



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #73
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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 4/15/2024 there have been 39,323 total survey submissions. 25,730 homeowners were determined to be in Phases I – VII.
- 25,713 environmental reviews have been completed, representing 99.9% of the 25,730 homeowners in Phases I – VII.
- 25,701 homeowners, from Phases I – VII, have been invited to start an application. 16,728 applications have been submitted, representing 65% of the homeowners invited to start an application.
- There has been a total of 11,147 grant awards offered to homeowners totaling \$757,733,530.39. Of those, 6,187 homeowners have closed on their grant agreements, obligating \$463,680,483.70.
- 2,287 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 4/8/2024	Weekly Activity	As of 4/15/2024	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,992	1	43,993		
Non-Submitted Surveys	4,669	1	4,670		
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,731	-1	25,730	65%	
Phase I	16,595	-1	16,594	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	1	13,593	35%	
Environmental Reviews					
Environmental Reviews Available to Work	18	-1	17		
Environmental Reviews Completed	25,713	0	25,713		
Home Inspections					
Home Inspections Available to Work	43	-9	34		
Total Home Inspections Completed	16,216	174	16,390		
Applications In Process					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	9,142	-169	8,973		
Applications Available for Grant Determination	16,559	169	16,728	100%	
Pending Grant Determination	2,576	-159	2,417	14%	
Grant Determinations			86%	% Grant Determinations	
Zero Award	648	11	659	3.9%	
Ineligible	1,879	220	2,099	12.5%	
Withdrawn	393	13	406	2.4%	
Appeals In Progress	84	-6	78		
Grant Awards Offered to Applicant	11,063	84	11,147	66.6%	\$757,733,530.39
Grant Awards					
Grant Awards Obligated	6,019	168	6,187		\$463,680,483.70
Solution 1 & 1/3	2,380	73	2,453		\$193,356,072.18
Solution 2 & 2/3	3,504	94	3,598		\$263,395,675.72
Solution 3 Only	135	1	136		\$6,928,735.80
Disbursements					
Total Disbursements	3,863	139	4,002		\$215,868,116.21
Solution 1 & 1/3	1,601	72	1,673		\$70,287,192.40
Solution 2 & 2/3	2,138	65	2,203		\$138,979,840.83
Solution 3 Only	124	2	126		\$6,601,082.98
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,212	75	2,287		
Solution 1 & 1/3	750	23	773		
Solution 2 & 2/3	1,331	49	1,380		
Solution 3 Only	131	3	134		



Table 3: Key Program Statistics: Totals to Date.

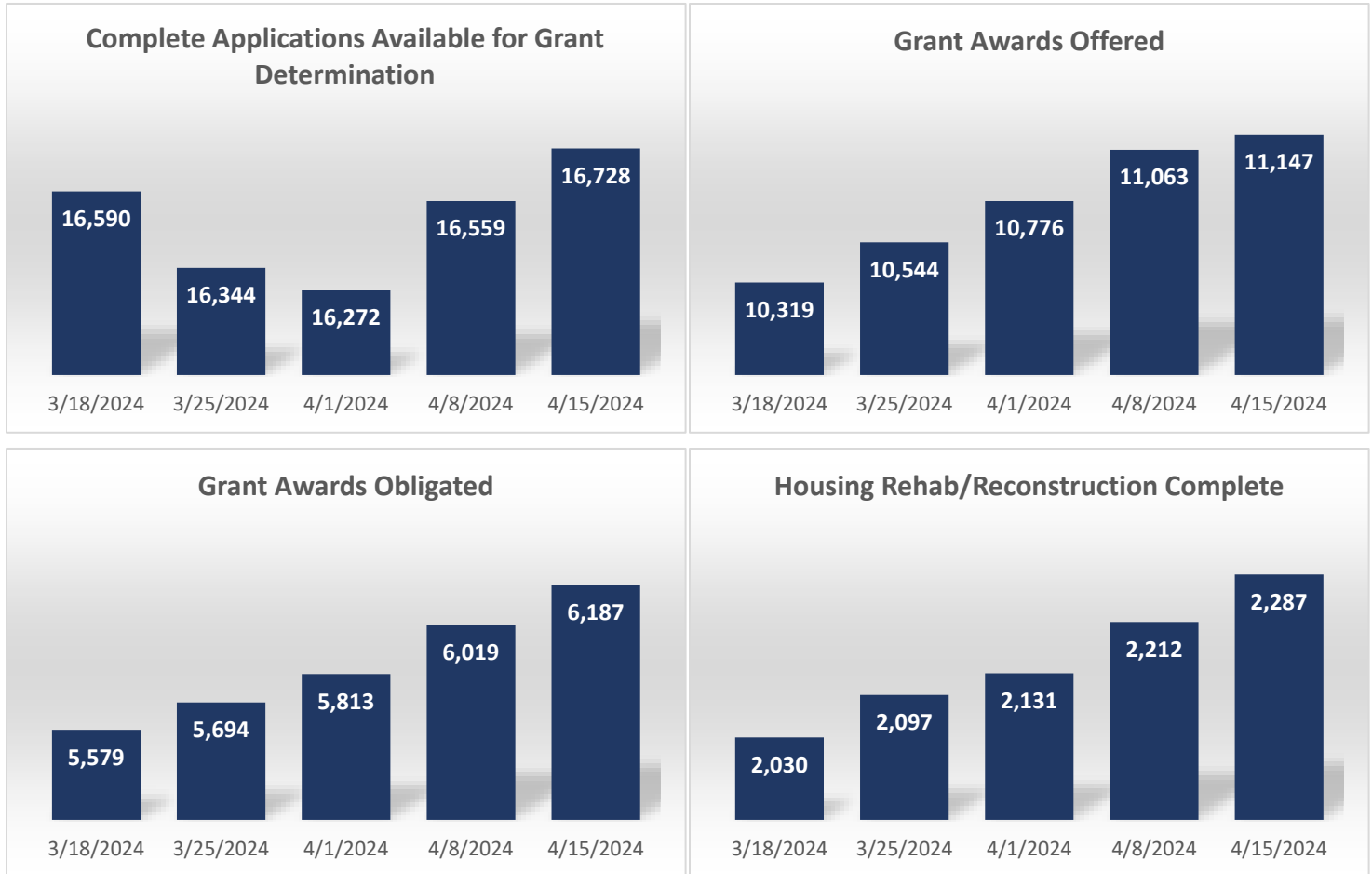




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	177	1.1%	149	1.3%	88	1.4%
American Indian/Alaska Native and White	100	0.6%	81	0.7%	43	0.7%
American Indian/Alaskan Native/Black-African American	241	1.4%	204	1.8%	126	2.0%
Asian	94	0.6%	79	0.7%	42	0.7%
Asian and White	22	0.1%	17	0.2%	9	0.2%
Black/African American	8,021	48.0%	6,583	59.1%	3,720	60.1%
Black/African American and White	228	1.4%	186	1.7%	108	1.8%
Decline to answer	286	1.7%	231	2.1%	111	1.8%
Native Hawaiian/Other Pacific Islander	8	0.1%	8	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.1%	8	0.1%	5	0.1%
Other Multi-Racial	227	1.4%	182	1.6%	90	1.5%
White	4,177	25.0%	3,376	30.3%	1,817	29.4%
NOT PROVIDED	3,139	18.8%	43	0.4%	21	0.3%
Total	16,728	100%	11,147	100%	6,187	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	300	184	73	439	299
2	8	6	38	18	13	74	141	85
3	11	10	39	25	17	75	97	68
4	10	9	40	47	37	76	81	52
5	2	2	41	28	17	77	49	30
6	-	-	42	55	42	78	109	84
7	3	1	43	10	6	79	125	85
8	-	-	44	26	17	80	42	31
9	-	-	45	8	5	81	427	295
10	-	-	46	45	26	82	76	61
11	9	7	47	293	159	83	377	290
12	11	9	48	38	25	84	246	145
13	26	17	49	96	71	85	94	69
14	12	5	50	103	65	86	259	172
15	7	5	51	949	626	87	215	172
16	41	25	52	582	399	88	61	35
17	39	32	53	950	607	89	36	20
18	31	23	54	921	574	90	76	51
19	8	5	55	728	508	91	158	46
20	2	2	56	411	288	92	247	166
21	-	-	57	1,073	785	93	138	45
22	44	24	58	593	411	94	74	41
23	20	10	59	62	45	95	155	103
24	45	27	60	245	176	96	57	40
25	56	31	61	39	27	97	316	192
26	43	32	62	70	50	98	87	25
27	27	17	63	52	33	99	291	178
28	-	-	64	31	18	100	338	268
29	51	37	65	23	19	101	30	22
30	61	39	66	23	15	102	185	133
31	13	9	67	32	20	103	169	125
32	245	167	68	36	24	104	70	48
33	269	169	69	14	10	105	247	160
34	768	540	70	24	20	Unknown	-	-
35	317	210	71	27	18	Total	16,728	11,147
36	195	127	72	863	556			



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

Senate District	Submitted Applications	Grant Awards Offered
1	285	196
2	1,866	1,352
3	706	502
4	629	397
5	320	101
6	761	510
7	376	278
8	833	552
9	133	95
10	341	245
11	215	138
12	779	488
13	210	143
14	109	71
15	115	82
16	67	47
17	352	250
18	341	216
19	1,460	995
20	2,578	1,671

Senate District	Submitted Applications	Grant Awards Offered
21	952	659
22	137	88
23	29	16
24	115	77
25	712	425
26	162	108
27	1,124	770
28	126	78
29	108	70
30	495	336
31	84	45
32	28	18
33	39	23
34	66	49
35	39	27
36	0	0
37	1	1
38	7	5
39	28	23
Unknown	0	0
Total	16,728	11,147



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	65
Allen	821	119	72
Ascension	1,493	316	203
Assumption	605	224	165
Beauregard	1,631	181	134
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	36	29
Calcasieu	12,504	1,737	1,161
Cameron	1,068	168	82
Catahoula	1	0	0
East Baton Rouge	1,918	336	233
East Feliciana	235	71	53
Grant	345	40	21
Iberia	460	125	96
Iberville	404	85	61
Jackson	72	10	7
Jefferson	10,086	1,649	1,183
Jefferson Davis	988	151	91
La Salle	45	0	0
LaSalle	0	6	5
Lafayette	553	91	59
Lafourche	6,984	1,753	1,155
Lincoln	98	10	7
Livingston	2,104	343	223
Morehouse	131	28	16
Natchitoches	222	20	11

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,592	933
Other Parishes	0	2	0
Ouachita	433	79	56
Plaquemines	876	209	132
Pointe Coupee	74	17	13
Rapides	1,258	123	80
Red River	1	0	0
Sabine	161	13	7
St. Bernard	959	112	80
St. Charles	2,754	672	478
St. Helena	672	323	232
St. James	1,448	471	336
St. John the Baptist	4,007	1,006	732
St. Landry	604	80	57
St. Martin	353	63	36
St. Mary	427	116	75
St. Tammany	2,751	340	218
Tangipahoa	4,495	1,305	829
Terrebonne	8,193	2,292	1,508
Union	103	10	9
Vermilion	677	101	61
Vernon	497	54	31
Washington	753	122	85
West Baton Rouge	101	17	12
West Feliciana	41	8	5
Winn	135	16	10
Total	82,840	16,728	11,147

*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	14	65	\$4,359,967.76	18	\$1,381,281.48
Allen	23	72	\$6,175,455.36	43	\$3,886,625.13
Ascension	61	203	\$12,411,551.15	115	\$7,593,330.37
Assumption	26	165	\$11,820,647.52	89	\$6,993,905.71
Beauregard	22	134	\$12,290,434.28	81	\$7,689,471.79
Caddo	4	29	\$1,214,430.82	10	\$477,410.49
Calcasieu	222	1,161	\$95,197,280.97	739	\$65,533,811.28
Cameron	39	82	\$7,590,143.96	45	\$4,459,036.86
East Baton Rouge	48	233	\$12,361,393.82	115	\$6,170,436.11
East Feliciana	11	53	\$4,455,808.88	28	\$2,435,716.99
Grant	12	21	\$1,358,502.79	6	\$462,521.76
Iberia	22	96	\$7,015,207.01	39	\$3,120,520.91
Iberville	14	61	\$4,151,915.75	23	\$2,147,607.30
Jackson	1	7	\$587,840.91	6	\$467,840.91
Jefferson	186	1,183	\$53,400,788.99	548	\$27,388,574.64
Jefferson Davis	32	91	\$6,301,304.19	60	\$4,331,060.54
LaSalle	0	5	\$304,940.13	1	\$116,730.01
Lafayette	15	59	\$3,687,526.91	23	\$1,358,099.17
Lafourche	198	1,155	\$91,611,389.56	708	\$60,547,617.17
Lincoln	1	7	\$545,906.11	3	\$204,596.61
Livingston	45	223	\$16,492,051.63	131	\$10,352,630.96
Morehouse	6	16	\$1,233,916.40	10	\$800,592.81
Natchitoches	7	11	\$655,623.56	3	\$120,511.06
Orleans	425	933	\$36,482,590.99	369	\$14,646,617.04
Ouachita	15	56	\$3,391,792.59	32	\$2,029,707.51
Plaquemines	39	132	\$8,555,285.62	52	\$4,206,683.11
Pointe Coupee	3	13	\$1,206,535.62	8	\$760,808.20
Rapides	21	80	\$5,657,919.54	33	\$2,412,119.41
Sabine	3	7	\$393,540.44	1	\$85,000.00
St. Bernard	16	80	\$3,148,698.59	39	\$1,417,514.55
St. Charles	66	478	\$33,845,622.45	290	\$22,579,054.59
St. Helena	49	232	\$18,720,497.97	148	\$13,004,677.02
St. James	70	336	\$24,519,696.35	217	\$16,927,564.55
St. John the Baptist	88	732	\$46,933,832.84	495	\$33,767,817.13
St. Landry	16	57	\$4,078,306.17	23	\$1,753,813.95
St. Martin	20	36	\$2,519,784.75	11	\$724,071.75
St. Mary	24	75	\$5,260,367.57	35	\$2,487,858.69
St. Tammany	40	218	9403267.09	98	\$4,373,496.54
Tangipahoa	203	829	\$61,653,529.39	468	\$37,399,905.02
Terrebonne	254	1,508	\$121,934,893.94	927	\$80,505,809.84
Union	0	9	\$571,454.55	3	\$175,760.89
Vermilion	21	61	\$4,069,823.94	28	\$2,061,811.14
Vernon	7	31	\$2,390,102.57	15	\$1,139,188.49
Washington	20	85	\$5,446,849.27	44	\$2,731,363.53
West Baton Rouge	2	12	\$910,175.06	3	\$132,241.64
West Feliciana	1	5	\$295,735.92	1	\$82,586.30
Winn	3	10	\$1,119,198.71	3	\$235,082.75
Other Parishes	2	0	\$0.00	0	\$0.00
Total	2,417	11,147	\$757,733,530.39	6,187	\$463,680,483.70