



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #90
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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 8/12/2024 there have been 39,326 total survey submissions. 25,773 homeowners were determined to be in Phases I – VII.
- 25,752 environmental reviews have been completed, representing 99.9% of the 25,773 homeowners in Phases I – VII.
- 25,742 homeowners, from Phases I – VII, have been invited to start an application. 20,682 applications have been submitted, representing 80% of the homeowners invited to start an application.
- There has been a total of 12,728 grant awards offered to homeowners totaling \$914,989,700.38. Of those, 9,778 homeowners have closed on their grant agreements, obligating \$713,500,974.96.
- 3,744 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 8/5/2024	Weekly Activity	As of 8/12/2024	Percentage	Total Dollars
Surveys Recorded					
			Survey Deadline 8/1/23		
Submitted Surveys	39,325	1	39,326	100%	
Working Phases (1-7) Total	25,771	2	25,773	66%	
Non-Working Phases Total	13,554	-1	13,553	34%	
Environmental Reviews					
Environmental Reviews Available to Work	19	2	21		
Environmental Reviews Completed	25,752	0	25,752		
Home Inspections					
Home Inspections Available to Work	69	-12	57		
Total Home Inspections Completed	20,093	80	20,173		
Applications In Process					
			Application Deadline 10/31/23		
Total Number of Invited Applications	25,742	0	25,742		
Applications Not Submitted by Deadline	5,022	-4	5,018		
Application Documentation Requested	105	-63	42		
Applications Available for Grant Determination	20,615	67	20,682	100%	
Pending Grant Determination	932	-184	748	4%	
Grant Determinations					
			96%	% Grant Determinations	
Zero Award	845	0	845	4%	
Ineligible	3,825	-18	3,807	18%	
Withdrawn	582	8	590	3%	
Inactive Offered	1,910	54	1,964	9%	
Appeals In Progress	213	-10	203		
Grant Awards Offered to Applicant	12,521	207	12,728	62%	\$914,989,700.38
Grant Awards					
Grant Awards Obligated	9,662	116	9,778		\$713,500,974.96
Solution 1 & 1/3	4,069	41	4,110		\$309,764,870.21
Solution 2 & 2/3	5,367	76	5,443		\$391,952,844.57
Solution 3 Only	226	-1	225		\$11,783,260.18
Disbursements					
Total Disbursements	6,646	61	6,707		\$352,289,932.42
Solution 1 & 1/3	2,809	14	2,823		\$120,638,314.30
Solution 2 & 2/3	3,623	45	3,668		\$220,147,894.32
Solution 3 Only	214	2	216		\$11,503,723.80
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,662	82	3,744		
Solution 1 & 1/3	1,311	51	1,362		
Solution 2 & 2/3	2,133	29	2,162		
Solution 3 Only	218	2	220		



Table 3: Key Program Statistics: Totals to Date.

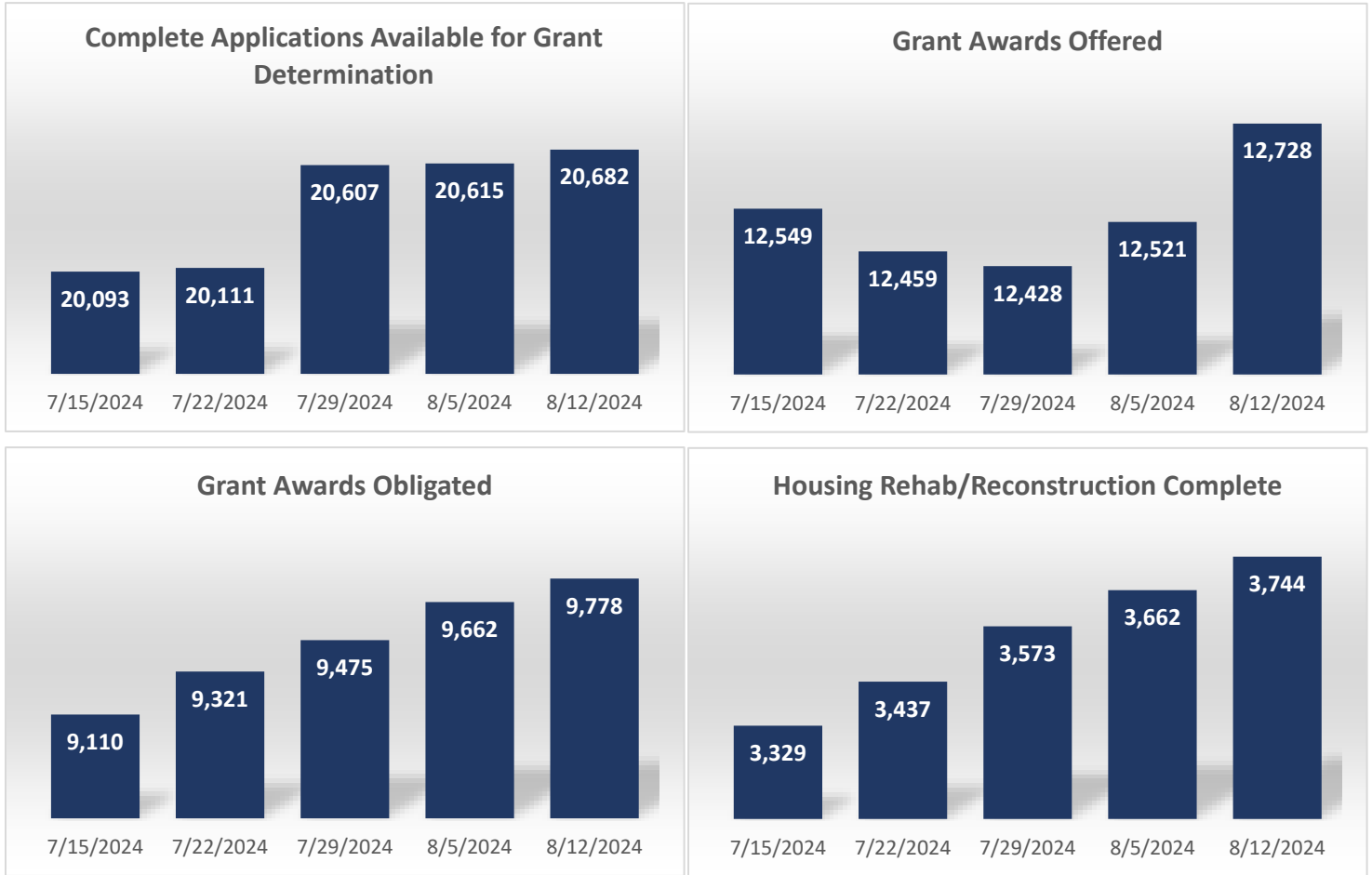




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	171	0.8%	157	1.2%	115	1.2%
American Indian/Alaska Native and White	104	0.5%	98	0.8%	69	0.7%
American Indian/Alaskan Native/Black-African American	246	1.2%	232	1.8%	187	1.9%
Asian	93	0.5%	79	0.6%	61	0.6%
Asian and White	24	0.1%	23	0.2%	17	0.2%
Black/African American	8,349	40.4%	7,594	59.7%	5,920	60.5%
Black/African American and White	229	1.1%	201	1.6%	162	1.7%
Decline to answer	284	1.4%	248	2.0%	182	1.9%
Native Hawaiian/Other Pacific Islander	8	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.0%	8	0.1%	8	0.1%
Other Multi-Racial	232	1.1%	208	1.6%	146	1.5%
White	4,296	20.8%	3,802	29.9%	2,853	29.2%
NOT PROVIDED	6,638	32.1%	70	0.6%	50	0.5%
Total	20,682	100%	12,728	100%	9,778	100%

Female Head of Household % of Complete Apps:

46%



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	357	231	73	529	343
2	10	8	38	20	17	74	166	108
3	16	8	39	30	21	75	128	84
4	11	6	40	57	43	76	107	57
5	3	2	41	42	21	77	70	30
6	1	0	42	69	50	78	139	79
7	3	1	43	13	8	79	156	87
8	0	0	44	36	20	80	52	30
9	0	0	45	9	4	81	509	340
10	0	0	46	54	37	82	90	52
11	10	7	47	366	195	83	494	294
12	18	11	48	43	30	84	310	158
13	30	21	49	108	87	85	124	70
14	13	9	50	127	83	86	321	200
15	8	6	51	1,209	750	87	257	160
16	46	33	52	731	458	88	74	38
17	43	32	53	1,220	645	89	49	26
18	37	29	54	1,187	622	90	99	52
19	9	7	55	874	567	91	182	114
20	3	3	56	515	304	92	315	190
21	0	0	57	1,286	854	93	160	87
22	61	40	58	715	493	94	86	46
23	24	13	59	75	48	95	184	122
24	54	34	60	304	214	96	70	47
25	63	33	61	49	26	97	366	220
26	57	34	62	85	57	98	100	57
27	32	21	63	62	39	99	368	223
28	0	0	64	35	21	100	412	265
29	64	42	65	32	20	101	39	25
30	76	45	66	25	17	102	221	145
31	14	9	67	39	20	103	211	130
32	307	206	68	41	27	104	86	47
33	342	209	69	16	9	105	319	170
34	961	581	70	29	19	Unknown	1	0
35	379	241	71	35	23	Total	20,682	12,728
36	257	157	72	1,039	703			



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	365	205	22	161	111
2	2,229	1,554	23	34	19
3	866	529	24	142	97
4	767	464	25	903	533
5	364	220	26	192	130
6	916	609	27	1,400	854
7	456	289	28	163	107
8	1,076	574	29	136	81
9	159	90	30	600	390
10	425	245	31	102	57
11	276	150	32	36	25
12	950	613	33	50	30
13	256	168	34	72	57
14	134	76	35	45	34
15	142	91	36	0	0
16	75	48	37	3	2
17	424	296	38	9	4
18	427	257	39	34	20
19	1,810	1,081	Unknown	1	0
20	3,337	1,836	Total	20,682	12,728
21	1,145	782			



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	115	78
Allen	821	152	100
Ascension	1,493	377	240
Assumption	605	275	203
Beauregard	1,631	215	150
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,175	1,330
Cameron	1,068	218	104
Catahoula	1	0	0
East Baton Rouge	1,918	408	253
East Feliciana	235	83	59
Grant	345	51	35
Iberia	460	143	103
Iberville	404	105	67
Jackson	72	11	9
Jefferson	10,086	2,076	1,190
Jefferson Davis	988	175	112
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	69
Lafourche	6,984	2,200	1,278
Lincoln	98	11	7
Livingston	2,104	415	268
Morehouse	131	30	23
Natchitoches	222	26	14

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,904	1,159
Ouachita	433	90	65
Plaquemines	876	270	140
Pointe Coupee	74	22	19
Rapides	1,258	149	85
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	143	93
St. Charles	2,754	830	523
St. Helena	672	387	283
St. James	1,448	567	393
St. John the Baptist	4,007	1,203	788
St. Landry	604	92	68
St. Martin	353	79	54
St. Mary	427	141	97
St. Tammany	2,751	449	232
Tangipahoa	4,495	1,584	1,016
Terrebonne	8,193	2,916	1,707
Union	103	16	10
Vermilion	677	117	83
Vernon	497	68	41
Washington	753	156	105
West Baton Rouge	101	22	14
West Feliciana	41	9	6
Winn	135	19	12
Other Parishes	0	2	0
Total	82,840	20,682	12,728

*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	2	78	\$ 5,357,833.81	64	\$ 4,482,967.39
Allen	5	100	\$ 8,490,618.23	77	\$ 6,411,587.61
Ascension	11	240	\$ 15,792,981.00	184	\$ 12,299,102.64
Assumption	9	203	\$ 15,530,071.00	154	\$ 12,024,642.66
Beauregard	8	150	\$ 14,081,504.93	120	\$ 11,512,813.44
Caddo	1	26	\$ 1,277,585.36	20	\$ 1,033,097.13
Calcasieu	78	1,330	\$ 112,488,030.96	1,048	\$ 91,829,625.37
Cameron	12	104	\$ 9,367,649.29	68	\$ 6,214,760.80
East Baton Rouge	15	253	\$ 14,374,737.56	203	\$ 10,868,953.95
East Feliciana	3	59	\$ 4,756,162.26	45	\$ 3,612,197.87
Grant	1	35	\$ 2,277,938.20	20	\$ 1,292,063.32
Iberia	3	103	\$ 7,881,724.60	82	\$ 6,389,100.01
Iberville	6	67	\$ 4,868,761.71	54	\$ 4,089,073.54
Jackson	0	9	\$ 702,569.70	8	\$ 680,430.50
Jefferson	43	1,190	\$ 59,884,275.19	938	\$ 48,205,287.70
Jefferson Davis	7	112	\$ 8,263,704.01	92	\$ 6,981,757.16
LaSalle	1	8	\$ 432,161.88	5	\$ 289,339.95
Lafayette	5	69	\$ 4,194,987.35	51	\$ 3,121,817.21
Lafourche	91	1,278	\$ 105,116,387.42	953	\$ 80,821,813.79
Lincoln	0	7	\$ 561,642.27	4	\$ 310,533.86
Livingston	20	268	\$ 21,367,706.17	199	\$ 15,545,558.94
Morehouse	1	23	\$ 1,906,227.95	20	\$ 1,759,867.16
Natchitoches	2	14	\$ 846,766.43	13	\$ 764,880.25
Orleans	96	1,159	\$ 50,738,494.59	829	\$ 34,432,239.01
Ouachita	3	65	\$ 4,191,522.33	50	\$ 3,274,403.86
Plaquemines	15	140	\$ 10,329,685.79	82	\$ 6,367,400.03
Pointe Coupee	1	19	\$ 1,669,977.53	14	\$ 1,291,067.34
Rapides	6	85	\$ 6,487,459.06	64	\$ 4,693,648.29
Sabine	1	9	\$ 562,584.03	7	\$ 421,722.36
St. Bernard	1	93	\$ 4,278,588.56	70	\$ 3,151,731.02
St. Charles	17	523	\$ 39,426,311.80	410	\$ 31,242,829.44
St. Helena	15	283	\$ 23,449,172.71	223	\$ 19,396,638.39
St. James	21	393	\$ 30,076,768.87	327	\$ 25,071,390.60
St. John the Baptist	36	788	\$ 53,195,707.13	664	\$ 45,108,182.39
St. Landry	4	68	\$ 4,800,363.53	51	\$ 3,835,923.22
St. Martin	3	54	\$ 4,073,156.87	34	\$ 2,383,495.04
St. Mary	4	97	\$ 7,448,474.72	69	\$ 5,434,713.44
St. Tammany	11	232	\$ 10,626,751.25	170	\$ 7,687,926.52
Tangipahoa	64	1,016	\$ 79,147,877.88	768	\$ 59,912,565.52
Terrebonne	106	1,707	\$ 144,732,431.88	1,324	\$ 114,735,112.15
Union	0	10	\$ 638,307.10	5	\$ 284,677.62
Vermilion	4	83	\$ 6,296,124.18	58	\$ 4,336,746.84
Vernon	0	41	\$ 3,211,932.36	28	\$ 2,200,314.96
Washington	11	105	\$ 7,506,903.52	84	\$ 5,901,630.09
West Baton Rouge	2	14	\$ 1,114,698.57	9	\$ 755,086.20
West Feliciana	1	6	\$ 304,999.16	5	\$ 219,999.16
Winn	0	12	\$ 859,379.68	11	\$ 820,259.22
UNKNOWN	2	0	\$ -	0	\$ -
Total	748	12,728	\$914,989,700.38	9,778	\$713,500,974.96