

Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #124 March 31, 2025 – April 7, 2025

Issued: April 7, 2025

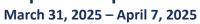




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Program Overview

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	March 22, 2021	\$1.27 B
	+ Hurricanes Laura & Delta	Marcii 22, 2021	+ \$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 mostimpacted 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.

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RESTORE LOUISIANA Homeowner Assistance Program

Based on current funding limitations and federal guidance, to be placed in a phase, you must have:

- (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

APPLICATION PHASES		PHASE I	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI
	LESS THAN 50% AMI	<					
HOUSEHOLD INCOME	BETWEEN 50% & 80% AMI		<	<			
	GREATER THAN 80% AMI				✓	✓	✓
GEOGRAPHY	MOST IMPACTED	N/A	N/A	N/A	✓		N/A
GEOGRAPHI	OTHER IMPACTED					<	N/A
HOMEOWNER 62+	YES	N/A	<		N/A	N/A	
AND/OR HOUSEHOLD MEMBER WITH DISABILITY	N0			<			N/A
STATUS OF REPAIRS	COMPLETE		N/A	NI/A			<
	INCOMPLETE	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

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Homeowner Program Steps

Below is an overview of the homeowner journey in the program, from initial survey to reimbursement and/or repair or reconstruction.



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.



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.



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.



During a scheduled damag 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.



The program will review the application and information from third-party sources to determine whether the homeowner meets eliaibility 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



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.



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.



After accepting their award, the homeowner will meet with the closing team to sign their grant agreement.

REIMBURSEMENT, 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:
 - o Phase 1 on May 11, 2022
 - o Phase 2 3 on Aug. 24, 2022
 - o Phase 4 − 5 on Nov. 28, 2022
 - o Phase 6 on Dec. 15, 2022
 - o Phase 7 on Apr. 17, 2023
- Survey Submission Deadline of 8/1/2023 has passed.
- Application Submission Deadline of 10/31/2023 has passed.
- Grant Award Agreement Execution Deadline of 11/1/2024 has passed.
- As of 4/7/2025 there have been 39,328 total survey submissions. 25,785 homeowners were determined to be in Phases I – VII.
- 25,747 environmental reviews have been completed, representing 100% of the 25,749 homeowners in Phases I – VII available for environmental review.
- 25,761 homeowners, from Phases I VII, have been invited to start an application. 20,804 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,601 grant awards offered to homeowners totaling \$1,092,676,683.70. Of those, 13,024 homeowners have closed on their grant agreements, obligating \$1,048,644,396.07.
- 7,177 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.



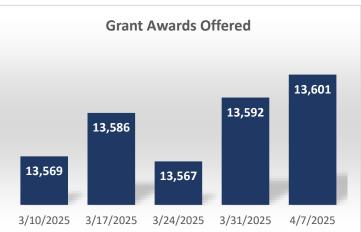
Table 2: Homeowner Program Snapshot.

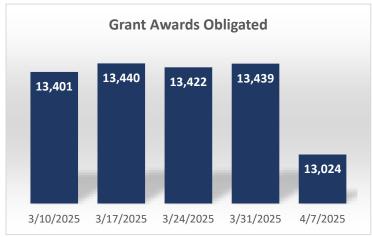
Restore 2020	Homeowner Prog		kly Snapshot		
Activity	As of 3/31/2025	Weekly Activity	As of 4/7/2025	Percentage	Total Dollars
Surveys Recorded				Survey Deadlin	e 8/1/23
Submitted Surveys	39,328	0	39,328	100%	
Working Phases (1-7) Total	25,785	0	25,785	66%	
Non-Working Phases Total	13,543	0	13,543	34%	
Environmental Reviews					
Environmental Reviews Available to Work	2	0	2		
Environmental Reviews Completed	25,747	0	25,747		
Home Inspections					
Home Inspections Available to Work	2	0	2		
Total Home Inspections Completed	21,807	-11	21,796		
Applications In Process				Application Dea	adline 10/31/23
Total Number of Invited Applications	25,761	0	25,761		
Applications Not Submitted by Deadline	4,957	0	4,957		
Application Documentation Requested	0	0	0 ▶		
Applications Available for Grant Determination	20,804	0	20,804	100%	
Pending Grant Determination	19	0	∢ 19	0.1%	
Grant Determinations			99.9%	% Grant Determinations	
Zero Award	834	0	∢ 834	4%	
Ineligible	4,000	1	4,001	19%	
Withdrawn	890	1	∢ 891	4%	
Not Closed by Deadline	1,469	-11	◄ 1,458	7%	
Appeals In Progress	2	-1	1		
Grant Awards Offered to Applicant	13,592	9	4 13,601	65%	\$1,092,676,683.70
Grant Awards					
Grant Awards Obligated	13,439	-415	13,024		\$1,048,644,396.07
Solution 1 & 1/3	5,100	-238	4,862		\$440,688,114.52
Solution 2 & 2/3	8,065	-179	7,886		\$591,882,581.60
Solution 3 Only	274	2	276		\$16,073,699.95
Disbursements					
Total Disbursements	9,661	81	9,742		\$625,371,515.04
Solution 1 & 1/3	3,515	29	3,544		\$224,142,450.08
Solution 2 & 2/3	5,875	52	5,927		\$385,451,131.33
Solution 3 Only	271	0	271		\$15,777,933.63
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	7,081	96	7,177		
Solution 1 & 1/3	2,757	36	2,793		
Solution 2 & 2/3	4,055	59	4,114		
Solution 3 Only	269	1	270		



Table 3: Key Program Statistics: Totals to Date.







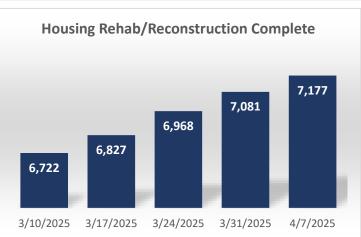




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	205	1.0%	156	1.2%	148	1.1%
American Indian/Alaska Native and White	126	0.6%	99	0.7%	96	0.7%
American Indian/Alaskan Native/Black-African American	286	1.4%	254	1.9%	244	1.9%
Asian	112	0.5%	92	0.7%	90	0.7%
Asian and White	24	0.1%	22	0.2%	21	0.2%
Black/African American	9,322	44.8%	8,168	60.1%	7,810	60.0%
Black/African American and White	256	1.2%	213	1.6%	199	1.5%
Decline to answer	317	1.5%	256	1.9%	245	1.9%
Native Hawaiian/Other Pacific Islander	9	0.0%	8	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	12	0.1%	10	0.1%	10	0.1%
Other Multi-Racial	275	1.3%	227	1.7%	218	1.7%
White	4,840	23.3%	3,989	29.3%	3,833	29.4%
NOT PROVIDED	5,020	24.1%	107	0.8%	102	0.8%
Total	20,804	100%	13,601	100%	13,024	100%

Female Head of Household % of Complete

Apps:



Appendix A Table 11: Submitted Applications and Grants Offered by House District.

House District	Submitted Applications	Grant Awards Offered
1	2	1
2	10	7
3	16	9
4	11	6
5	3	2
6	1	0
7	3	1
8	0	0
9	0	0
10	0	0
11	10	8
12	18	12
13	30	21
14	13	8
15	8	7
16	46	36
17	43	32
18	37	28
19	9	6
20	3	3
21	0	0
22	61	37
23	24	16
24	55	34
25	65	40
26	57	36
27	32	20
28	0	0
29	64	46
30	76	49
31	14	7
32	309	215
33	342	218
34	965	589
35	382	255
36	258	167

House	Submitted	Grant Awards
District	Applications	Offered
37	361	254
38	20	17
39	30	23
40	58	44
41	42	25
42	70	52
43	13	10
44	36	21
45	9	5
46	55	39
47	367	206
48	43	32
49	108	90
50	129	103
51	1,217	807
52	733	480
53	1,225	683
54	1,195	664
55	877	619
56	521	348
57	1,291	896
58	721	540
59	75	52
60	309	235
61	49	29
62	87	64
63	62	40
64	35	23
65	32	22
66	25	18
67	39	27
68	42	28
69	17	11
70	30	21
71	35	27
72	1,045	772

House District	Submitted Applications	Grant Awards Offered
73	536	375
74	168	115
75	128	88
76	107	61
77	70	32
78	140	79
79	157	88
80	54	31
81	511	365
82	90	55
83	497	316
84	314	163
85	124	81
86	323	223
87	260	177
88	74	40
89	49	25
90	100	53
91	184	111
92	318	198
93	161	96
94	86	45
95	185	125
96	70	58
97	368	235
98	100	57
99	369	218
100	413	289
101	39	27
102	221	153
103	212	139
104	87	46
105	319	194
Unknown	0	0
Total	20,804	13,601





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

Senate District	Submitted Applications	Grant Awards Offered
1	366	213
2	2,243	1,682
3	870	565
4	769	487
5	367	219
6	925	668
7	459	313
8	1,082	623
9	161	93
10	427	249
11	279	150
12	955	670
13	257	179
14	134	91
15	142	93
16	78	53
17	429	329
18	427	276
19	1,825	1,175
20	3,351	1,945
21	1,155	852

Senate District	Submitted Applications	Grant Awards Offered
22	162	127
23	34	23
24	143	101
25	910	579
26	193	129
27	1,405	878
28	164	111
29	136	86
30	603	405
31	104	64
32	36	26
33	50	30
34	72	58
35	45	33
36	0	0
37	3	2
38	9	4
39	34	20
Unknown	0	0
Total	20,804	13,601



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	84
Allen	821	153	102
Ascension	1,493	379	256
Assumption	605	278	217
Beauregard	1,631	217	158
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	26
Calcasieu	12,504	2,185	1,381
Cameron	1,068	218	113
Catahoula	1	0	0
East Baton Rouge	1,918	412	280
East Feliciana	235	84	62
Grant	345	51	32
Iberia	460	144	122
Iberville	404	108	81
Jackson	72	11	9
Jefferson	10,086	2,091	1,269
Jefferson Davis	988	176	128
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	74
Lafourche	6,984	2,213	1,371
Lincoln	98	11	9
Livingston	2,104	417	282
Morehouse	131	30	23
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,911	1,206
Ouachita	433	90	67
Plaquemines	876	270	166
Pointe Coupee	74	22	17
Rapides	1,258	151	94
Red River	1	0	0
Sabine	161	17	9
St. Bernard	959	144	94
St. Charles	2,754	837	558
St. Helena	672	389	313
St. James	1,448	570	432
St. John the Baptist	4,007	1,209	848
St. Landry	604	93	70
St. Martin	353	79	56
St. Mary	427	143	118
St. Tammany	2,751	451	236
Tangipahoa	4,495	1,598	1,117
Terrebonne	8,193	2,931	1,819
Union	103	16	10
Vermilion	677	118	79
Vernon	497	69	42
Washington	753	157	111
West Baton Rouge	101	22	16
West Feliciana	41	9	7
Winn	135	19	12
Other	0	0	0
Total	82,840	20,804	13,601

^{*}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 ered Amounts (\$)	Obligated Award	Oblig	gated Award Amount (\$)
Acadia	Determination 0	84	\$ 7,530,129.59	Awaru 82	\$	7,242,035.07
Allen	1	102	\$ 9,970,468.98	97	\$	9,611,355.17
Ascension	1	256	\$ 18,613,694.13	247	\$	18,034,552.12
Assumption	0	217	\$ 17,676,877.88	211	\$	17,340,728.04
Beauregard	0	158	\$ 16,029,882.55	153	\$	15,350,497.67
Caddo	0	26	\$ 1,793,663.52	24	\$	1,745,288.16
Calcasieu	0	1,381	\$ 128,854,991.46	1,333	\$	124,009,296.39
Cameron	0	113	\$ 10,310,258.77	113	\$	10,245,418.38
East Baton Rouge	0	280	\$ 17,928,300.73	257	\$	16,685,493.52
East Feliciana	0	62	\$ 5,860,730.16	61	\$	5,789,994.92
Grant	0	32	\$ 2,717,050.79	29	\$	2,390,209.88
Iberia	0	122	\$ 10,385,712.85	116	, \$	10,042,190.52
Iberville	0	81	\$ 6,542,589.62	78	\$	6,481,469.54
Jackson	0	9	\$ 812,270.81	9	<u> </u>	812,270.81
Jefferson	1	1,269	\$	_	\$	
Jefferson Davis	0	1,269	\$ 71,697,029.80	1,190 122	<u> </u>	66,705,333.70
	0		\$ 10,900,050.29		\$ \$	10,150,311.98
LaSalle		74	766,588.52	8		766,588.52
Lafayette	0		\$ 5,149,707.11	70	\$	4,552,909.12
Lafourche	0	1,371	\$ 125,399,610.92	1,332	\$	121,749,922.04
Lincoln	0	9	\$ 747,865.02	9	\$	747,865.02
Livingston	0	282	\$ 23,583,406.51	279	\$	23,372,684.46
Morehouse	0	23	\$ 2,407,212.72	22	\$	2,139,573.22
Natchitoches	0	17	\$ 1,379,907.48	17	\$	1,379,907.48
Orleans	6	1,206	\$ 62,835,545.51	1,105	\$	56,158,891.49
Ouachita	0	67	\$ 5,394,316.36	64	\$	5,134,003.49
Plaquemines	0	166	\$ 14,240,841.35	156	\$	13,606,054.52
Pointe Coupee	0	17	\$ 1,736,276.67	17	\$	1,736,276.67
Rapides	0	94	\$ 7,785,006.86	86	\$	7,315,730.41
Sabine	0	9	\$ 853,777.03	8	\$	593,108.62
St. Bernard	0	94	\$ 4,808,048.05	88	\$	4,595,555.09
St. Charles	0	558	\$ 45,427,520.52	539	\$	44,293,811.64
St. Helena	0	313	\$ 30,113,065.93	306	\$	29,293,013.68
St. James	1	432	\$ 34,691,756.84	419	\$	33,739,367.42
St. John the Baptist	3	848	\$ 60,242,746.29	820	\$	58,713,855.66
St. Landry	0	70	\$ 6,159,655.72	65	\$	5,705,144.41
St. Martin	0	56	\$ 4,860,108.16	55	\$	4,842,338.09
St. Mary	0	118	\$ 10,063,925.28	116	\$	9,978,818.53
St. Tammany	1	236	\$ 13,314,509.92	224	\$	11,877,291.25
Tangipahoa	2	1,117	\$ 94,757,978.13	1,081	\$	91,928,164.61
Terrebonne	2	1,819	\$ 172,602,424.99	1,759	\$	167,986,130.78
Union	0	10	\$ 725,005.37	10	\$	725,005.37
Vermilion	0	79	\$ 7,014,355.65	73	\$	6,428,780.34
Vernon	0	42	\$ 3,777,872.81	40	\$	3,568,499.02
Washington	0	111	\$ 10,844,902.44	103	\$	10,061,445.50
West Baton Rouge	0	16	\$ 1,425,144.48	15	\$	1,355,124.61
West Feliciana	0	7	\$ 483,921.76	6	\$	481,869.62
Winn	1	12	\$ 1,459,977.37	10	\$	1,180,219.52
UNKNOWN	0	0	\$ -	0	\$	
Total	19	13,601	\$ 1,092,676,683.70	13,024		\$1,048,644,396.07