



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #80
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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 6/3/2024 there have been 39,323 total survey submissions. 25,764 homeowners were determined to be in Phases I – VII.
- 25,716 environmental reviews have been completed, representing 99.8% of the 25,764 homeowners in Phases I – VII.
- 25,701 homeowners, from Phases I – VII, have been invited to start an application. 18,771 applications have been submitted, representing 73% of the homeowners invited to start an application.
- There has been a total of 11,967 grant awards offered to homeowners totaling \$831,939,606.29. Of those, 7,830 homeowners have closed on their grant agreements, obligating \$568,813,711.41.
- 2,814 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 5/27/2024	Weekly Activity	As of 6/3/2024	Percentage	Total Dollars
Surveys Recorded Survey Deadline 8/1/23					
Submitted Surveys	39,323	0	39,323	100%	
Working Phases (1-7) Total	25,757	7	25,764	66%	
Non-Working Phases Total	13,566	-7	13,559	34%	
Environmental Reviews					
Environmental Reviews Available to Work	41	7	48		
Environmental Reviews Completed	25,716	0	25,716		
Home Inspections					
Home Inspections Available to Work	22	-9	13		
Total Home Inspections Completed	18,436	-23	18,413		
Applications In Process Application Deadline 10/31/23					
Total Number of Invited Applications	25,701	0	25,701		
Applications Not Submitted by Deadline	5,038	-1	5,037		
Application Documentation Requested	1,859	34	1,893		
Applications Available for Grant Determination	18,804	-33	18,771	100%	
Pending Grant Determination	648	-142	506	3%	
Grant Determinations					
Zero Award	759	16	775	4%	
Ineligible	3,545	-9	3,536	19%	
Withdrawn	499	6	505	3%	
Inactive Offered	1,435	47	1,482	8%	
Appeals In Progress	130	13	143		
Grant Awards Offered to Applicant	11,918	49	11,967	64%	\$831,939,606.29
Grant Awards					
Grant Awards Obligated	7,594	236	7,830		\$568,813,711.41
Solution 1 & 1/3	3,152	104	3,256		\$244,469,295.43
Solution 2 & 2/3	4,275	120	4,395		\$315,271,388.91
Solution 3 Only	167	12	179		\$9,073,027.07
Disbursements					
Total Disbursements	4,980	138	5,118		\$264,485,606.69
Solution 1 & 1/3	2,157	65	2,222		\$88,450,765.91
Solution 2 & 2/3	2,672	68	2,740		\$167,893,816.41
Solution 3 Only	151	5	156		\$8,141,024.37
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	2,732	82	2,814		
Solution 1 & 1/3	943	47	990		
Solution 2 & 2/3	1,629	30	1,659		
Solution 3 Only	160	5	165		



Table 3: Key Program Statistics: Totals to Date.

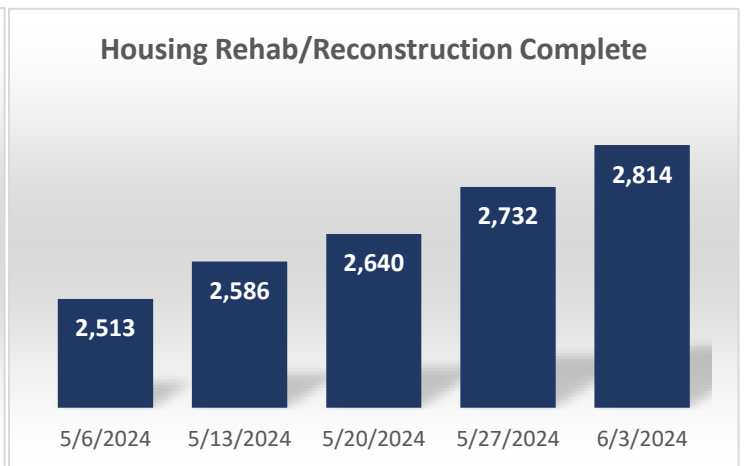
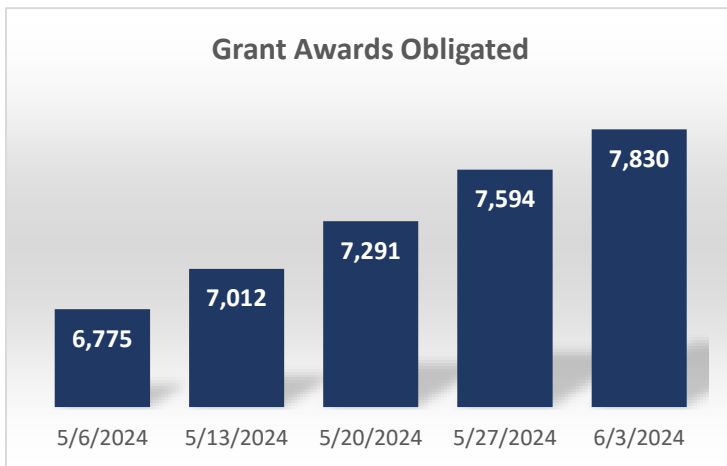
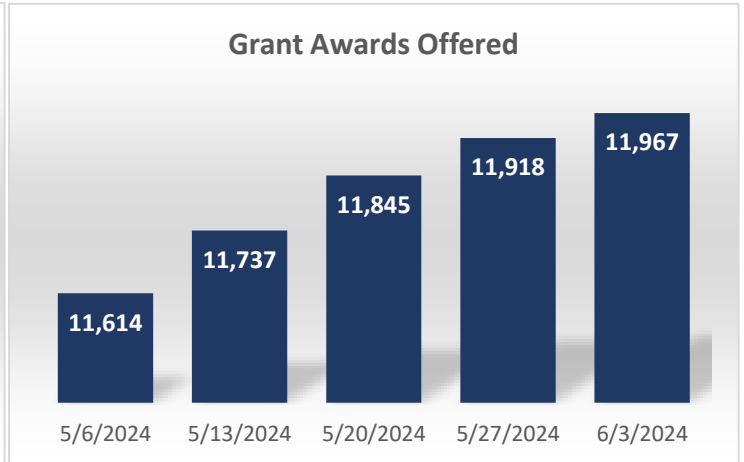
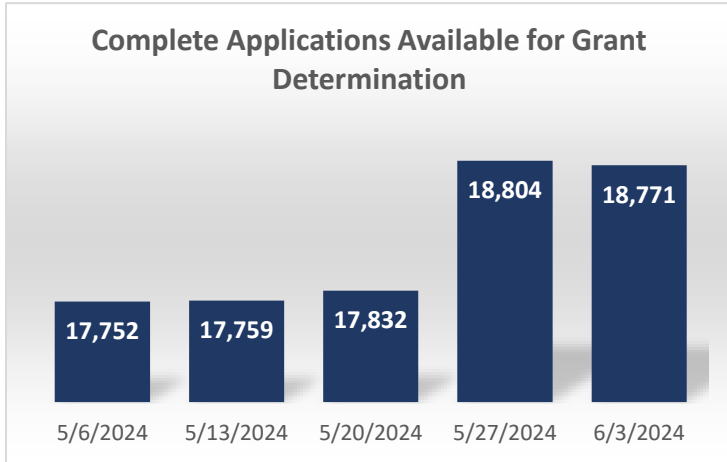




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	164	0.9%	150	1.3%	100	1.3%
American Indian/Alaska Native and White	91	0.5%	88	0.7%	49	0.6%
American Indian/Alaskan Native/Black-African American	237	1.3%	224	1.9%	149	1.9%
Asian	93	0.5%	83	0.7%	53	0.7%
Asian and White	21	0.1%	21	0.2%	14	0.2%
Black/African American	7,847	41.8%	7,123	59.5%	4,748	60.6%
Black/African American and White	212	1.1%	193	1.6%	143	1.8%
Decline to answer	273	1.5%	240	2.0%	144	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	219	1.2%	198	1.7%	115	1.5%
White	3,978	21.2%	3,574	29.9%	2,265	28.9%
NOT PROVIDED	5,619	29.9%	56	0.5%	35	0.5%
Total	18,771	100%	11,967	100%	7,830	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	324	214	73	478	329
2	10	7	38	20	15	74	156	96
3	12	10	39	24	18	75	112	75
4	11	7	40	54	43	76	96	52
5	3	2	41	32	18	77	57	29
6	1	-	42	66	46	78	124	84
7	3	-	43	12	6	79	132	85
8	-	-	44	31	18	80	45	29
9	-	-	45	8	4	81	477	318
10	-	-	46	47	33	82	80	56
11	10	5	47	328	177	83	427	292
12	17	8	48	37	30	84	273	152
13	27	16	49	102	80	85	104	73
14	11	8	50	120	79	86	296	191
15	7	6	51	1,144	684	87	228	159
16	46	30	52	676	423	88	68	36
17	41	34	53	1,140	633	89	40	22
18	34	26	54	1,082	602	90	88	53
19	7	5	55	807	529	91	161	79
20	2	2	56	476	293	92	269	175
21	-	-	57	1,181	825	93	139	67
22	51	33	58	660	468	94	76	47
23	21	15	59	70	46	95	167	111
24	51	32	60	286	194	96	65	49
25	56	29	61	45	23	97	327	207
26	49	31	62	75	54	98	84	41
27	27	20	63	56	37	99	307	185
28	-	-	64	31	19	100	371	272
29	59	38	65	27	19	101	31	24
30	67	42	66	21	16	102	197	137
31	14	10	67	37	19	103	193	137
32	281	190	68	37	28	104	74	47
33	304	175	69	14	10	105	288	169
34	855	546	70	27	20	Unknown	-	-
35	343	227	71	32	18	Total	18,771	11,967
36	220	144	72	970	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	208	21	1,072	725
2	2,091	1,467	22	144	111
3	768	521	23	31	17
4	673	422	24	128	88
5	317	159	25	807	484
6	846	582	26	179	124
7	403	281	27	1,242	788
8	937	560	28	145	97
9	140	92	29	116	71
10	361	245	30	545	356
11	235	145	31	89	54
12	879	555	32	31	20
13	232	147	33	47	24
14	121	71	34	69	57
15	124	83	35	42	31
16	68	52	36	0	0
17	384	277	37	3	1
18	390	237	38	9	4
19	1,639	1,035	39	30	23
20	3,102	1,753	Unknown	-	-
Total	18,771	11,967			



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	105	71
Allen	821	140	91
Ascension	1,493	347	224
Assumption	605	265	183
Beauregard	1,631	199	140
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	42	28
Calcasieu	12,504	1,936	1,221
Cameron	1,068	192	88
Catahoula	1	0	0
East Baton Rouge	1,918	363	240
East Feliciana	235	75	58
Grant	345	44	30
Iberia	460	131	109
Iberville	404	93	66
Jackson	72	11	8
Jefferson	10,086	1,813	1,185
Jefferson Davis	988	157	110
La Salle	45	0	0
LaSalle	0	8	5
Lafayette	553	97	62
Lafourche	6,984	2,016	1,209
Lincoln	98	11	6
Livingston	2,104	376	239
Morehouse	131	29	19
Natchitoches	222	22	16

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,670	1,037
Other Parishes	0	0	0
Ouachita	433	84	64
Plaquemines	876	246	143
Pointe Coupee	74	20	16
Rapides	1,258	129	78
Red River	1	0	0
Sabine	161	15	10
St. Bernard	959	127	90
St. Charles	2,754	768	497
St. Helena	672	358	263
St. James	1,448	529	376
St. John the Baptist	4,007	1,108	768
St. Landry	604	86	66
St. Martin	353	71	47
St. Mary	427	134	93
St. Tammany	2,751	390	221
Tangipahoa	4,495	1,465	949
Terrebonne	8,193	2,730	1,606
Union	103	15	7
Vermilion	677	108	74
Vernon	497	62	35
Washington	753	138	93
West Baton Rouge	101	21	12
West Feliciana	41	9	6
Winn	135	16	8
Total	82,840	18,771	11,967

*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 (\$)
St. Tammany	8	221	\$9,805,440.72	129	\$5,438,174.57
Calcasieu	36	1,221	\$101,603,545.84	885	\$77,460,389.66
Lafourche	33	1,209	\$97,368,324.46	827	\$69,783,031.07
St. James	12	376	\$28,105,245.33	256	\$19,366,177.37
Livingston	4	239	\$18,450,795.70	161	\$12,464,067.48
Beauregard	3	140	\$12,862,939.10	99	\$8,933,861.82
Rapides	3	78	\$5,768,338.65	46	\$3,237,520.93
Grant	1	30	\$1,933,423.52	12	\$795,627.84
Natchitoches	0	16	\$1,012,393.07	9	\$589,329.20
Sabine	0	10	\$618,676.51	4	\$217,330.56
Winn	1	8	\$644,337.86	5	\$465,741.73
Pointe Coupee	0	16	\$1,447,227.59	12	\$1,074,657.06
Terrebonne	48	1,606	\$130,564,702.82	1,094	\$94,161,572.58
Jefferson	30	1,185	\$57,101,562.09	754	\$37,648,714.22
Ascension	12	224	\$14,352,871.06	154	\$10,075,637.78
Iberia	3	109	\$7,949,314.08	59	\$4,397,430.70
Vernon	2	35	\$2,619,368.70	21	\$1,421,787.05
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	14	768	\$50,524,546.40	567	\$37,914,916.19
St. Helena	7	263	\$21,363,898.87	184	\$15,642,187.55
Jefferson Davis	3	110	\$7,654,882.36	75	\$5,458,184.15
Lafayette	3	62	\$3,665,006.11	36	\$2,172,065.20
Iberville	3	66	\$4,919,341.37	35	\$2,792,481.08
Ouachita	3	64	\$4,055,594.84	43	\$2,878,327.68
East Feliciana	2	58	\$4,469,497.59	37	\$3,072,600.03
Acadia	3	71	\$4,785,441.30	32	\$2,085,927.05
Vermilion	3	74	\$5,372,759.44	46	\$3,314,574.40
Lincoln	0	6	\$453,948.74	3	\$204,596.61
St. Charles	15	497	\$36,840,070.47	339	\$25,784,891.00
Assumption	4	183	\$13,397,781.27	120	\$8,915,409.70
Washington	6	93	\$6,139,747.30	60	\$3,598,292.53
Morehouse	4	19	\$1,543,795.66	15	\$1,304,146.84
Orleans	162	1,037	\$41,697,928.88	585	\$23,194,475.32
Allen	4	91	\$7,982,595.04	59	\$4,952,969.97
Tangipahoa	21	949	\$71,710,653.75	601	\$46,720,234.94
St. Mary	6	93	\$6,902,376.60	46	\$3,316,852.70
Plaquemines	8	143	9267970.31	62	\$4,872,259.74
East Baton Rouge	13	240	\$13,111,971.91	157	\$8,727,957.12
Caddo	2	28	\$1,124,902.16	15	\$710,519.10
St. Bernard	4	90	\$3,875,347.62	52	\$2,306,686.34
Cameron	7	88	\$8,264,277.76	54	\$5,401,426.35
St. Martin	6	47	\$3,364,294.63	23	\$1,692,868.59
St. Landry	5	66	\$4,535,240.67	32	\$2,451,891.37
West Baton Rouge	1	12	\$991,999.63	9	\$755,323.25
LaSalle	0	5	\$308,367.09	2	\$150,701.92
Union	1	7	\$489,677.62	4	\$201,103.58
Other Parishes	0	0	\$0.00	0	\$0.00
Total	506	11,967	\$831,939,606.29	7,830	\$568,813,711.41