

Restore Louisiana Homeowner Assistance Program Situation & Pipeline Report #127 April 21, 2025 – April 28, 2025

Issued: April 28, 2025

RESTORE LOUISIANA

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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.



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Household Income

Households with the lowest income, according to HUD AMI for their area, will be prioritized.



prioritized.

Homeowner Age Homeowners over the age of 62 will be **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	 										
HOUSEHOLD INCOME	BETWEEN 50% & 80% AMI		 	 								
	GREATER THAN 80% AMI				 	 	 					
GEOGRAPHY	MOST IMPACTED					N1/A	N1/A	N1/A	N1/A	 		N1/A
GEOGRAPHI	OTHER IMPACTED	N/A	N/A	N/A		 Image: A start of the start of	N/A					
HOMEOWNER 62+ AND/OR HOUSEHOLD	YES	N1/4	 		N1/A	N1/A	N1/A					
MEMBER WITH DISABILITY	NO	N/A		 	N/A	N/A	N/A					
	COMPLETE	N1/A	N1/A	N/A			 					
STATUS OF REPAIRS	INCOMPLETE	N/A	N/A		 Image: A start of the start of	 						

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 4/28/2025 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 15,062 grant awards offered to homeowners totaling \$1,184,692,775.22. Of those, 11,893 homeowners have closed on their grant agreements, obligating \$967,719,813.66.
- 7,474 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 H	As of	Weekly	As of		
Activity	4/21/2025	Activity	4/28/2025	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	21,788	-13	21,775		
Applications In Process				Application Dea	adline 10/31/23
Total Number of Invited Applications	25,761	0	25,761	•	
Applications Not Submitted by Deadline	4,956	0	4,956		
Application Documentation Requested	0	0	0		
Applications Available for Grant Determination	20,805	0	•	100%	
Pending Grant Determination	19	-6	13	0.1%	
Grant Determinations			99.9%	% Grant Determinations	
Zero Award	834	0	4 834	4%	
Ineligible	3,996	2	4 3,998	19%	
Withdrawn	895	3	 898 	4%	
Appeals In Progress	3	0	3		
All Grant Awards Offered to Applicant	15,061	1	4 15,062	72%	\$1,184,692,775.22
Current Grant Awards Offered	12,029	-1	12,028		\$987,473,157.60
Not Closed By Deadline	1,449	-13	1,436		\$82,294,377.22
Program Activities Complete	1,583	15	1,598		\$114,925,240.40
Grant Awards				•	
Grant Awards Obligated	11,892	1	11,893		\$967,719,813.66
Solution 1 & 1/3	4,864	-8	4,856		\$443,516,482.95
Solution 2 & 2/3	6,751	10	6,761		\$508,062,787.23
Solution 3 Only	277	-1	276		\$16,140,543.48
Disbursements					
Total Disbursements	9,846	87	9,933		\$646,369,205.39
Solution 1 & 1/3	3,576	29	3,605		\$234,243,024.85
Solution 2 & 2/3	5,997	58	6,055		\$396,057,167.39
Solution 3 Only	273	0	273		\$16,069,013.15
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	7,366	108	7,474		
Solution 1 & 1/3	2,891	46	2,937		
Solution 2 & 2/3	4,203	62	4,265		
Solution 3 Only	272	0	272		



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%	197	1.3%	121	1.0%
American Indian/Alaska Native and White	127	0.6%	124	0.8%	88	0.7%
American Indian/Alaskan Native/Black-African American	286	1.4%	278	1.9%	219	1.8%
Asian	112	0.5%	103	0.7%	74	0.6%
Asian and White	24	0.1%	23	0.2%	21	0.2%
Black/African American	9,323	44.8%	8,855	58.8%	7,150	60.1%
Black/African American and White	256	1.2%	239	1.6%	186	1.6%
Decline to answer	317	1.5%	293	2.0%	218	1.8%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	0.1%	7	0.1%
Native Hawaiian/Other Pacific Islander and White	12	0.1%	12	0.1%	9	0.1%
Other Multi-Racial	273	1.3%	259	1.7%	201	1.7%
White	4,839	23.3%	4,550	30.2%	3,511	29.5%
NOT PROVIDED	5,023	24.1%	120	0.8%	88	0.7%
Total	20,805	100%	15,062	100%	11,893	100%

Female Head of Household % of Complete Apps:

51%

Grant

Awards

Offered

15,062

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	2	37	361	274	73	536
2	10	8	38	20	18	74	168
3	16	10	39	30	24	75	128
4	11	9	40	58	51	76	107
5	3	2	41	42	30	77	70
6	1	0	42	70	55	78	140
7	3	1	43	13	10	79	157
8	0	0	44	36	23	80	54
9	0	0	45	9	5	81	511
10	0	0	46	55	41	82	90
11	10	9	47	367	244	83	497
12	18	15	48	43	34	84	314
13	30	24	49	108	97	85	124
14	13	11	50	129	106	86	323
15	8	7	51	1,217	906	87	260
16	46	37	52	733	524	88	74
17	43	35	53	1,225	819	89	49
18	37	33	54	1,196	785	90	100
19	9	7	55	877	673	91	184
20	3	3	56	521	382	92	318
21	0	0	57	1,291	974	93	161
22	61	43	58	721	583	94	86
23	24	16	59	75	55	95	185
24	55	38	60	309	245	96	70
25	65	42	61	49	30	97	368
26	57	41	62	87	71	98	100
27	32	22	63	62	44	99	369
28	0	0	64	35	25	100	413
29	64	47	65	32	22	101	39
30	76	54	66	25	18	102	221
31	14	10	67	39	29	103	212
32	309	235	68	42	30	104	87
33	342	245	69	17	12	105	319
34	965	657	70	30	24	Unknown	0
35	382	275	71	35	29	Total	20,805
36	258	183	72	1,045	817		

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	232	22	162	133
2	2,243	1,794	23	34	23
3	870	632	24	143	112
4	769	542	25	910	646
5	367	247	26	193	147
6	925	708	27	1,405	973
7	459	355	28	164	123
8	1,082	713	29	136	96
9	161	105	30	603	446
10	427	285	31	104	69
11	279	168	32	36	28
12	955	715	33	50	36
13	257	197	34	72	62
14	134	94	35	45	37
15	142	100	36	0	0
16	78	58	37	3	2
17	429	351	38	9	5
18	427	306	39	34	25
19	1,825	1,308	Unknown	0	0
20	3,352	2,288	Total	20,805	15,062
21	1,155	901			

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	91
Allen	821	153	114
Ascension	1,493	379	285
Assumption	605	278	227
Beauregard	1,631	217	168
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	32
Calcasieu	12,504	2,185	1,537
Cameron	1,068	218	136
Catahoula	1	0	0
East Baton Rouge	1,918	412	295
East Feliciana	235	84	69
Grant	345	51	38
Iberia	460	144	127
Iberville	404	108	86
Jackson	72	11	10
Jefferson	10,086	2,091	1,440
Jefferson Davis	988	176	131
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	80
Lafourche	6,984	2,214	1,558
Lincoln	98	11	10
Livingston	2,104	417	311
Morehouse	131	30	25
Natchitoches	222	26	17

Damaged Parish	*> \$3K FVL	Submitted Applications	Grant Awards Offered
Orleans	7,318	1,911	1,350
Ouachita	433	90	73
Plaquemines	876	270	195
Pointe Coupee	74	22	20
Rapides	1,258	151	103
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	144	98
St. Charles	2,754	837	624
St. Helena	672	389	327
St. James	1,448	570	459
St. John the Baptist	4,007	1,209	908
St. Landry	604	93	79
St. Martin	353	79	58
St. Mary	427	143	121
St. Tammany	2,751	451	266
Tangipahoa	4,495	1,598	1,184
Terrebonne	8,193	2,931	2,081
Union	103	16	13
Vermilion	677	118	93
Vernon	497	69	47
Washington	753	157	120
West Baton Rouge	101	22	17
West Feliciana	41	9	7
Winn	135	19	14
Other	0	0	0
Total	82,840	20,805	15,062

*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	Obli	igated Award Amount (\$)
Acadia	0	91	\$	7,906,913.45	77	\$	6,907,014.88
Allen	0	114	\$	10,752,257.94	88	\$	9,015,252.29
Ascension	0	285	\$	20,208,420.25	223	\$	16,313,298.20
Assumption	0	227	\$	18,405,796.79	198	\$	16,470,798.47
Beauregard	0	168	\$	16,784,766.94	144	\$	14,866,858.91
Caddo	0	32	\$	1,987,547.56	23	\$	1,707,770.88
Calcasieu	1	1,537	\$	139,606,550.97	1,249	\$	118,929,334.99
Cameron	0	136	\$	12,482,292.47	106	\$	9,908,384.67
East Baton Rouge	0	295	\$	19,055,590.13	239	\$	15,811,146.14
East Feliciana	0	69	\$	6,293,985.44	55	\$	5,277,967.10
Grant	0	38	\$	3,090,100.71	29	\$	2,536,560.75
Iberia	0	127	\$	10,708,288.84	108	\$	9,504,431.99
Iberville	0	86	\$	6,855,441.80	74	\$	6,211,288.71
Jackson	0	10	\$	835,136.07	9	\$	812,996.87
Jefferson	2	1,440	\$	79,442,716.31	1,073	\$	61,464,801.41
Jefferson Davis	0	131	\$	11,284,364.82	118	\$	9,971,728.52
LaSalle	0	8	\$	876,239.97	7	\$	680,968.32
Lafayette	0	80	\$	5,368,656.13	68	\$	4,551,775.05
Lafourche	1	1,558	\$	139,362,083.52	1,220	\$	113,038,176.23
Lincoln	0	1,550	\$	861,813.45	9	\$	747,865.02
Livingston	0	311	\$	25,655,768.86	244	\$	20,769,526.07
Morehouse	0	25	\$	2,455,339.18	21	\$	2,122,602.79
Natchitoches	0	17	\$	1,399,920.76	14	\$	1,225,188.73
Orleans	4	1,350	\$	69,708,411.03	1,020	\$	52,866,050.28
Ouachita	0	73	\$	5,836,691.90	60	\$	4,749,055.98
Plaguemines	0	195	\$	15,730,896.33	115	\$	9,368,284.67
Pointe Coupee	0	20	\$	1,914,507.38	115	\$	1,736,276.67
Rapides	0	103	\$	8,458,387.89	80	\$	6,740,390.98
Sabine	0	105	\$	903,465.69	7	\$	560,582.19
St. Bernard	1	98	\$	4,826,907.89	81	\$	4,320,461.77
St. Charles	0	624	\$	49,168,203.97	504	\$	41,236,933.26
St. Helena	0	327	\$	30,921,790.78	282	\$	27,167,568.32
St. James	0	459	\$ \$	36,423,647.86	386	\$ \$	31,216,904.35
St. John the Baptist	0	908	\$		760	\$	
	0	908 79	ې \$	63,098,569.29 6,391,939.36	60	<u>ې</u> \$	54,703,907.61 5,389,742.27
St. Landry St. Martin	0	58	ې \$	4,903,595.01	52	<u>ې</u> \$	4,669,246.21
	0	121	\$ \$		100	\$	8,878,562.64
St. Mary				10,218,840.25			
St. Tammany	0	266	\$	15,178,914.56	200	\$ \$	10,484,031.97
Tangipahoa	2	1,184	\$	98,726,899.89	967		83,348,577.15
Terrebonne	1	2,081	\$	192,527,063.19	1,566	\$	148,266,895.14
Union	0	13	\$	848,357.69	10	\$	725,005.37
Vermilion	0	93	\$	8,013,246.12	68	\$	6,212,637.59
Vernon	0	47	\$	3,954,455.61	37	\$	3,479,412.29
Washington	0	120	\$	11,395,029.87	98	\$	10,034,637.43
West Baton Rouge	0	17	\$	1,509,555.71	13	\$	1,225,602.84
West Feliciana	0	7	\$	483,921.76	5	\$	396,869.62
Winn	0	14	\$	1,869,483.83	9	\$	1,096,440.07
UNKNOWN	0	0		\$-	0	9	\$-
Total	13	15,062	\$	1,184,692,775.22	11,893		\$967,719,813.66