



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #91
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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				✓		
	OTHER IMPACTED	N/A	N/A	N/A		✓	N/A
HOMEOWNER 62+ AND/OR HOUSEHOLD MEMBER WITH DISABILITY	YES		✓				
	NO	N/A		✓	N/A	N/A	N/A
STATUS OF REPAIRS	COMPLETE						✓
	INCOMPLETE	N/A	N/A	N/A	✓	✓	

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 8/19/2024 there have been 39,328 total survey submissions. 25,776 homeowners were determined to be in Phases I – VII.
- 25,752 environmental reviews have been completed, representing 99.9% of the 25,776 homeowners in Phases I – VII.
- 25,743 homeowners, from Phases I – VII, have been invited to start an application. 20,690 applications have been submitted, representing 80% of the homeowners invited to start an application.
- There has been a total of 12,848 grant awards offered to homeowners totaling \$928,223,480.05. Of those, 9,939 homeowners have closed on their grant agreements, obligating \$728,006,537.49.
- 3,852 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 8/12/2024	Weekly Activity	As of 8/19/2024	Percentage	Total Dollars
Surveys Recorded					
			Survey Deadline 8/1/23		
Submitted Surveys	39,326	2	39,328	100%	
Working Phases (1-7) Total	25,773	3	25,776	66%	
Non-Working Phases Total	13,553	-1	13,552	34%	
Environmental Reviews					
Environmental Reviews Available to Work	21	3	24		
Environmental Reviews Completed	25,752	0	25,752		
Home Inspections					
Home Inspections Available to Work	57	-9	48		
Total Home Inspections Completed	20,173	17	20,190		
Applications In Process					
			Application Deadline 10/31/23		
Total Number of Invited Applications	25,742	1	25,743		
Applications Not Submitted by Deadline	5,018	-1	5,017		
Application Documentation Requested	42	-6	36		
Applications Available for Grant Determination	20,682	8	20,690	100%	
Pending Grant Determination	748	-171	577	3%	
Grant Determinations					
				97%	% Grant Determinations
Zero Award	845	8	853	4%	
Ineligible	3,807	9	3,816	18%	
Withdrawn	590	7	597	3%	
Inactive Offered	1,964	35	1,999	10%	
Appeals In Progress	203	-15	188		
Grant Awards Offered to Applicant	12,728	120	12,848	62%	\$928,223,480.05
Grant Award					
Grant Awards Obligated	9,778	161	9,939		\$728,006,537.49
Solution 1 & 1/3	4,110	59	4,169		\$316,125,159.98
Solution 2 & 2/3	5,443	98	5,541		\$399,815,919.85
Solution 3 Only	225	4	229		\$12,065,457.66
Disbursements					
Total Disbursements	6,707	106	6,813		\$360,917,297.07
Solution 1 & 1/3	2,823	19	2,842		\$122,695,658.78
Solution 2 & 2/3	3,668	86	3,754		\$226,654,059.88
Solution 3 Only	216	1	217		\$11,567,578.41
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	3,744	108	3,852		
Solution 1 & 1/3	1,362	25	1,387		
Solution 2 & 2/3	2,162	82	2,244		
Solution 3 Only	220	1	221		



Table 3: Key Program Statistics: Totals to Date.

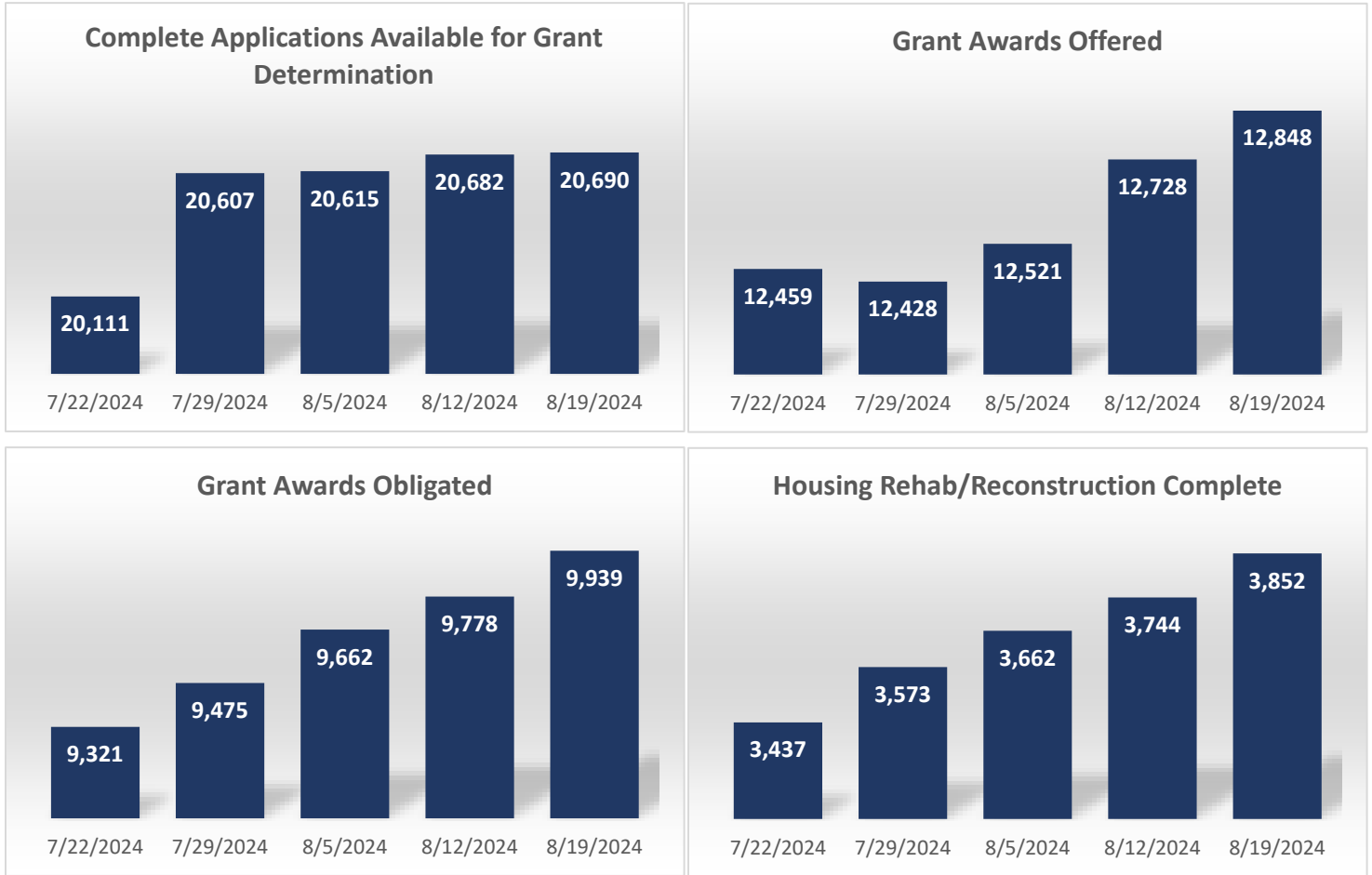




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	170	0.8%	156	1.2%	118	1.2%
American Indian/Alaska Native and White	105	0.5%	96	0.8%	69	0.7%
American Indian/Alaskan Native/Black-African American	249	1.2%	238	1.9%	187	1.9%
Asian	95	0.5%	81	0.6%	62	0.6%
Asian and White	24	0.1%	23	0.2%	17	0.2%
Black/African American	8,339	40.3%	7,655	59.6%	6,030	60.7%
Black/African American and White	227	1.1%	202	1.6%	166	1.7%
Decline to answer	287	1.4%	251	2.0%	183	1.8%
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%	207	1.6%	150	1.5%
White	4,297	20.8%	3,853	30.0%	2,890	29.1%
NOT PROVIDED	6,649	32.1%	70	0.5%	51	0.5%
Total	20,690	100%	12,848	100%	9,939	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	232	73	529	348
2	10	8	38	20	17	74	166	108
3	16	7	39	30	22	75	128	86
4	11	6	40	57	46	76	107	56
5	3	2	41	42	22	77	70	31
6	1	0	42	69	50	78	139	80
7	3	1	43	13	8	79	156	86
8	0	0	44	36	19	80	53	30
9	0	0	45	9	4	81	509	342
10	0	0	46	54	38	82	90	53
11	10	7	47	366	195	83	494	299
12	18	11	48	43	30	84	311	158
13	30	21	49	108	86	85	124	70
14	13	9	50	127	85	86	320	201
15	8	7	51	1,209	753	87	257	161
16	46	32	52	732	458	88	74	40
17	43	31	53	1,220	661	89	49	24
18	37	32	54	1,189	633	90	99	51
19	9	7	55	874	567	91	182	119
20	3	3	56	515	308	92	315	187
21	0	0	57	1,286	856	93	161	95
22	61	40	58	715	503	94	86	47
23	24	14	59	75	49	95	184	121
24	54	34	60	305	213	96	70	48
25	63	34	61	49	25	97	366	226
26	57	35	62	85	58	98	100	61
27	32	21	63	62	39	99	368	225
28	0	0	64	35	22	100	413	264
29	64	43	65	32	20	101	39	27
30	76	45	66	25	17	102	221	146
31	14	9	67	39	23	103	211	128
32	307	207	68	41	27	104	86	48
33	342	212	69	16	9	105	319	168
34	962	582	70	29	19	Unknown	1	0
35	379	242	71	35	23	Total	20,690	12,848
36	257	158	72	1,039	716			



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	201	22	161	114
2	2,229	1,567	23	34	19
3	867	534	24	142	101
4	767	473	25	903	537
5	365	233	26	192	127
6	916	618	27	1,401	856
7	456	290	28	163	106
8	1,077	575	29	136	82
9	160	91	30	600	394
10	425	242	31	102	59
11	276	152	32	36	26
12	949	619	33	50	29
13	256	169	34	72	55
14	134	79	35	45	36
15	142	92	36	0	0
16	75	49	37	3	2
17	425	301	38	9	4
18	427	260	39	34	19
19	1,811	1,086	Unknown	1	0
20	3,338	1,866	Total	20,690	12,848
21	1,146	785			



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	98
Ascension	1,493	377	247
Assumption	605	275	202
Beauregard	1,631	215	152
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	25
Calcasieu	12,504	2,176	1,338
Cameron	1,068	218	105
Catahoula	1	0	0
East Baton Rouge	1,918	408	260
East Feliciana	235	83	58
Grant	345	51	35
Iberia	460	143	105
Iberville	404	106	68
Jackson	72	11	9
Jefferson	10,086	2,078	1,196
Jefferson Davis	988	175	113
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	69
Lafourche	6,984	2,202	1,291
Lincoln	98	11	8
Livingston	2,104	416	268
Morehouse	131	30	23
Natchitoches	222	26	15

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,906	1,183
Ouachita	433	90	64
Plaquemines	876	270	137
Pointe Coupee	74	22	19
Rapides	1,258	149	87
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	143	92
St. Charles	2,754	830	525
St. Helena	672	387	289
St. James	1,448	567	400
St. John the Baptist	4,007	1,203	793
St. Landry	604	92	72
St. Martin	353	79	55
St. Mary	427	141	99
St. Tammany	2,751	449	230
Tangipahoa	4,495	1,584	1,028
Terrebonne	8,193	2,917	1,724
Union	103	16	9
Vermilion	677	117	79
Vernon	497	68	41
Washington	753	156	107
West Baton Rouge	101	22	16
West Feliciana	41	9	7
Winn	135	19	12
Other	0	0	0
Total	82,840	20,690	12,848

*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	\$ 5,369,147.73	64	\$ 4,499,532.31
Allen	6	98	\$ 8,414,406.62	80	\$ 6,752,233.27
Ascension	5	247	\$ 16,358,547.76	187	\$ 12,495,526.40
Assumption	5	202	\$ 15,646,395.68	157	\$ 12,302,329.64
Beauregard	6	152	\$ 14,198,692.98	122	\$ 11,673,291.17
Caddo	2	25	\$ 1,177,062.94	19	\$ 932,574.71
Calcasieu	66	1,338	\$ 113,141,012.66	1,064	\$ 93,047,033.02
Cameron	10	105	\$ 9,530,820.16	70	\$ 6,521,727.68
East Baton Rouge	8	260	\$ 14,854,304.22	211	\$ 11,625,937.74
East Feliciana	3	58	\$ 4,733,376.14	46	\$ 3,689,867.20
Grant	1	35	\$ 2,274,174.90	20	\$ 1,288,980.85
Iberia	2	105	\$ 8,140,350.46	84	\$ 6,586,081.40
Iberville	6	68	\$ 4,953,001.38	56	\$ 4,261,936.85
Jackson	0	9	\$ 702,569.70	8	\$ 680,430.50
Jefferson	38	1,196	\$ 61,041,814.81	947	\$ 48,720,340.17
Jefferson Davis	4	113	\$ 8,349,724.06	94	\$ 7,022,906.39
LaSalle	1	8	\$ 432,161.88	5	\$ 289,339.95
Lafayette	5	69	\$ 4,246,236.14	52	\$ 3,205,858.34
Lafourche	74	1,291	\$ 106,925,636.28	961	\$ 82,247,240.78
Lincoln	0	8	\$ 646,642.27	4	\$ 310,533.86
Livingston	20	268	\$ 21,414,018.81	203	\$ 15,997,920.99
Morehouse	1	23	\$ 1,905,416.50	20	\$ 1,759,055.71
Natchitoches	1	15	\$ 977,850.76	13	\$ 764,880.25
Orleans	67	1,183	\$ 52,398,124.76	856	\$ 35,919,936.56
Ouachita	3	64	\$ 4,109,773.83	52	\$ 3,351,655.68
Plaquemines	14	137	\$ 10,183,334.40	82	\$ 6,352,019.15
Pointe Coupee	1	19	\$ 1,669,977.53	14	\$ 1,291,067.34
Rapides	4	87	\$ 6,586,926.27	64	\$ 4,701,631.96
Sabine	1	9	\$ 562,584.03	7	\$ 421,722.36
St. Bernard	1	92	\$ 4,354,040.51	71	\$ 3,185,126.48
St. Charles	15	525	\$ 39,450,694.53	415	\$ 31,587,463.69
St. Helena	10	289	\$ 24,116,864.20	225	\$ 19,625,338.39
St. James	12	400	\$ 30,573,264.39	328	\$ 25,279,804.51
St. John the Baptist	28	793	\$ 54,192,702.90	674	\$ 46,174,562.50
St. Landry	1	72	\$ 5,040,887.81	52	\$ 3,879,896.28
St. Martin	1	55	\$ 4,300,508.18	37	\$ 2,656,975.67
St. Mary	3	99	\$ 7,615,444.29	69	\$ 5,434,713.44
St. Tammany	9	230	\$ 10,564,390.13	173	\$ 7,911,617.84
Tangipahoa	50	1,028	\$ 80,052,440.86	791	\$ 62,043,119.26
Terrebonne	78	1,724	\$ 146,889,598.51	1,339	\$ 116,794,080.28
Union	0	9	\$ 602,716.59	6	\$ 314,536.60
Vermilion	4	79	\$ 6,027,162.81	59	\$ 4,422,302.68
Vernon	0	41	\$ 3,211,932.36	28	\$ 2,200,314.96
Washington	9	107	\$ 7,756,247.19	85	\$ 5,987,748.10
West Baton Rouge	0	16	\$ 1,281,120.29	9	\$ 755,086.20
West Feliciana	0	7	\$ 389,999.16	5	\$ 219,999.16
Winn	0	12	\$ 859,379.68	11	\$ 820,259.22
UNKNOWN	0	0	\$ -	0	\$ -
Total	577	12,848	\$928,223,480.05	9,939	\$728,006,537.49