\$15,724,614.70
St. John the Baptist	109	720	\$45,666,648.92	467	\$31,929,823.20
St. Landry	20	53	\$3,828,405.16	22	\$1,669,427.77
St. Martin	25	30	\$2,159,252.71	9	\$580,152.02
St. Mary	27	72	\$5,098,834.05	29	\$2,110,730.65
St. Tammany	53	215	\$16,100,087.1	90	\$4,222,944.23
Tangipahoa	243	792	\$58,745,082.25	444	\$35,705,587.26
Terrebonne	306	1,469	\$117,959,381.36	887	\$77,362,455.70
Union	1	8	\$449,252.19	2	\$91,056.35
Vermilion	25	57	\$3,735,749.75	25	\$1,857,256.48
Vernon	8	30	\$2,410,685.95	14	\$1,117,032.30
Washington	30	78	\$5,014,193.19	40	\$2,541,022.62
West Baton Rouge	2	12	\$910,175.06	3	\$132,241.64
West Feliciana	1	5	\$295,735.92	1	\$82,586.30
Winn	4	11	\$1,129,267.94	1	\$83,157.36
Other Parishes	4	0	\$0.00	0	\$0.00
Total	2,966	10,776	\$731,572,589.38	5,813	\$440,851,476.61