



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #79
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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 5/27/2024 there have been 39,323 total survey submissions. 25,757 homeowners were determined to be in Phases I – VII.
- 25,716 environmental reviews have been completed, representing 99.8% of the 25,757 homeowners in Phases I – VII.
- 25,701 homeowners, from Phases I – VII, have been invited to start an application. 18,804 applications have been submitted, representing 73% of the homeowners invited to start an application.
- There has been a total of 11,918 grant awards offered to homeowners totaling \$825,969,680.97. Of those, 7,594 homeowners have closed on their grant agreements, obligating \$554,339,240.79.
- 2,732 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 5/20/2024	Weekly Activity	As of 5/27/2024	Percentage	Total Dollars
Surveys Recorded Survey Deadline 8/1/23					
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,730	27	25,757	66%	
Non-Working Phases Total	13,593	-27	13,566	34%	
Environmental Reviews					
Environmental Reviews Available to Work	18	23	41		
Environmental Reviews Completed	25,712	4	25,716		
Home Inspections					
Home Inspections Available to Work	27	-5	22		
Total Home Inspections Completed	17,502	934	18,436		
Applications In Process Application Deadline 10/31/23					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Submitted by Deadline	5,042	-4	5,038		
Application Documentation Requested	2,827	-968	1,859		
Applications Available for Grant Determination	17,832	972	18,804	100%	
Pending Grant Determination	751	-103	648	3%	
Grant Determinations					
Zero Award	742	17	759	4%	
Ineligible	2,131	1,414	3,545	19%	
Withdrawn	481	18	499	3%	
Inactive Offered	1,882	-447	1,435	8%	
Appeals In Progress	126	4	130		
Grant Awards Offered to Applicant	11,845	73	11,918	63%	\$825,969,680.97
Grant Awards					
Grant Awards Obligated	7,291	303	7,594		\$554,339,240.79
Solution 1 & 1/3	3,013	139	3,152		\$237,642,641.28
Solution 2 & 2/3	4,117	158	4,275		\$308,257,420.68
Solution 3 Only	161	6	167		\$8,439,178.83
Disbursements					
Total Disbursements	4,776	204	4,980		\$259,348,236.78
Solution 1 & 1/3	2,060	97	2,157		\$86,723,876.54
Solution 2 & 2/3	2,570	102	2,672		\$164,868,256.99
Solution 3 Only	146	5	151		\$7,756,103.25
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,640	92	2,732		
Solution 1 & 1/3	916	27	943		
Solution 2 & 2/3	1,573	56	1,629		
Solution 3 Only	151	9	160		



Table 3: Key Program Statistics: Totals to Date.

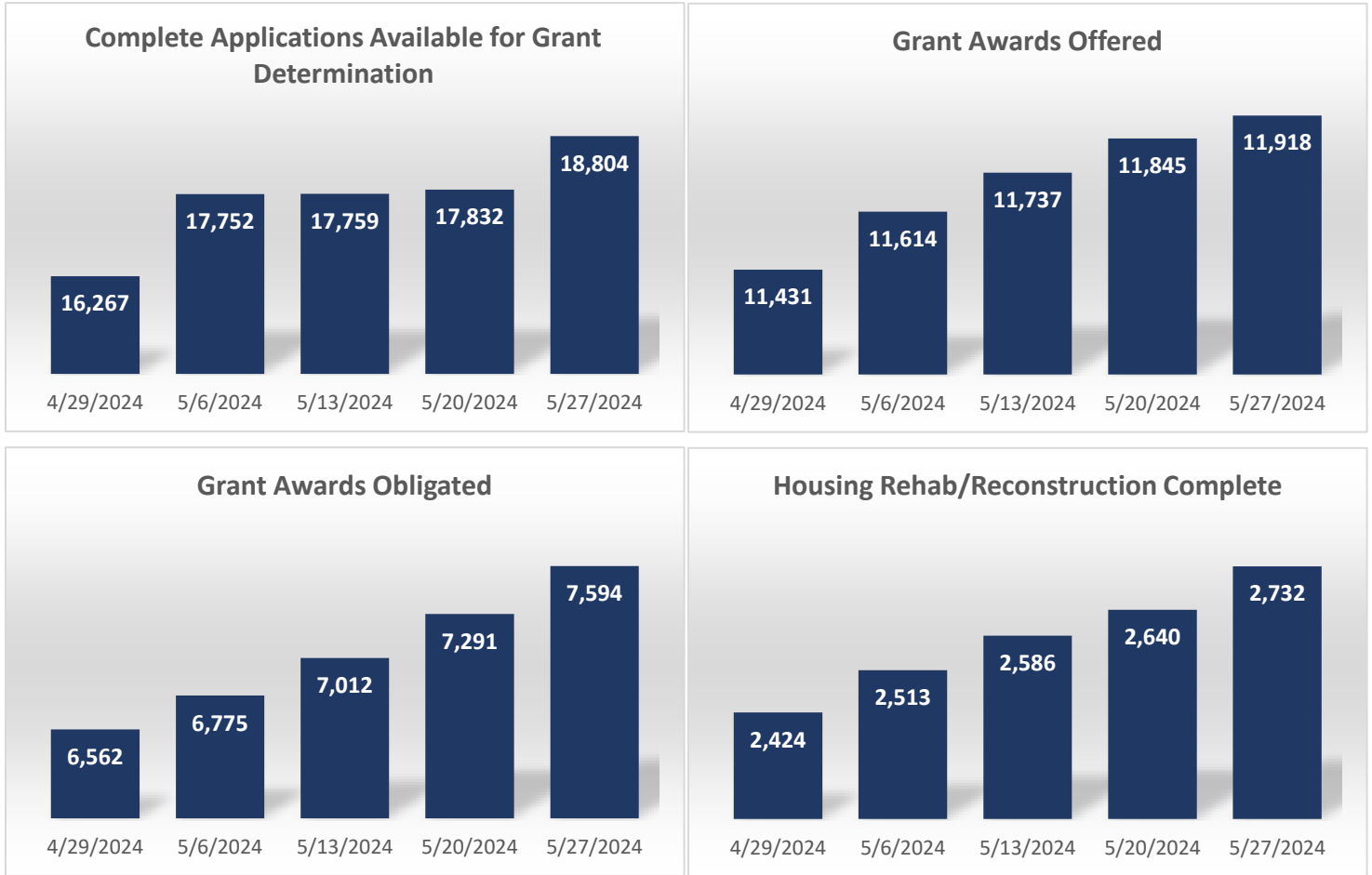




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	165	0.9%	151	1.3%	100	1.3%
American Indian/Alaska Native and White	92	0.5%	87	0.7%	46	0.6%
American Indian/Alaskan Native/Black-African American	236	1.3%	221	1.9%	147	1.9%
Asian	94	0.5%	82	0.7%	52	0.7%
Asian and White	21	0.1%	20	0.2%	12	0.2%
Black/African American	7,853	41.8%	7,099	59.6%	4,603	60.6%
Black/African American and White	212	1.1%	190	1.6%	136	1.8%
Decline to answer	273	1.5%	238	2.0%	138	1.8%
Native Hawaiian/Other Pacific Islander	8	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	9	0.1%	9	0.1%	7	0.1%
Other Multi-Racial	216	1.2%	195	1.6%	112	1.5%
White	3,999	21.3%	3,560	29.9%	2,201	29.0%
NOT PROVIDED	5,626	29.9%	58	0.5%	32	0.4%
Total	18,804	100%	11,918	100%	7,594	100%

Female Head of Household % of Complete Apps:

48%



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	2	37	326	208	73	480	329
2	10	7	38	20	15	74	156	96
3	12	10	39	25	19	75	112	75
4	11	7	40	53	42	76	96	52
5	3	2	41	32	19	77	57	30
6	1	-	42	66	46	78	124	85
7	3	1	43	12	8	79	132	86
8	-	-	44	31	18	80	44	28
9	-	-	45	8	4	81	478	315
10	-	-	46	49	33	82	81	55
11	10	5	47	329	177	83	424	289
12	17	8	48	37	30	84	271	151
13	27	17	49	102	79	85	103	72
14	11	9	50	122	80	86	297	190
15	7	6	51	1,148	677	87	229	159
16	45	32	52	678	423	88	67	36
17	41	33	53	1,140	632	89	40	24
18	34	26	54	1,081	601	90	88	51
19	7	5	55	812	530	91	159	79
20	2	2	56	476	289	92	270	174
21	-	-	57	1,185	820	93	138	63
22	51	28	58	664	464	94	76	46
23	21	15	59	70	45	95	168	113
24	51	33	60	288	191	96	65	47
25	57	29	61	45	24	97	331	207
26	50	30	62	75	55	98	84	42
27	27	20	63	56	37	99	306	186
28	-	-	64	31	18	100	370	270
29	59	39	65	27	19	101	32	24
30	67	40	66	21	16	102	196	138
31	14	10	67	36	19	103	193	134
32	284	190	68	37	28	104	75	47
33	306	175	69	14	10	105	285	171
34	855	538	70	27	19	Unknown	-	-
35	343	229	71	32	20	Total	18,804	11,918
36	222	143	72	972	648			



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

Senate District	Submitted Applications	Grant Awards Offered	Senate District	Submitted Applications	Grant Awards Offered
1	332	203	21	1,077	722
2	2,100	1,455	22	146	110
3	770	520	23	31	19
4	673	418	24	127	87
5	316	160	25	811	476
6	848	578	26	180	125
7	401	278	27	1,244	782
8	929	560	28	146	97
9	139	90	29	117	69
10	363	247	30	548	356
11	237	149	31	90	52
12	877	555	32	31	20
13	233	150	33	46	25
14	120	72	34	69	58
15	125	84	35	42	30
16	68	51	36	0	0
17	388	280	37	3	1
18	390	235	38	9	5
19	1,643	1,028	39	30	23
20	3,105	1,748	Unknown	-	-
Total	18,804	11,918			



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	106	71
Allen	821	141	91
Ascension	1,493	347	222
Assumption	605	266	180
Beauregard	1,631	199	139
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	42	29
Calcasieu	12,504	1,941	1,210
Cameron	1,068	194	88
Catahoula	1	0	0
East Baton Rouge	1,918	363	240
East Feliciana	235	75	59
Grant	345	44	25
Iberia	460	131	107
Iberville	404	93	63
Jackson	72	11	8
Jefferson	10,086	1,809	1,179
Jefferson Davis	988	158	107
La Salle	45	0	0
LaSalle	0	8	5
Lafayette	553	98	65
Lafourche	6,984	2,018	1,209
Lincoln	98	11	6
Livingston	2,104	379	242
Morehouse	131	28	22
Natchitoches	222	22	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,668	1,032
Other Parishes	0	4	0
Ouachita	433	84	63
Plaquemines	876	243	145
Pointe Coupee	74	20	16
Rapides	1,258	131	77
Red River	1	0	0
Sabine	161	15	10
St. Bernard	959	127	88
St. Charles	2,754	771	488
St. Helena	672	362	265
St. James	1,448	532	374
St. John the Baptist	4,007	1,109	767
St. Landry	604	85	66
St. Martin	353	73	46
St. Mary	427	136	94
St. Tammany	2,751	390	222
Tangipahoa	4,495	1,465	945
Terrebonne	8,193	2,736	1,599
Union	103	15	7
Vermilion	677	108	75
Vernon	497	62	35
Washington	753	138	94
West Baton Rouge	101	21	12
West Feliciana	41	9	6
Winn	135	16	9
Total	82,840	18,804	11,918

*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 (\$)
Beauregard	4	139	\$12,730,352.83	97	\$8,819,072.97
Rapides	6	77	\$5,716,762.98	42	\$3,097,137.88
Calcasieu	57	1,210	\$100,381,717.46	863	\$75,800,564.49
Lafourche	40	1,209	\$97,209,747.21	809	\$68,606,541.23
St. Tammany	10	222	\$9,811,432.72	125	\$5,362,370.71
St. James	16	374	\$28,026,105.83	251	\$19,077,100.30
Livingston	6	242	\$18,746,553.75	158	\$12,246,408.31
Grant	6	25	\$1,640,964.67	12	\$795,627.84
Winn	0	9	\$726,654.06	5	\$465,741.73
Natchitoches	0	16	\$1,012,393.07	9	\$589,329.20
Sabine	0	10	\$618,676.51	3	\$132,330.56
Jefferson	37	1,179	\$56,397,332.96	728	\$36,154,368.62
Terrebonne	78	1,599	\$130,068,726.28	1,073	\$92,151,142.43
Ascension	14	222	\$14,153,443.32	145	\$9,532,632.78
Iberia	5	107	\$7,803,367.43	56	\$4,264,342.61
Vernon	2	35	\$2,580,427.16	20	\$1,415,819.98
Pointe Coupee	0	16	\$1,447,227.59	11	\$991,231.70
Jackson	0	8	\$616,772.67	6	\$475,430.50
West Feliciana	0	6	\$300,411.13	4	\$213,358.99
St. John the Baptist	16	767	\$50,170,027.73	553	\$37,039,715.38
Lafayette	4	65	\$3,794,749.72	35	\$2,087,065.20
St. Helena	12	265	\$21,510,116.78	176	\$15,074,075.09
Jefferson Davis	7	107	\$7,339,596.29	71	\$5,199,006.08
Iberville	4	63	\$4,593,527.68	35	\$2,795,834.11
Vermilion	2	75	\$5,574,000.24	45	\$3,286,285.27
East Feliciana	2	59	\$4,573,057.34	35	\$2,979,115.48
Acadia	4	71	\$4,816,168.45	31	\$2,042,853.60
Ouachita	4	63	\$3,928,190.60	42	\$2,857,823.96
Lincoln	0	6	\$453,948.74	3	\$204,596.61
St. Charles	28	488	\$35,602,559.89	333	\$25,363,753.04
Washington	5	94	\$6,176,173.83	60	\$3,571,738.35
Assumption	7	180	\$13,093,970.67	117	\$8,734,282.36
Morehouse	1	22	\$1,716,597.58	14	\$1,196,875.15
Orleans	168	1,032	\$41,180,638.73	542	\$21,602,995.97
Tangipahoa	36	945	\$71,194,635.42	582	\$45,463,120.71
Allen	5	91	\$8,075,771.88	54	\$4,760,011.17
St. Mary	7	94	\$7,016,804.41	46	\$3,316,852.70
East Baton Rouge	14	240	\$130,447,575.75	154	\$8,431,321.53
Plaquemines	3	145	\$9,394,508.16	65	\$4,942,936.12
Caddo	1	29	\$1,203,884.89	14	\$704,535.12
Cameron	13	88	\$8,186,526.26	54	\$5,401,426.35
St. Bernard	6	88	\$3,778,012.21	49	\$2,181,743.95
St. Martin	9	46	\$3,313,054.63	22	\$1,622,318.30
West Baton Rouge	0	12	\$922,546.08	8	\$643,643.88
St. Landry	4	66	\$4,535,240.67	31	\$2,299,456.98
LaSalle	0	5	\$308,367.09	2	\$150,701.92
Union	1	7	\$483,177.62	4	\$194,603.58
Other Parishes	4	0	\$0.00	0	\$0.00
Total	648	11,918	\$825,969,680.97	7,594	\$554,339,240.79