



***Restore Louisiana Homeowner Assistance Program***  
**Situation & Pipeline Report #95**  
**September 9 – September 16, 2024**

**Issued: September 16, 2024**



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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><b>Based on current funding limitations and federal guidance, to be placed in a phase, you must have:</b></p> <ul style="list-style-type: none"> <li>(1) owned and still own the damaged home</li> <li>(2) occupied the home at the time of the disaster</li> <li>(3) sustained FEMA IA damages of \$3,000 or greater for repairs</li> <li>(4) NOT received or expect to receive structural insurance payments greater than \$50k</li> </ul>
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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](http://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 9/16/2024 there have been 39,329 total survey submissions. 25,777 homeowners were determined to be in Phases I – VII.
- 25,757 environmental reviews have been completed, representing 99.9% of the 25,777 homeowners in Phases I – VII.
- 25,749 homeowners, from Phases I – VII, have been invited to start an application. 20,746 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 12,857 grant awards offered to homeowners totaling \$945,823,816.65. Of those, 10,590 homeowners have closed on their grant agreements, obligating \$783,438,631.12.
- 4,175 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 9/9/2024	Weekly Activity	As of 9/16/2024	Percentage	Total Dollars
<b>Surveys Recorded</b> <span style="float: right;">Survey Deadline 8/1/23</span>					
<b>Submitted Surveys</b>	<b>39,329</b>	<b>0</b>	<b>39,329</b>	<b>100%</b>	
Working Phases (1-7) Total	25,777	0	25,777	66%	
Non-Working Phases Total	13,552	0	13,552	34%	
<b>Environmental Reviews</b>					
Environmental Reviews Available to Work	20	0	20		
Environmental Reviews Completed	25,757	0	25,757		
<b>Home Inspections</b>					
Home Inspections Available to Work	15	3	18		
Total Home Inspections Completed	20,266	1	20,267		
<b>Applications In Process</b> <span style="float: right;">Application Deadline 10/31/23</span>					
<b>Total Number of Invited Applications</b>	<b>25,749</b>	<b>0</b>	<b>25,749</b>		
Applications Not Submitted by Deadline	5,005	-4	5,001		
Application Documentation Requested	2	0	2		
<b>Applications Available for Grant Determination</b>	<b>20,742</b>	<b>4</b>	<b>20,746</b>	<b>100%</b>	
Pending Grant Determination	135	-9	126	1%	
<b>Grant Determinations</b>					
				99%	% Grant Determinations
Zero Award	851	-2	849	4%	
Ineligible	3,934	8	3,942	19%	
Withdrawn	619	9	628	3%	
Inactive Offered	2,383	-39	2,344	11%	
Appeals In Progress	144	-24	120		
Grant Awards Offered to Applicant	12,820	37	12,857	62%	\$945,823,816.65
<b>Grant Awards</b>					
<b>Grant Awards Obligated</b>	<b>10,524</b>	<b>66</b>	<b>10,590</b>		<b>\$783,438,631.12</b>
Solution 1 & 1/3	4,345	15	4,360		\$335,677,557.61
Solution 2 & 2/3	5,942	51	5,993		\$435,182,637.00
Solution 3 Only	237	0	237		\$12,578,436.51
<b>Disbursements</b>					
<b>Total Disbursements</b>	<b>7,126</b>	<b>89</b>	<b>7,215</b>		<b>\$386,885,252.04</b>
Solution 1 & 1/3	2,937	39	2,976		\$132,352,250.56
Solution 2 & 2/3	3,965	47	4,012		\$242,423,252.72
Solution 3 Only	224	3	227		\$12,109,748.76
<b>Housing Rehab/Reconstruction Complete</b>					
<b>Housing Rehab/Reconstruction Complete</b>	<b>4,093</b>	<b>82</b>	<b>4,175</b>		
Solution 1 & 1/3	1,493	40	1,533		
Solution 2 & 2/3	2,373	39	2,412		
Solution 3 Only	227	3	230		



Table 3: Key Program Statistics: Totals to Date.

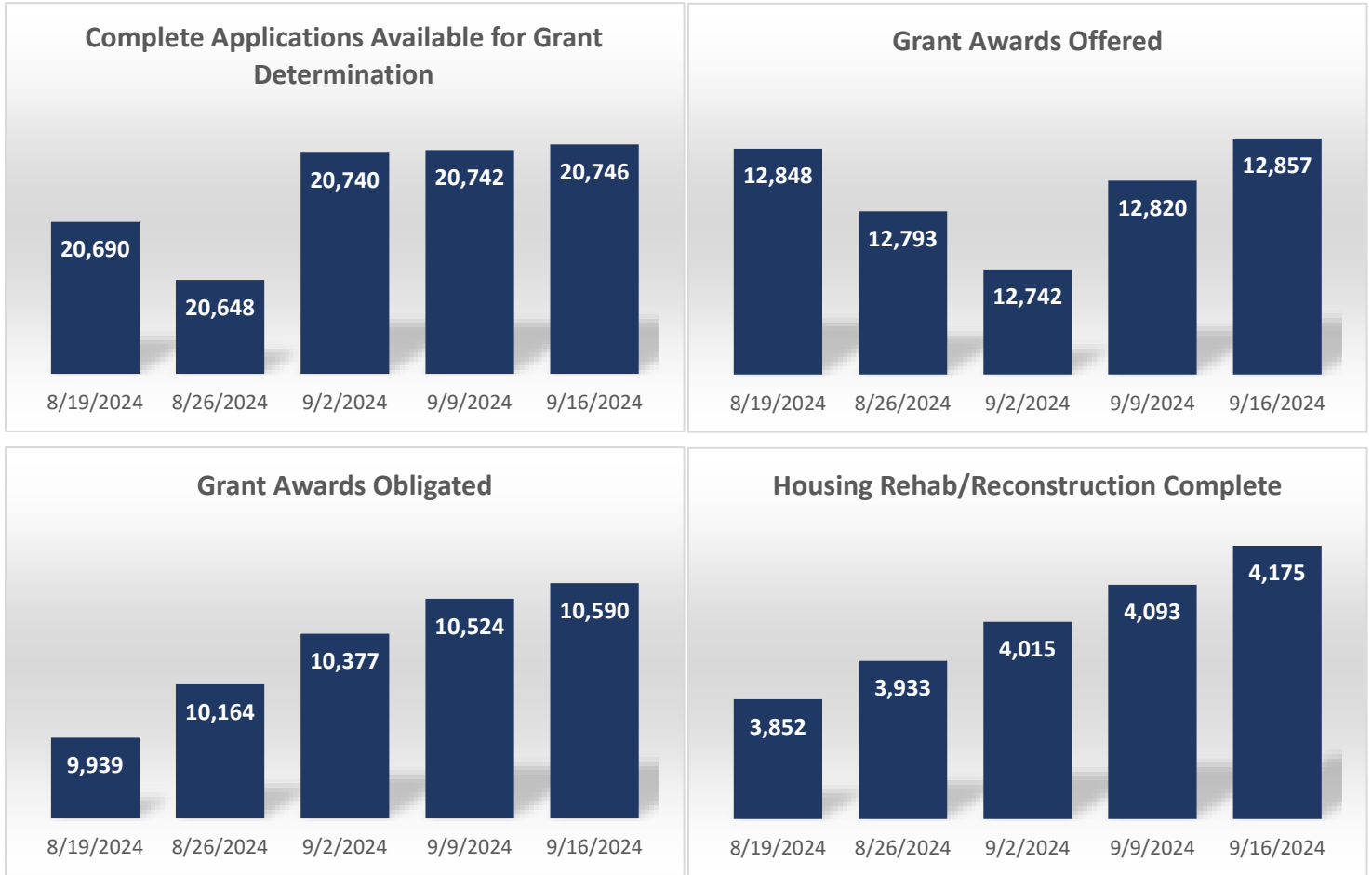






Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	167	0.8%	159	1.2%	125	1.2%
American Indian/Alaska Native and White	102	0.5%	98	0.8%	74	0.7%
American Indian/Alaskan Native/Black-African American	249	1.2%	241	1.9%	203	1.9%
Asian	94	0.5%	84	0.7%	69	0.7%
Asian and White	23	0.1%	22	0.2%	17	0.2%
Black/African American	8,196	39.5%	7,662	59.6%	6,426	60.7%
Black/African American and White	225	1.1%	206	1.6%	175	1.7%
Decline to answer	281	1.4%	254	2.0%	194	1.8%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	8	0.0%	8	0.1%	8	0.1%
Other Multi-Racial	221	1.1%	205	1.6%	160	1.5%
White	4,165	20.1%	3,838	29.9%	3,074	29.0%
NOT PROVIDED	7,006	33.8%	71	0.6%	57	0.5%
<b>Total</b>	<b>20,746</b>	<b>100%</b>	<b>12,857</b>	<b>100%</b>	<b>10,590</b>	<b>100%</b>

Female Head of Household % of Complete Apps:

45%



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	359	240	73	531	342
2	10	8	38	20	16	74	167	112
3	16	6	39	30	21	75	128	87
4	11	6	40	58	44	76	107	50
5	3	2	41	42	23	77	70	30
6	1	0	42	70	51	78	140	81
7	3	1	43	13	8	79	157	80
8	0	0	44	36	20	80	54	30
9	0	0	45	9	4	81	509	348
10	0	0	46	55	35	82	90	54
11	10	7	47	367	195	83	497	292
12	18	8	48	43	29	84	312	156
13	30	21	49	108	87	85	124	73
14	13	9	50	128	85	86	323	209
15	8	7	51	1,210	753	87	260	163
16	46	33	52	732	461	88	74	37
17	43	32	53	1,224	662	89	49	23
18	37	30	54	1,192	639	90	99	50
19	9	6	55	876	580	91	182	112
20	3	3	56	517	306	92	317	188
21	0	0	57	1,286	840	93	161	104
22	61	37	58	718	511	94	86	45
23	24	16	59	75	48	95	184	120
24	54	33	60	307	214	96	70	47
25	64	34	61	49	25	97	368	228
26	57	33	62	86	63	98	100	61
27	32	21	63	62	39	99	368	216
28	0	0	64	35	21	100	413	267
29	64	41	65	32	20	101	39	25
30	76	46	66	25	18	102	221	147
31	14	8	67	39	25	103	212	122
32	308	213	68	42	29	104	86	45
33	342	214	69	17	9	105	319	165
34	963	588	70	30	19	Unknown	3	0
35	380	242	71	35	25	<b>Total</b>	<b>20,746</b>	<b>12,857</b>
36	257	159	72	1,040	718			



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	190	22	162	109
2	2,235	1,571	23	34	19
3	870	535	24	143	99
4	768	470	25	907	547
5	365	228	26	193	128
6	919	613	27	1,402	863
7	459	292	28	163	110
8	1,080	566	29	136	79
9	161	93	30	601	396
10	427	234	31	103	61
11	277	145	32	36	26
12	952	634	33	50	25
13	256	166	34	72	57
14	134	79	35	45	34
15	142	91	36	0	0
16	78	52	37	3	2
17	426	308	38	9	4
18	427	260	39	34	18
19	1,816	1,097	Unknown	3	0
20	3,344	1,877	<b>Total</b>	<b>20,746</b>	<b>12,857</b>
21	1,149	779			



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	116	80
Allen	821	152	102
Ascension	1,493	378	240
Assumption	605	277	202
Beauregard	1,631	216	155
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	24
Calcasieu	12,504	2,180	1,346
Cameron	1,068	218	105
Catahoula	1	0	0
East Baton Rouge	1,918	412	262
East Feliciana	235	83	62
Grant	345	51	32
Iberia	460	144	107
Iberville	404	106	71
Jackson	72	11	9
Jefferson	10,086	2,089	1,188
Jefferson Davis	988	175	120
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	69
Lafourche	6,984	2,208	1,313
Lincoln	98	11	8
Livingston	2,104	416	268
Morehouse	131	30	22
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,908	1,177
Ouachita	433	90	65
Plaquemines	876	270	135
Pointe Coupee	74	22	18
Rapides	1,258	150	86
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	88
St. Charles	2,754	832	513
St. Helena	672	387	288
St. James	1,448	569	411
St. John the Baptist	4,007	1,203	789
St. Landry	604	93	68
St. Martin	353	79	48
St. Mary	427	142	99
St. Tammany	2,751	449	219
Tangipahoa	4,495	1,591	1,037
Terrebonne	8,193	2,924	1,727
Union	103	16	7
Vermilion	677	118	81
Vernon	497	68	40
Washington	753	156	109
West Baton Rouge	101	22	14
West Feliciana	41	9	7
Winn	135	19	12
Other	0	0	0
<b>Total</b>	<b>82,840</b>	<b>20,746</b>	<b>12,857</b>

\*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	80	\$ 5,881,450.40	66	\$ 4,660,849.81
Allen	1	102	\$ 8,875,896.94	84	\$ 7,259,172.67
Ascension	2	240	\$ 16,119,623.51	203	\$ 13,767,814.96
Assumption	2	202	\$ 15,795,111.36	173	\$ 13,500,296.72
Beauregard	0	155	\$ 14,667,745.66	131	\$ 12,345,723.75
Caddo	1	24	\$ 1,347,901.39	21	\$ 1,043,115.61
Calcasieu	20	1,346	\$ 115,466,950.15	1,129	\$ 98,836,369.19
Cameron	1	105	\$ 9,195,755.16	77	\$ 7,111,408.35
East Baton Rouge	2	262	\$ 15,156,043.93	229	\$ 13,198,101.80
East Feliciana	0	62	\$ 5,699,595.09	51	\$ 4,644,398.12
Grant	0	32	\$ 2,225,016.36	21	\$ 1,413,202.93
Iberia	1	107	\$ 8,359,506.59	94	\$ 7,413,022.82
Iberville	2	71	\$ 5,136,721.80	59	\$ 4,499,908.89
Jackson	0	9	\$ 702,569.70	8	\$ 680,430.50
Jefferson	13	1,188	\$ 62,480,664.62	1,003	\$ 52,230,666.14
Jefferson Davis	2	120	\$ 8,997,104.94	102	\$ 7,700,722.36
LaSalle	0	8	\$ 440,097.01	5	\$ 297,275.08
Lafayette	1	69	\$ 4,400,714.14	57	\$ 3,692,976.86
Lafourche	12	1,313	\$ 110,434,640.73	1,034	\$ 89,415,032.02
Lincoln	0	8	\$ 645,822.04	5	\$ 394,713.63
Livingston	1	268	\$ 21,503,982.33	219	\$ 17,440,056.48
Morehouse	1	22	\$ 1,915,437.54	21	\$ 1,862,183.45
Natchitoches	0	17	\$ 1,224,537.43	13	\$ 764,880.25
Orleans	13	1,177	\$ 54,303,080.15	918	\$ 39,114,397.80
Ouachita	0	65	\$ 4,642,705.06	54	\$ 3,484,314.03
Plaquemines	1	135	\$ 10,110,203.03	86	\$ 6,715,171.61
Pointe Coupee	1	18	\$ 1,617,453.25	15	\$ 1,404,906.37
Rapides	3	86	\$ 6,638,121.99	71	\$ 5,274,282.41
Sabine	0	9	\$ 526,335.77	8	\$ 452,369.42
St. Bernard	0	88	\$ 4,217,242.25	75	\$ 3,520,724.85
St. Charles	2	513	\$ 39,205,069.19	434	\$ 33,234,281.95
St. Helena	1	288	\$ 24,237,914.43	243	\$ 20,881,244.24
St. James	1	411	\$ 31,026,844.76	347	\$ 26,691,610.45
St. John the Baptist	11	789	\$ 54,859,695.36	701	\$ 48,547,146.66
St. Landry	0	68	\$ 5,001,466.28	54	\$ 4,092,073.97
St. Martin	0	48	\$ 3,855,492.33	39	\$ 3,073,517.48
St. Mary	0	99	\$ 7,613,357.42	79	\$ 6,250,544.54
St. Tammany	3	219	\$ 10,678,390.08	184	\$ 8,614,674.71
Tangipahoa	11	1,037	\$ 81,169,572.43	851	\$ 67,294,901.28
Terrebonne	12	1,727	\$ 148,825,402.62	1,406	\$ 124,147,196.02
Union	0	7	\$ 401,891.94	6	\$ 318,711.95
Vermilion	0	81	\$ 6,081,586.64	64	\$ 4,984,729.43
Vernon	1	40	\$ 3,175,311.82	32	\$ 2,529,742.88
Washington	2	109	\$ 8,488,163.86	89	\$ 6,455,241.63
West Baton Rouge	0	14	\$ 1,226,248.33	12	\$ 1,059,266.67
West Feliciana	0	7	\$ 389,999.16	6	\$ 304,999.16
Winn	0	12	\$ 859,379.68	11	\$ 820,259.22
UNKNOWN	0	0	\$ -	0	\$ -
<b>Total</b>	<b>126</b>	<b>12,857</b>	<b>\$945,823,816.65</b>	<b>10,590</b>	<b>\$783,438,631.12</b>