



Restore Louisiana Homeowner Assistance Program

Situation & Pipeline Report # 170

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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.



**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
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 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.
- Grant Award Agreement Execution Deadline of 11/1/2024 has passed.
- As of 2/23/2026 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 25,748 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 15,074 grant awards offered to homeowners totaling \$1,249,121,568.63. Of those, 13,332 homeowners have closed on their grant agreements, obligating \$1,150,632,155.55.
- 10,914 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 2/16/2026	Weekly Activity	As of 2/23/2026	Percentage	Total Dollars
Surveys Recorded					
Survey Deadline 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	1	0	1		
Environmental Reviews Completed	25,747	0	25,747		
Home Inspections					
Home Inspections Available to Work	1	0	1		
Total Home Inspections Completed	20,340	0	20,340		
Applications In Process					
Application Deadline 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	20,805	100%	
Pending Grant Determination	3	0	3	0.0%	
Grant Determinations			100%	% Grant Determinations	
Zero Award	834	0	834	4%	
Ineligible	3,992	0	3,992	19%	
Withdrawn	902	0	902	4%	
Appeals In Progress	0	0	0		
All Grant Awards Offered to Applicant	15,074	0	15,074	72%	\$1,249,121,568.63
Current Grant Awards Offered	12,983	1	12,984		\$1,144,461,851.93
Not Closed By Deadline	1,358	0	1,358		\$74,283,281.14
Program Activities Complete	733	-1	732		\$30,376,435.56
Grant Awards					
Grant Awards Obligated	13,328	4	13,332		\$1,150,632,155.55
Solution 1 & 1/3	4,988	-1	4,987		\$513,715,049.79
Solution 2 & 2/3	8,047	5	8,052		\$620,096,588.16
Solution 3 Only	293	0	293		\$16,820,517.60
Disbursements					
Total Disbursements	12,362	15	12,377		\$961,519,070.83
Solution 1 & 1/3	4,486	7	4,493		\$400,682,899.40
Solution 2 & 2/3	7,583	8	7,591		\$543,971,495.49
Solution 3 Only	293	0	293		\$16,864,675.94
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	10,867	47	10,914		
Solution 1 & 1/3	4,320	32	4,352		
Solution 2 & 2/3	6,256	15	6,271		
Solution 3 Only	291	0	291		



Table 3: Key Program Statistics: Totals to Date.

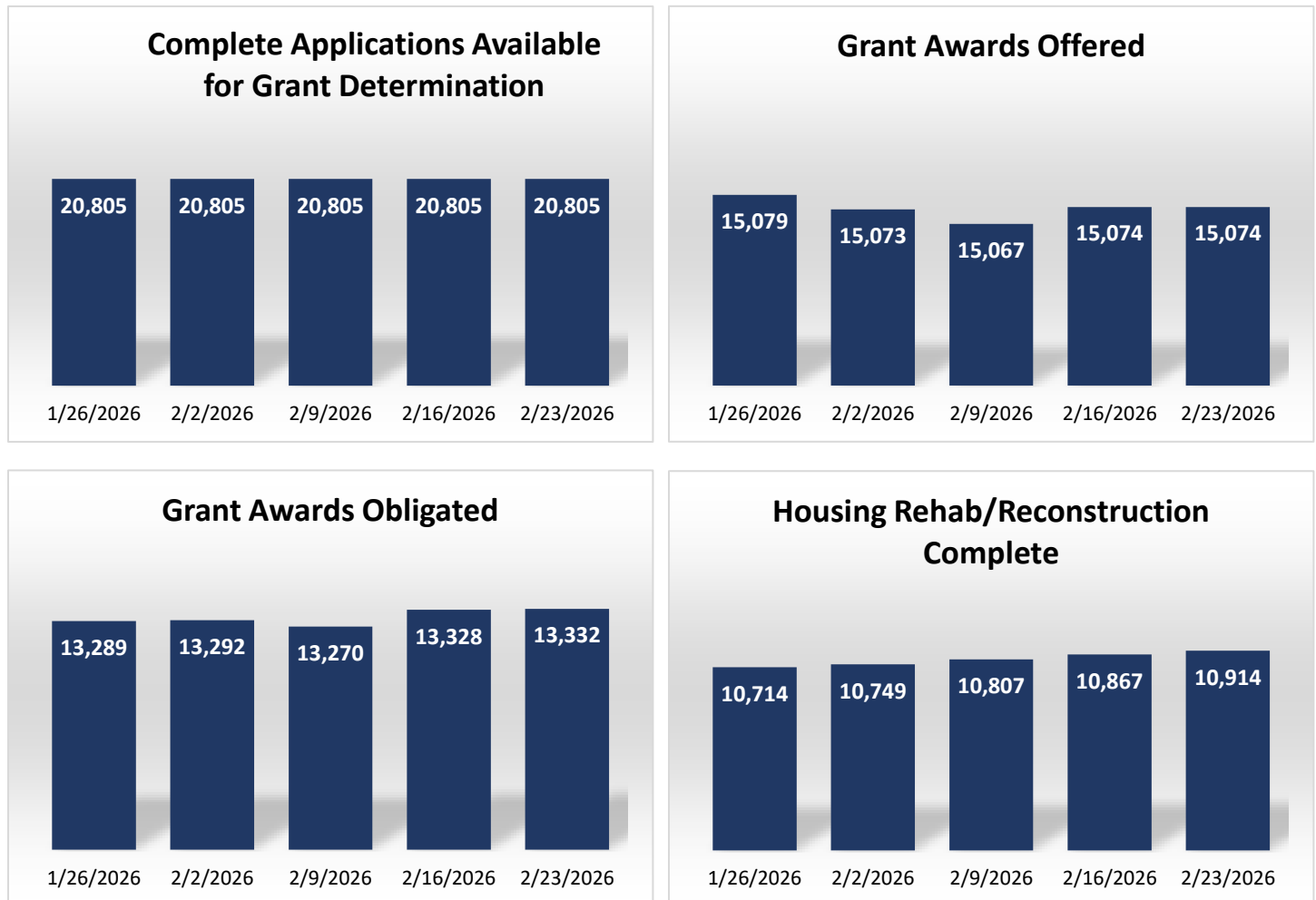




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	205	1.0%	198	1.3%	155	1.2%
American Indian/Alaska Native and White	128	0.6%	125	0.8%	98	0.7%
American Indian/Alaskan Native/Black-African American	286	1.4%	278	1.8%	247	1.9%
Asian	113	0.5%	104	0.7%	91	0.7%
Asian and White	25	0.1%	24	0.2%	22	0.2%
Black/African American	9,309	44.7%	8,847	58.7%	7,981	59.9%
Black/African American and White	253	1.2%	236	1.6%	207	1.6%
Decline to answer	317	1.5%	292	1.9%	246	1.9%
Native Hawaiian/Other Pacific Islander	9	0.0%	9	0.1%	8	0.1%
Native Hawaiian/Other Pacific Islander and White	11	0.1%	11	0.1%	10	0.1%
Other Multi-Racial	275	1.3%	261	1.7%	221	1.7%
White	4,832	23.2%	4,544	30.1%	3,914	29.4%
NOT PROVIDED	5,042	24.2%	145	1.0%	132	1.0%
Total	20,805	100%	15,074	100%	13,332	100%

Female Head of Household % of Complete Apps:

51%



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	2	37	361	273	73	536	398
2	10	8	38	20	18	74	168	123
3	16	10	39	30	24	75	128	97
4	11	9	40	58	51	76	107	63
5	3	2	41	42	30	77	70	37
6	1	0	42	70	55	78	140	91
7	3	1	43	13	10	79	157	101
8	0	0	44	36	24	80	54	34
9	0	0	45	9	5	81	511	386
10	0	0	46	55	40	82	90	68
11	10	9	47	367	245	83	497	351
12	18	15	48	43	34	84	314	193
13	30	24	49	108	97	85	124	91
14	13	11	50	129	107	86	323	234
15	8	7	51	1,217	906	87	260	202
16	46	37	52	733	526	88	74	50
17	43	35	53	1,225	818	89	49	27
18	37	33	54	1,196	784	90	100	61
19	9	7	55	877	672	91	184	126
20	3	3	56	521	382	92	318	223
21	0	0	57	1,291	977	93	161	111
22	61	43	58	721	584	94	86	51
23	24	16	59	75	55	95	185	141
24	55	38	60	309	244	96	70	59
25	65	42	61	49	30	97	368	265
26	57	44	62	87	71	98	100	61
27	32	22	63	62	44	99	369	242
28	0	0	64	35	25	100	413	316
29	64	48	65	32	22	101	39	28
30	76	53	66	25	18	102	221	168
31	14	10	67	39	29	103	212	152
32	309	236	68	42	30	104	87	54
33	342	244	69	17	12	105	319	230
34	965	657	70	30	24	Unknown	0	0
35	382	277	71	35	29	Total	20,805	15,074
36	258	184	72	1,045	818			



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	366	230	22	162	133
2	2,243	1,797	23	34	23
3	870	634	24	143	113
4	769	544	25	910	647
5	367	245	26	193	147
6	925	709	27	1,405	974
7	459	354	28	164	124
8	1,082	715	29	136	99
9	161	104	30	603	445
10	427	283	31	104	69
11	279	168	32	36	28
12	955	716	33	50	36
13	257	198	34	72	62
14	134	94	35	45	37
15	142	101	36	0	0
16	78	58	37	3	2
17	429	351	38	9	5
18	427	306	39	34	25
19	1,825	1,309	Unknown	0	0
20	3,352	2,288	Total	20,805	15,074
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	115
Ascension	1,493	379	286
Assumption	605	278	226
Beauregard	1,631	217	169
Bienville	1	0	0
Bossier	1	0	0
Caddo	269	46	32
Calcasieu	12,504	2,185	1,538
Cameron	1,068	218	136
Catahoula	1	0	0
East Baton Rouge	1,918	412	296
East Feliciana	235	84	69
Grant	345	51	38
Iberia	460	144	126
Iberville	404	108	86
Jackson	72	11	10
Jefferson	10,086	2,091	1,441
Jefferson Davis	988	176	131
La Salle	45	0	0
LaSalle	0	11	8
Lafayette	553	112	81
Lafourche	6,984	2,214	1,556
Lincoln	98	11	10
Livingston	2,104	417	312
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	106
Red River	1	0	0
Sabine	161	17	10
St. Bernard	959	144	99
St. Charles	2,754	837	625
St. Helena	672	389	327
St. James	1,448	570	459
St. John the Baptist	4,007	1,209	910
St. Landry	604	93	79
St. Martin	353	79	58
St. Mary	427	143	122
St. Tammany	2,751	451	264
Tangipahoa	4,495	1,598	1,186
Terrebonne	8,193	2,931	2,082
Union	103	16	13
Vermilion	677	118	93
Vernon	497	69	46
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	15,074

*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	0	91	\$ 9,059,939.50	85	\$ 8,989,257.51
Allen	0	115	\$ 11,411,322.60	102	\$ 10,508,852.84
Ascension	0	286	\$ 21,531,980.87	257	\$ 20,287,269.11
Assumption	0	226	\$ 19,929,211.53	214	\$ 19,563,782.31
Beauregard	0	169	\$ 17,462,064.71	158	\$ 16,689,768.81
Caddo	0	32	\$ 2,628,347.79	25	\$ 2,440,994.68
Calcasieu	0	1,538	\$ 143,387,101.43	1,364	\$ 132,740,941.66
Cameron	0	136	\$ 12,908,517.06	115	\$ 10,845,583.00
East Baton Rouge	0	296	\$ 21,264,345.07	272	\$ 19,443,551.80
East Feliciana	0	69	\$ 6,418,202.21	61	\$ 5,966,986.41
Grant	0	38	\$ 3,637,421.81	32	\$ 3,177,186.75
Iberia	0	126	\$ 10,878,024.45	118	\$ 10,590,042.79
Iberville	0	86	\$ 6,999,119.65	81	\$ 6,775,832.98
Jackson	0	10	\$ 834,883.25	9	\$ 812,744.05
Jefferson	2	1,441	\$ 86,727,727.01	1,217	\$ 77,350,348.33
Jefferson Davis	0	131	\$ 12,486,205.24	124	\$ 11,787,763.30
LaSalle	0	8	\$ 1,152,194.79	8	\$ 1,152,194.79
Lafayette	0	81	\$ 5,563,251.21	73	\$ 5,207,928.76
Lafourche	0	1,556	\$ 145,608,076.21	1,354	\$ 132,324,688.27
Lincoln	0	10	\$ 942,137.10	9	\$ 828,188.67
Livingston	0	312	\$ 26,869,433.45	277	\$ 24,700,314.12
Morehouse	0	25	\$ 2,505,377.03	23	\$ 2,449,708.99
Natchitoches	0	17	\$ 1,419,636.34	16	\$ 1,413,836.61
Orleans	0	1,350	\$ 78,613,456.66	1,157	\$ 69,416,676.24
Ouachita	0	73	\$ 5,902,859.68	64	\$ 5,358,308.01
Plaquemines	0	195	\$ 17,048,200.44	158	\$ 15,291,392.15
Pointe Coupee	0	20	\$ 2,094,187.78	18	\$ 2,000,957.07
Rapides	0	106	\$ 9,612,217.47	92	\$ 8,536,438.06
Sabine	0	10	\$ 909,848.19	9	\$ 860,128.14
St. Bernard	0	99	\$ 4,909,646.45	87	\$ 4,721,705.35
St. Charles	0	625	\$ 50,828,050.32	554	\$ 47,112,011.94
St. Helena	0	327	\$ 31,844,533.31	312	\$ 31,204,643.84
St. James	0	459	\$ 38,818,973.14	423	\$ 36,571,750.45
St. John the Baptist	0	910	\$ 65,278,304.88	827	\$ 60,919,787.56
St. Landry	0	79	\$ 6,641,609.22	66	\$ 6,159,292.72
St. Martin	0	58	\$ 5,078,291.92	55	\$ 5,028,682.14
St. Mary	0	122	\$ 10,660,791.83	118	\$ 10,397,046.07
St. Tammany	1	264	\$ 15,973,614.13	235	\$ 14,445,514.48
Tangipahoa	0	1,186	\$ 101,117,835.36	1,096	\$ 96,770,271.97
Terrebonne	0	2,082	\$ 202,616,874.66	1,799	\$ 182,871,003.26
Union	0	13	\$ 848,357.69	10	\$ 725,005.37
Vermilion	0	93	\$ 8,441,290.85	76	\$ 7,219,338.20
Vernon	0	46	\$ 4,038,600.81	41	\$ 3,854,966.16
Washington	0	120	\$ 12,116,889.32	105	\$ 11,447,650.20
West Baton Rouge	0	17	\$ 1,589,820.43	16	\$ 1,441,948.71
West Feliciana	0	7	\$ 527,245.32	7	\$ 526,037.84
Winn	0	14	\$ 1,985,548.46	13	\$ 1,703,833.08
UNKNOWN	0	0	\$ -	0	\$ -
Total	3	15,074	\$1,249,121,568.63	13,332	\$1,150,632,155.55