

# Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #125 April 7, 2025 – April 14, 2025

Issued: April 14, 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.

	DISASTER EVENT ALLOCATIONS	DATE	AMOUNT
1	Hurricanes Laura & Delta	October 29, 2021	\$600 M
2	Hurricane Ida & May '21 Severe Storms	March 22, 2024	\$1.27 B
2	+ Hurricanes Laura & Delta	March 22, 2021	+ \$450 M
3	Hurricane Ida & May '21 Severe Storms	Sept. 30, 2022	\$800 M

Louisiana has been allocated more than \$3.1 billion for all eligible storms:

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.



	6

#### **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.





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	<ul> <li>Image: A start of the start of</li></ul>												
HOUSEHOLD INCOME	BETWEEN 50% & 80% AMI		<ul> <li></li> </ul>	<ul> <li></li> </ul>										
-	GREATER THAN 80% AMI				<ul> <li></li> </ul>	<ul> <li></li> </ul>	<ul> <li></li> </ul>							
GEOGRAPHY	MOST IMPACTED			N1/A	N1/A	N/A	NI/A	NI/A	N/A			<ul> <li></li> </ul>		
GEOGRAPHY	OTHER IMPACTED	N/A	N/A	N/A		<ul> <li></li> </ul>	N/A							
HOMEOWNER 62+ AND/OR HOUSEHOLD	YES						<ul> <li></li> </ul>		N1/A	N1/A	N1/A			
MEMBER WITH DISABILITY	NO	N/A		<ul> <li></li> </ul>	N/A	N/A	N/A							
STATUS OF REPAIRS	COMPLETE	N1/A	N1/A				<ul> <li></li> </ul>							
STATUS OF REPAIRS	INCOMPLETE	N/A	N/A	N/A	<ul> <li></li> </ul>	<ul> <li></li> </ul>								

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.



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 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



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

Contractor

- Solution 2 Mobile Home Unit Repair Solution 2 Reconstruction
  - Options Fortified Construction Checklist
- Solution 2 10 Tips for Hiring a
  - 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.



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

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- 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
  - $\circ$   $\,$  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.
- Grant Award Agreement Execution Deadline of 11/1/2024 has passed.
- As of 4/14/2025 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. 20,805 applications have been submitted, representing 81% of the homeowners invited to start an application.
- There has been a total of 13,598 grant awards offered to homeowners totaling \$1,095,277,433.55. Of those, 12,835 homeowners have closed on their grant agreements, obligating \$1,041,899,493.73.
- 7,288 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	ram Wee	kly Snapshot		
Activity	As of 4/7/2025	Weekly Activity	As of 4/14/2025	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			1		
Home Inspections Available to Work	2	0	2		
Total Home Inspections Completed	21,796	-3	21,793		
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	-1	4,956	•	
Application Documentation Requested	0	0	0	•	
Applications Available for Grant Determination	20,804	1	20,805	100%	
Pending Grant Determination	19	5	4 24	0.1%	
Grant Determinations			99.9%	% Grant	
				Determinations	
Zero Award	834	1	<ul> <li>835</li> </ul>		
Ineligible	4,001	-1	4,000		
Withdrawn	891	3	<ul> <li>894</li> </ul>		
Not Closed by Deadline	1,458	-4	<ul> <li>1,454</li> </ul>	7%	
Appeals In Progress	1	2	3		
Grant Awards Offered to Applicant	13,601	-3	<ul> <li>13,598</li> </ul>	65%	\$1,095,277,433.55
Grant Awards					
Grant Awards Obligated	13,024	-189	12,835		\$1,041,899,493.73
Solution 1 & 1/3	4,862	-7	4,855		\$441,299,073.20
Solution 2 & 2/3	7,886	-183	7,703		\$584,459,877.05
Solution 3 Only	276	1	277		\$16,140,543.48
Disbursements					
Total Disbursements	9,742	68	9,810		\$632,088,770.75
Solution 1 & 1/3	3,544	16	3,560		\$226,518,384.36
Solution 2 & 2/3	5,927	52	5,979		\$389,792,452.76
Solution 3 Only	271	0	271		\$15,777,933.63
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	7,177	111	7,288		
Solution 1 & 1/3	2,793	53	2,846		
Solution 2 & 2/3	4,114	57	4,171		
Solution 3 Only	270	1	271		



## 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	204	1.0%	155	1.1%	148	1.2%
American Indian/Alaska Native and White	126	0.6%	99	0.7%	97	0.8%
American Indian/Alaskan Native/Black-African American	286	1.4%	254	1.9%	240	1.9%
Asian	112	0.5%	92	0.7%	88	0.7%
Asian and White	24	0.1%	22	0.2%	21	0.2%
Black/African American	9,322	44.8%	8,170	60.1%	7,709	60.1%
Black/African American and White	256	1.2%	213	1.6%	198	1.5%
Decline to answer	317	1.5%	256	1.9%	236	1.8%
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%	9	0.1%
Other Multi-Racial	274	1.3%	229	1.7%	214	1.7%
White	4,840	23.3%	3,984	29.3%	3,769	29.4%
NOT PROVIDED	5,023	24.1%	106	0.8%	98	0.8%
Total	20,805	100%	13,598	100%	12,835	100%

Female Head of Household % of Complete Apps:

51%

Grant

Awards

Offered 

13,598

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

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House District	Submitted Applications	Grant Awards Offered	House District	Submitted Applications	Grant Awards Offered	House District	Submitted Applications
1	2	1	37	361	253	73	536
2	10	7	38	20	17	74	168
3	16	9	39	30	23	75	128
4	11	6	40	58	44	76	107
5	3	2	41	42	25	77	70
6	1	0	42	70	51	78	140
7	3	1	43	13	10	79	157
8	0	0	44	36	21	80	54
9	0	0	45	9	5	81	511
10	0	0	46	55	39	82	90
11	10	8	47	367	206	83	497
12	18	12	48	43	32	84	314
13	30	22	49	108	90	85	124
14	13	8	50	129	103	86	323
15	8	7	51	1,217	806	87	260
16	46	36	52	733	478	88	74
17	43	32	53	1,225	682	89	49
18	37	28	54	1,196	665	90	100
19	9	6	55	877	619	91	184
20	3	3	56	521	349	92	318
21	0	0	57	1,291	897	93	161
22	61	37	58	721	539	94	86
23	24	16	59	75	52	95	185
24	55	34	60	309	236	96	70
25	65	40	61	49	29	97	368
26	57	36	62	87	64	98	100
27	32	20	63	62	40	99	369
28	0	0	64	35	23	100	413
29	64	46	65	32	22	101	39
30	76	49	66	25	18	102	221
31	14	7	67	39	27	103	212
32	309	215	68	42	28	104	87
33	342	218	69	17	11	105	319
34	965	589	70	30	21	Unknown	0
35	382	255	71	35	27	Total	20,805
36	258	167	72	1,045	773		

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

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Senate District	Submitted Applications	Grant Awards Offered	Senate District	Submitted Applications	Grant Awards Offered
1	366	212	22	162	127
2	2,243	1,683	23	34	23
3	870	565	24	143	101
4	769	488	25	910	577
5	367	220	26	193	129
6	925	669	27	1,405	878
7	459	310	28	164	112
8	1,082	621	29	136	87
9	161	93	30	603	404
10	427	250	31	104	64
11	279	150	32	36	26
12	955	671	33	50	30
13	257	180	34	72	58
14	134	91	35	45	33
15	142	93	36	0	0
16	78	53	37	3	2
17	429	328	38	9	4
18	427	274	39	34	20
19	1,825	1,177	Unknown	0	0
20	3,352	1,942	Total	20,805	13,598
21	1,155	853			

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	83
Allen	821	153	103
Ascension	1,493	379	255
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	1,380
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	1,268
Jefferson Davis	988	176	127
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	74
Lafourche	6,984	2,214	1,372
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	1,205
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	559
St. Helena	672	389	314
St. James	1,448	570	431
St. John the Baptist	4,007	1,209	849
St. Landry	604	93	70
St. Martin	353	79	56
St. Mary	427	143	118
St. Tammany	2,751	451	235
Tangipahoa	4,495	1,598	1,118
Terrebonne	8,193	2,931	1,817
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	13
Other	0	0	0
Total	82,840	20,805	13,598

\*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

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# Appendix C Table 14: Grant Awards by Parish.

Damaged Parish	Pending Grant Determination	Grant Award Offered		Grant Awards ered Amounts (\$)	Obligated Award	Oblig	ated Award Amount (\$)
Acadia	1	83	\$	7,455,332.67	81	\$	7,167,238.15
Allen	0	103	\$	10,167,745.05	96	\$	9,594,322.86
Ascension	2	255	\$	18,728,497.56	247	\$	18,027,494.25
Assumption	1	217	Ś	17,807,002.87	211	\$	17,359,164.76
Beauregard	0	158	\$	16,029,882.55	154	\$	15,481,150.82
Caddo	0	26	\$	1,793,663.52	23	\$	1,701,239.95
Calcasieu	1	1,380	\$	129,012,294.50	1,310	\$	123,160,771.13
Cameron	0	113	\$	10,373,040.86	110	\$	10,208,333.33
East Baton Rouge	0	280	\$	18,036,909.02	257	\$	16,781,626.43
East Feliciana	0	62	\$	5,863,369.25	61	\$	5,792,634.01
Grant	0	32	\$	2,717,050.79	30	\$	2,557,294.48
Iberia	0	122	\$	10,445,790.73	115	\$	10,069,639.87
Iberville	0	81	\$	6,549,019.29	77	\$	6,460,059.88
Jackson	0	9	ڊ \$	812,270.81	9	ې \$	812,270.81
Jefferson	1	1,268	\$	71,735,176.88	1,158	\$	65,908,779.73
Jefferson Davis	1	1,208	ې \$	10,855,929.17	1,158	ې \$	10,106,190.86
LaSalle	0	8	ې \$	876,239.97	7	ې \$	680,968.32
	0						
Lafayette	-	74	\$	5,148,181.19	70	\$	4,683,690.32
Lafourche	1	1,372	\$	125,935,578.93	1,323	\$	121,845,529.31
Lincoln	0	9	\$	747,865.02	9	\$	747,865.02
Livingston	0	282	\$	23,726,984.13	277	\$	23,287,821.27
Morehouse	0	23	\$	2,407,212.72	22	\$	2,139,573.22
Natchitoches	0	17	\$	1,379,907.48	15	\$	1,287,061.63
Orleans	8	1,205	\$	62,853,259.61	1,069	\$	54,892,576.36
Ouachita	0	67	\$	5,394,316.36	63	\$	4,939,662.92
Plaquemines	0	166	\$	14,312,381.36	153	\$	13,394,868.35
Pointe Coupee	0	17	\$	1,736,276.67	17	\$	1,736,276.67
Rapides	0	94	\$	7,829,281.35	88	\$	7,453,520.18
Sabine	0	9	\$	853,777.03	8	\$	593,108.62
St. Bernard	0	94	\$	4,809,127.90	85	\$	4,485,865.97
St. Charles	0	559	\$	45,613,429.99	537	\$	44,062,519.25
St. Helena	0	314	\$	30,144,883.00	304	\$	28,868,943.48
St. James	2	431	\$	34,673,535.51	415	\$	33,527,084.95
St. John the Baptist	1	849	\$	60,457,563.84	805	\$	58,173,209.39
St. Landry	0	70	\$	6,157,110.22	66	\$	5,822,598.91
St. Martin	0	56	\$	4,860,108.16	54	\$	4,827,072.88
St. Mary	0	118	\$	10,063,925.28	115	\$	9,946,728.04
St. Tammany	2	235	\$	13,294,202.61	215	\$	11,548,805.94
Tangipahoa	2	1,118	\$	95,013,061.69	1,075	\$	92,012,056.89
Terrebonne	1	1,817	\$	172,724,485.96	1,728	\$	165,744,527.34
Union	0	10	\$	725,005.37	10	\$	725,005.37
Vermilion	0	79	\$	7,016,422.56	74	\$	6,484,203.97
Vernon	0	42	\$	3,777,872.81	39	\$	3,647,718.61
Washington	0	111	\$	10,865,626.62	101	\$	9,976,644.95
West Baton Rouge	0	16	\$	1,425,144.48	14	\$	1,317,102.84
West Feliciana	0	7	\$	483,921.76	6	\$	481,869.62
Winn	0	13	\$	1,587,768.45	11	\$	1,376,801.82
UNKNOWN	0	0		\$ -	0	\$	-
Total	24	13,598		1,095,277,433.55	12,835		\$1,041,899,493.73