



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #76
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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 5/6/2024 there have been 39,323 total survey submissions. 25,730 homeowners were determined to be in Phases I – VII.
- 25,711 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. 15,993 applications have been submitted, representing 62% of the homeowners invited to start an application.
- There has been a total of 11,614 grant awards offered to homeowners totaling \$794,932,028.99 . Of those, 6,775 homeowners have closed on their grant agreements, obligating \$503,223,050.48 .
- 2,513 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 4/29/2024	Weekly Activity	As of 5/6/2024	Percentage	Total Dollars
Surveys Recorded					Survey Deadline 8/1/23
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	0	25,730	65%	
Phase I	16,594	0	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	13,593	0	13,593	35%	
Environmental Reviews					
Environmental Reviews Available to Work	19	0	19		
Environmental Reviews Completed	25,711	0	25,711		
Home Inspections					
Home Inspections Available to Work	32	4	36		
Total Home Inspections Completed	15,929	-277	15,652		
Applications In Process					Application Deadline 10/31/23
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Available for Grant Determination	9,434	274	9,708		
Applications Available for Grant Determination	16,267	-274	15,993	100%	
Pending Grant Determination	1,581	-486	1,095	7%	
Grant Determinations			93%	% Grant Determinations	
Zero Award	687	18	705	4.4%	
Ineligible	2,127	-4	2,123	13.3%	
Withdrawn	441	15	456	2.9%	
Appeals In Progress	97	9	106		
Grant Awards Offered to Applicant	11,431	183	11,614	72.6%	\$794,932,028.99
Grant Awards					
Grant Awards Obligated	6,562	213	6,775		\$503,223,050.48
Solution 1 & 1/3	2,641	114	2,755		\$213,782,549.91
Solution 2 & 2/3	3,773	92	3,865		\$281,681,287.73
Solution 3 Only	148	7	155		\$7,759,212.84
Disbursements					
Total Disbursements	4,308	127	4,435		\$236,906,425.00
Solution 1 & 1/3	1,841	32	1,873		\$77,640,489.42
Solution 2 & 2/3	2,336	91	2,427		\$152,084,256.99
Solution 3 Only	131	4	135		\$7,181,678.59
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,424	89	2,513		
Solution 1 & 1/3	835	27	862		
Solution 2 & 2/3	1,449	58	1,507		
Solution 3 Only	140	4	144		



Table 3: Key Program Statistics: Totals to Date.

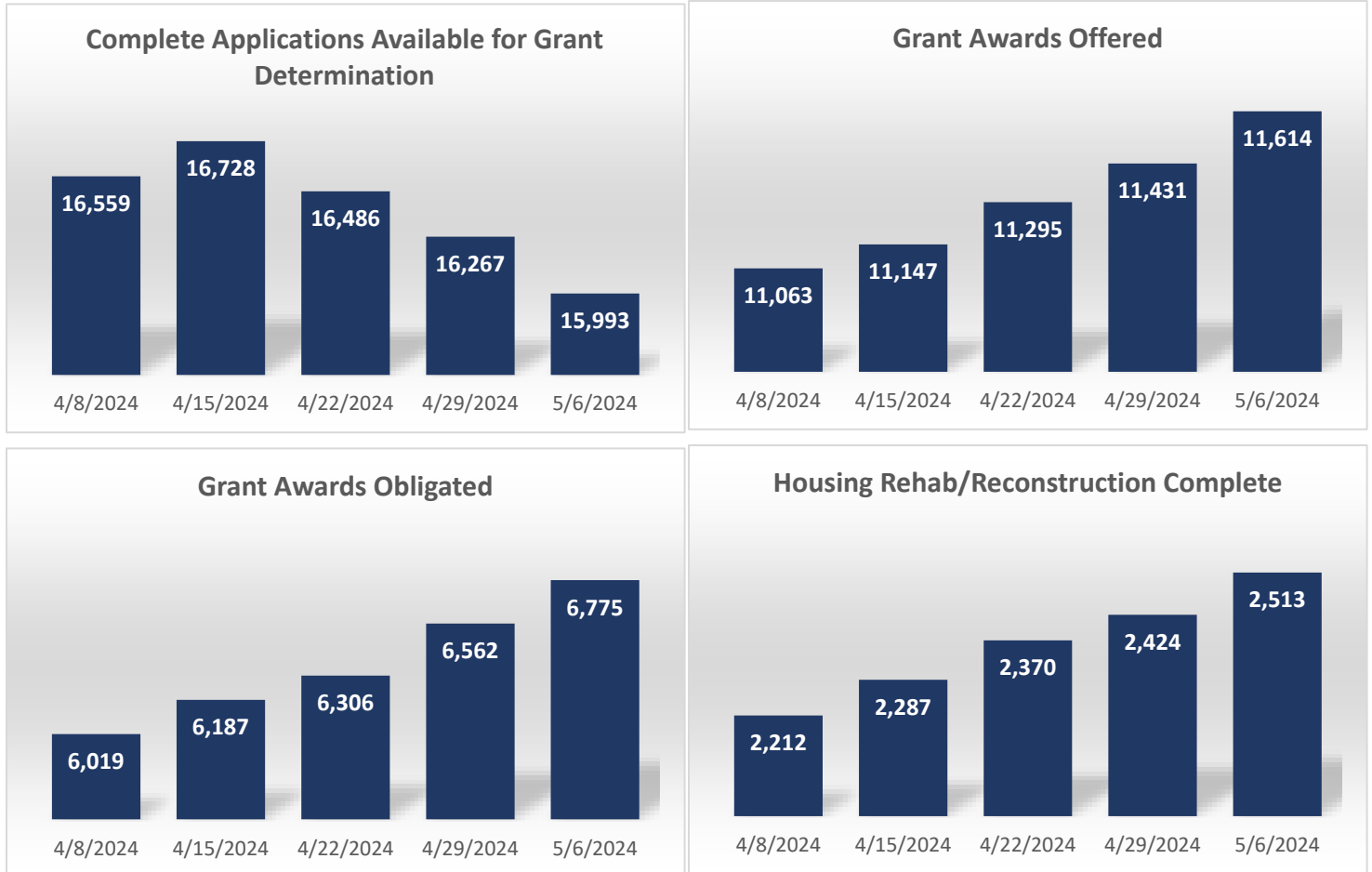




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	172	1.1%	150	1.3%	93	1.4%
American Indian/Alaska Native and White	90	0.6%	84	0.7%	45	0.7%
American Indian/Alaskan Native/Black-African American	238	1.5%	218	1.9%	135	2.0%
Asian	91	0.6%	81	0.7%	49	0.7%
Asian and White	21	0.1%	19	0.2%	9	0.1%
Black/African American	7,856	49.1%	6,909	59.5%	4,100	60.5%
Black/African American and White	218	1.4%	192	1.7%	120	1.8%
Decline to answer	273	1.7%	231	2.0%	120	1.8%
Native Hawaiian/Other Pacific Islander	8	0.1%	8	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.1%	9	0.1%	6	0.1%
Other Multi-Racial	222	1.4%	191	1.6%	100	1.5%
White	4,048	25.3%	3,473	29.9%	1,967	29.0%
NOT PROVIDED	2,747	17.2%	49	0.4%	24	0.4%
Total	15,993	100%	11,614	100%	6,775	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	282	194	73	416	312
2	8	7	38	19	16	74	132	91
3	10	10	39	24	18	75	93	72
4	9	8	40	46	40	76	75	53
5	2	2	41	24	17	77	47	30
6	-	-	42	54	47	78	107	84
7	3	1	43	11	5	79	121	86
8	-	-	44	24	17	80	39	29
9	-	-	45	7	4	81	412	304
10	-	-	46	43	30	82	70	60
11	9	7	47	272	173	83	358	290
12	10	8	48	35	28	84	228	151
13	23	18	49	94	77	85	90	73
14	10	7	50	104	73	86	247	179
15	7	6	51	929	654	87	199	165
16	38	28	52	555	407	88	60	37
17	38	33	53	910	624	89	39	23
18	30	25	54	888	590	90	74	51
19	7	5	55	696	518	91	148	65
20	2	2	56	392	289	92	228	175
21	-	-	57	1,044	804	93	127	54
22	41	26	58	576	447	94	70	44
23	19	15	59	59	46	95	145	107
24	44	30	60	240	183	96	53	42
25	52	30	61	37	25	97	295	206
26	41	30	62	65	53	98	76	34
27	25	19	63	48	36	99	273	182
28	-	-	64	26	18	100	319	269
29	50	41	65	23	20	101	30	24
30	58	41	66	21	18	102	167	134
31	13	9	67	31	18	103	158	127
32	237	180	68	36	27	104	64	47
33	252	166	69	13	11	105	230	168
34	741	549	70	23	19	Unknown	-	-
35	301	219	71	26	19	Total	15,993	11,614
36	185	135	72	859	623			



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

Senate District	Submitted Applications	Grant Awards Offered
1	270	195
2	1,813	1,410
3	662	511
4	600	419
5	288	135
6	739	548
7	343	278
8	775	558
9	126	94
10	325	247
11	210	143
12	749	538
13	194	144
14	103	71
15	107	85
16	65	52
17	344	270
18	333	227
19	1,403	1,025
20	2,485	1,710

Senate District	Submitted Applications	Grant Awards Offered
21	925	692
22	129	101
23	29	15
24	109	85
25	670	451
26	154	116
27	1,078	786
28	126	89
29	101	73
30	464	342
31	77	50
32	26	19
33	34	23
34	64	55
35	39	28
36	0	0
37	1	1
38	7	5
39	26	23
Unknown	-	-
Total	15,993	11,614



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	82	70
Allen	821	120	84
Ascension	1,493	299	218
Assumption	605	222	172
Beauregard	1,631	170	137
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	34	29
Calcasieu	12,504	1,658	1,190
Cameron	1,068	153	86
Catahoula	1	0	0
East Baton Rouge	1,918	318	243
East Feliciana	235	67	56
Grant	345	37	23
Iberia	460	120	104
Iberville	404	80	66
Jackson	72	10	7
Jefferson	10,086	1,557	1,193
Jefferson Davis	988	141	98
La Salle	45	0	0
LaSalle	0	6	5
Lafayette	553	86	58
Lafourche	6,984	1,679	1,185
Lincoln	98	10	8
Livingston	2,104	327	230
Morehouse	131	26	18
Natchitoches	222	19	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,476	993
Other Parishes	0	5	0
Ouachita	433	74	61
Plaquemines	876	189	135
Pointe Coupee	74	17	15
Rapides	1,258	115	79
Red River	1	0	0
Sabine	161	13	9
St. Bernard	959	106	85
St. Charles	2,754	654	489
St. Helena	672	322	256
St. James	1,448	461	358
St. John the Baptist	4,007	971	747
St. Landry	604	79	64
St. Martin	353	60	42
St. Mary	427	119	85
St. Tammany	2,751	325	220
Tangipahoa	4,495	1,260	899
Terrebonne	8,193	2,215	1,553
Union	103	9	7
Vermilion	677	95	68
Vernon	497	51	32
Washington	753	117	91
West Baton Rouge	101	18	13
West Feliciana	41	8	6
Winn	135	13	11
Total	82,840	15,993	11,614

*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	5	70	\$4,657,221.15	20	\$1,445,114.92
Allen	13	84	\$7,302,941.31	49	\$4,455,658.91
Ascension	24	218	\$13,610,316.37	128	\$8,215,327.35
Assumption	16	172	\$12,433,613.06	101	\$7,637,698.77
Beauregard	8	137	\$12,246,811.18	87	\$8,130,562.84
Caddo	2	29	\$1,247,938.33	10	\$477,410.49
Calcasieu	105	1,190	\$97,349,883.72	794	\$70,296,228.04
Cameron	18	86	\$7,944,716.96	49	\$4,761,856.44
East Baton Rouge	19	243	\$12,846,706.60	127	\$6,967,521.08
East Feliciana	4	56	\$4,266,198.55	33	\$2,945,085.43
Grant	7	23	\$1,557,352.60	10	\$728,119.02
Iberia	9	104	\$7,421,547.19	45	\$3,547,829.33
Iberville	5	66	\$4,731,314.27	26	\$2,273,292.07
Jackson	1	7	\$595,430.50	6	\$475,430.50
Jefferson	64	1,193	\$56,158,623.03	632	\$31,317,043.71
Jefferson Davis	13	98	\$6,831,497.24	65	\$4,629,733.18
LaSalle	0	5	\$303,961.53	2	\$150,701.92
Lafayette	8	58	\$3,463,650.78	28	\$1,763,660.58
Lafourche	83	1,185	\$94,804,425.19	754	\$64,748,377.18
Lincoln	0	8	\$625,258.24	3	\$204,596.61
Livingston	22	230	\$17,534,364.05	140	\$10,872,489.38
Morehouse	2	18	\$1,414,153.33	11	\$940,398.95
Natchitoches	1	16	\$938,251.32	5	\$242,921.82
Orleans	234	993	\$38,952,139.26	439	\$17,274,221.00
Ouachita	4	61	\$3,815,083.36	36	\$2,580,760.37
Plaquemines	13	135	\$8,823,269.38	57	\$4,411,511.91
Pointe Coupee	1	15	\$1,363,802.23	9	\$839,257.47
Rapides	13	79	\$5,651,397.31	41	\$3,183,473.97
Sabine	1	9	\$560,895.03	2	\$117,526.43
St. Bernard	6	85	\$3,574,509.54	47	\$2,040,613.46
St. Charles	33	489	\$35,131,808.43	311	\$23,839,598.59
St. Helena	20	256	\$20,637,481.85	162	\$14,155,622.61
St. James	35	358	\$26,257,460.28	232	\$17,908,242.34
St. John the Baptist	33	747	\$48,613,663.10	516	\$35,233,147.29
St. Landry	7	64	\$4,251,275.47	28	\$2,177,983.92
St. Martin	13	42	\$2,947,938.99	16	\$1,132,956.11
St. Mary	15	85	\$6,066,236.69	40	\$2,806,843.65
St. Tammany	20	220	\$39,969,121.71	108	\$4,701,091.42
Tangipahoa	85	899	\$67,368,729.48	513	\$40,854,699.98
Terrebonne	109	1,553	\$125,053,271.65	983	\$85,405,735.28
Union	1	7	\$483,177.62	3	\$173,590.36
Vermilion	8	68	\$5,180,182.13	30	\$2,197,090.85
Vernon	2	32	\$2,482,542.16	15	\$1,137,695.10
Washington	7	91	\$5,985,751.04	51	\$3,089,264.86
West Baton Rouge	1	13	\$982,996.45	6	\$333,145.60
West Feliciana	0	6	\$300,411.13	1	\$82,586.30
Winn	0	11	\$764,917.20	4	\$319,333.09
Other Parishes	5	0	\$0.00	0	\$0.00
Total	1,095	11,614	\$794,932,028.99	6,775	\$503,223,050.48