



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #74
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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.



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 4/22/2024 there have been 39,323 total survey submissions. 25,729 homeowners were determined to be in Phases I – VII.
- 25,711 environmental reviews have been completed, representing 99.9% of the 25,729 homeowners in Phases I – VII.
- 25,701 homeowners, from Phases I – VII, have been invited to start an application. 16,486 applications have been submitted, representing 64% of the homeowners invited to start an application.
- There has been a total of 11,295 grant awards offered to homeowners totaling \$770,574,543.04. Of those, 6,306 homeowners have closed on their grant agreements, obligating \$472,556,941.71.
- 2,370 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 are scheduled to take place in the next reporting period.



Table 2: Homeowner Program Snapshot.

Restore 2020 Homeowner Program Weekly Snapshot					
Activity	As of 4/15/2024	Weekly Activity	As of 4/22/2024	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	25,730	-1	25,729	65%	
Phase I	16,594	-1	16,593	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	13,593	1	13,594	35%	
Environmental Reviews					
Environmental Reviews Available to Work	17	1	18		
Environmental Reviews Completed	25,713	-2	25,711		
Home Inspections					
Home Inspections Available to Work	34	-2	32		
Total Home Inspections Completed	16,390	-241	16,149		
Applications In Process					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	8,973	242	9,215		
Applications Available for Grant Determination	16,728	-242	16,486	100%	
Pending Grant Determination	2,417	-434	1,983	12%	
Grant Determinations			88%	% Grant Determinations	
Zero Award	659	16	675	4.1%	
Ineligible	2,099	11	2,110	12.8%	
Withdrawn	406	17	423	2.6%	
Appeals In Progress	78	18	96		
Grant Awards Offered to Applicant	11,147	148	11,295	68.5%	\$770,574,543.04
Grant Awards					
Grant Awards Obligated	6,187	119	6,306		\$472,556,941.71
Solution 1 & 1/3	2,453	54	2,507		\$197,436,949.36
Solution 2 & 2/3	3,598	63	3,661		\$268,171,064.27
Solution 3 Only	136	2	138		\$6,948,928.08
Disbursements					
Total Disbursements	4,002	204	4,206		\$224,748,068.94
Solution 1 & 1/3	1,673	127	1,800		\$74,001,131.59
Solution 2 & 2/3	2,203	74	2,277		\$143,968,182.23
Solution 3 Only	126	3	129		\$6,778,755.12
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,287	83	2,370		
Solution 1 & 1/3	773	29	802		
Solution 2 & 2/3	1,380	52	1,432		
Solution 3 Only	134	2	136		



Table 3: Key Program Statistics: Totals to Date.

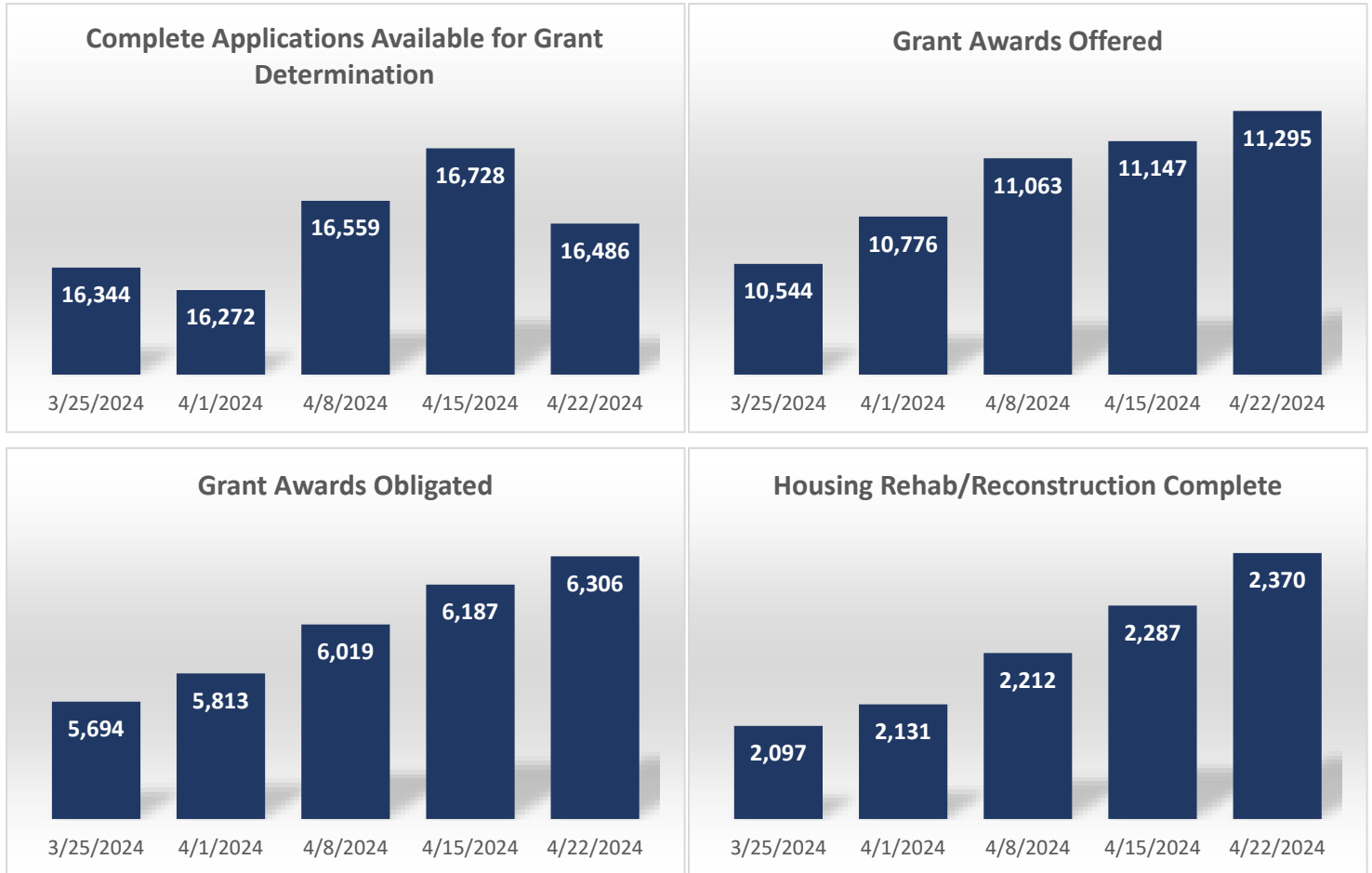




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	174	1.1%	149	1.3%	87	1.4%
American Indian/Alaska Native and White	98	0.6%	84	0.7%	44	0.7%
American Indian/Alaskan Native/Black-African American	240	1.5%	208	1.8%	126	2.0%
Asian	95	0.6%	79	0.7%	43	0.7%
Asian and White	22	0.1%	18	0.2%	9	0.1%
Black/African American	7,993	48.5%	6,676	59.1%	3,804	60.3%
Black/African American and White	226	1.4%	189	1.7%	109	1.7%
Decline to answer	286	1.7%	235	2.1%	113	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	226	1.4%	183	1.6%	93	1.5%
White	4,147	25.2%	3,412	30.2%	1,843	29.2%
NOT PROVIDED	2,963	18.0%	46	0.4%	23	0.4%
Total	16,486	100%	11,295	100%	6,306	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	296	186	73	431	305
2	8	7	38	18	14	74	136	84
3	10	10	39	25	17	75	93	69
4	10	9	40	47	37	76	81	54
5	2	2	41	26	17	77	49	31
6	-	-	42	55	44	78	108	83
7	3	1	43	12	6	79	122	84
8	-	-	44	26	17	80	41	29
9	-	-	45	8	5	81	423	301
10	-	-	46	44	25	82	74	61
11	9	7	47	286	167	83	367	290
12	10	8	48	38	26	84	245	147
13	26	19	49	96	71	85	92	72
14	12	6	50	103	67	86	260	174
15	7	5	51	940	625	87	209	168
16	41	28	52	571	400	88	62	36
17	39	33	53	935	612	89	36	20
18	30	24	54	904	579	90	77	51
19	7	5	55	725	517	91	155	52
20	2	2	56	409	288	92	242	173
21	-	-	57	1,058	789	93	134	46
22	42	25	58	590	423	94	72	43
23	20	11	59	62	48	95	154	106
24	44	27	60	244	181	96	56	42
25	54	29	61	37	26	97	305	197
26	42	31	62	68	49	98	84	29
27	25	18	63	49	35	99	284	174
28	-	-	64	30	16	100	330	269
29	52	40	65	23	19	101	29	23
30	60	39	66	23	16	102	183	134
31	13	9	67	32	20	103	169	127
32	244	176	68	36	25	104	67	47
33	260	167	69	13	11	105	242	163
34	756	541	70	24	20	Unknown	-	-
35	312	212	71	27	19	Total	16,486	11,295
36	189	126	72	863	576			



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

Senate District	Submitted Applications	Grant Awards Offered
1	284	198
2	1,856	1,378
3	686	499
4	620	406
5	309	111
6	760	523
7	369	276
8	814	555
9	130	95
10	334	244
11	211	139
12	770	499
13	207	145
14	106	72
15	111	85
16	66	50
17	347	256
18	338	226
19	1,444	1,006
20	2,538	1,677

Senate District	Submitted Applications	Grant Awards Offered
21	944	664
22	137	92
23	31	16
24	113	79
25	701	433
26	157	109
27	1,104	773
28	127	84
29	104	71
30	482	337
31	82	45
32	27	19
33	37	23
34	66	53
35	39	27
36	0	0
37	1	1
38	7	5
39	27	24
Unknown	-	-
Total	16,486	11,295



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	66
Allen	821	120	78
Ascension	1,493	312	214
Assumption	605	223	169
Beauregard	1,631	176	135
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	35	30
Calcasieu	12,504	1,703	1,164
Cameron	1,068	166	88
Catahoula	1	0	0
East Baton Rouge	1,918	329	240
East Feliciana	235	69	52
Grant	345	38	22
Iberia	460	125	99
Iberville	404	84	64
Jackson	72	10	7
Jefferson	10,086	1,616	1,187
Jefferson Davis	988	150	94
La Salle	45	0	0
LaSalle	0	6	5
Lafayette	553	92	59
Lafourche	6,984	1,734	1,172
Lincoln	98	10	7
Livingston	2,104	339	227
Morehouse	131	27	17
Natchitoches	222	20	12

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,552	948
Other Parishes	0	1	0
Ouachita	433	79	60
Plaquemines	876	204	133
Pointe Coupee	74	17	14
Rapides	1,258	118	78
Red River	1	0	0
Sabine	161	13	7
St. Bernard	959	112	82
St. Charles	2,754	665	477
St. Helena	672	322	241
St. James	1,448	471	343
St. John the Baptist	4,007	995	739
St. Landry	604	79	59
St. Martin	353	63	36
St. Mary	427	117	77
St. Tammany	2,751	335	218
Tangipahoa	4,495	1,299	850
Terrebonne	8,193	2,259	1,511
Union	103	9	8
Vermilion	677	97	61
Vernon	497	52	30
Washington	753	117	86
West Baton Rouge	101	17	12
West Feliciana	41	8	5
Winn	135	16	12
Total	82,840	16,486	11,295

*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	12	66	\$4,384,704.91	19	\$1,410,798.18
Allen	19	78	\$6,713,887.47	44	\$4,008,585.13
Ascension	45	214	\$13,068,235.11	117	\$7,697,683.85
Assumption	22	169	\$12,057,028.95	93	\$7,214,111.68
Beauregard	16	135	\$12,400,666.96	82	\$7,802,508.16
Caddo	2	30	\$1,258,479.03	10	\$477,410.49
Calcasieu	178	1,164	\$95,514,738.07	744	\$66,703,072.28
Cameron	30	88	\$8,172,091.01	45	\$4,456,856.74
East Baton Rouge	33	240	\$12,674,345.94	119	\$6,467,328.61
East Feliciana	10	52	\$4,065,803.58	29	\$2,518,025.03
Grant	9	22	\$1,437,861.44	7	\$544,407.94
Iberia	19	99	\$7,248,294.47	41	\$3,290,475.50
Iberville	10	64	\$4,576,657.82	24	\$2,264,138.75
Jackson	1	7	\$587,840.91	6	\$467,840.91
Jefferson	139	1,187	\$54,273,476.67	561	\$28,013,841.09
Jefferson Davis	27	94	\$6,480,188.09	60	\$4,372,738.66
LaSalle	0	5	\$304,940.13	1	\$116,730.01
Lafayette	16	59	\$3,687,526.91	26	\$1,521,187.76
Lafourche	160	1,172	\$93,669,494.01	716	\$61,187,047.78
Lincoln	1	7	\$545,906.11	3	\$204,596.61
Livingston	38	227	\$16,811,570.18	133	\$10,433,248.16
Morehouse	4	17	\$1,304,675.69	10	\$798,214.01
Natchitoches	6	12	\$740,623.56	4	\$200,018.42
Orleans	359	948	\$37,495,220.99	384	\$15,174,084.23
Ouachita	11	60	\$3,705,986.89	32	\$2,029,707.51
Plaquemines	33	133	\$8,611,063.82	52	\$4,207,869.56
Pointe Coupee	2	14	\$1,281,933.18	8	\$760,808.20
Rapides	19	78	\$5,582,039.58	35	\$2,538,945.06
Sabine	3	7	\$393,540.44	1	\$85,000.00
St. Bernard	14	82	\$3,283,669.11	41	\$1,542,929.88
St. Charles	57	477	\$34,141,220.52	293	\$22,796,035.52
St. Helena	37	241	\$19,449,910.37	151	\$13,338,398.25
St. James	62	343	\$24,983,774.43	223	\$17,309,939.67
St. John the Baptist	69	739	\$47,521,479.64	500	\$34,190,096.31
St. Landry	12	59	\$4,051,441.86	24	\$1,791,112.77
St. Martin	20	36	\$2,534,341.57	11	\$723,076.18
St. Mary	23	77	\$5,349,828.45	36	\$2,527,215.53
St. Tammany	35	218	9476096.62	101	\$4,539,725.18
Tangipahoa	174	850	\$63,336,598.57	481	\$38,423,687.89
Terrebonne	213	1,511	\$122,280,483.87	939	\$81,732,632.73
Union	0	8	\$565,063.80	3	\$173,590.36
Vermilion	18	61	\$4,275,513.94	28	\$2,061,811.14
Vernon	5	30	\$2,306,879.17	15	\$1,137,695.10
Washington	14	86	\$5,571,644.04	46	\$2,782,675.10
West Baton Rouge	2	12	\$910,175.06	4	\$201,370.74
West Feliciana	1	5	\$295,735.92	1	\$82,586.30
Winn	2	12	\$1,191,864.18	3	\$235,082.75
Other Parishes	1	0	\$0.00	0	\$0.00
Total	1,983	11,295	\$770,574,543.04	6,306	\$472,556,941.71