



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #45
September 25, 2023 – October 2, 2023

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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>Based on current funding limitations and federal guidance, to be placed in a phase, you must have:</p> <ol style="list-style-type: none"> (1) owned and still own the damaged home (2) occupied the home at the time of the disaster (3) sustained FEMA IA damages of \$5,000 or greater for repairs (4) NOT received or expect to receive structural insurance payments greater than \$25k
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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.

Homeowners can receive in-person support at mobile locations located throughout impacted areas to assist in completing applications. The calendar of mobile locations is posted at restore.la.gov/events.

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.

1 COMPLETE THE PROGRAM SURVEY

Completing the program survey was the first step in receiving assistance. The deadline to complete the survey was August 1, 2023. Only homeowners who completed a program survey by the August 1 deadline will 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 application may be started on any mobile device, such as a smart phone, computer or tablet, by accessing the link provided in the email sent by the program.

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 program’s mobile outreach team provides in-person support for homeowners completing applications in impacted areas throughout the state.
- Information on mobile outreach support locations or other outreach events hosted by the program can be found at restore.la.gov/events.



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.
- As of 10/2/2023, survey submissions increased by 45 from the previous week, making the total submissions 39,106. 25,452 homeowners were determined to be in Phases I – VII.
- 23,160 environmental reviews have been completed, representing 91% of the 25,452 homeowners in Phases I – VII.
- 23,150 homeowners, from Phases I – VII, have been invited to start an application. 13,508 applications have been submitted, representing 58% of the homeowners invited to start an application.
- There has been a total of 4,694 grant awards offered to homeowners totaling \$369,750,195.71. Of those, 2,865 homeowners have closed on their grant agreements, obligating \$230,460,194.39.

Program Mobile and Event Outreach

- The Program completed 15 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
July '23	65
Aug '23	107
Sep '23	57

- 14 planned Mobile Outreaches scheduled to take place in the next reporting period:
 - 10/2 10am-4pm Larose Civic Center 307 East 5th Street
 - 10/3 9:30am-4:30pm East Bank Library 747 W Napoleon Ave, Metairie
 - 10/3 10am-4pm Houma Library 778 Grand Caillou Road, Houma
 - 10/3 10am-4pm Garyville Library 111 Historic Front St, Garyville
 - 10/3 9:30am-4:30pm Dequincy Library 102 N. Pine Street, Dequincy
 - 10/4 10am-4pm EBR Main Library 7711 Goodwood Blvd, Baton Rouge
 - 10/4 10am-4pm Mathews Building 4876 LA-1, Mathews
 - 10/5 10am-4pm Norman Mayer Library 3001 Gentilly Blvd, New Orleans
 - 10/5 11am-4pm Clausen Bldg. 115485 W. Club Deluxe Road, Hammond
 - 10/5 1pm-5pm Kenner Library 630 W Esplanade Ave, Kenner
 - 10/5 10am-4pm Thibodeau Library 705 W 5th St #3154, Thibodeau
 - 10/6 10am-4pm East New Orleans Regional Library 5641 Read Blvd, New Orleans
 - 10/6 10am-4pm Houma Library 778 Grand Caillou Road, Houma
 - 10/6 9:30am-3:30pm Rapides Library 411 Washington St, Alexandria, LA 71301

Table 2: Homeowner Program Snapshot.

Restore 2020 Homeowner Program Weekly Snapshot					
Activity	As of 9/25/2023	Weekly Activity	As of 10/2/2023	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,745	44	43,789		
Non-Submitted Surveys	4,684	-1	4,683		
Submitted Surveys	39,061	45	39,106	100%	
Working Phases (1-7) Total	25,430	22	25,452	65%	
Phase I	16,356	23	16,379	42%	
Phase II	2,011	-2	2,009	5%	
Phase III	2,382	0	2,382	6%	
Phase IV	3,223	1	3,224	8%	
Phase V	51	0	51	0%	
Phase VI	1,112	0	1,112	3%	
Phase VII	295	0	295	1%	
Non-Working Phases Total	13,631	23	13,654	35%	
Environmental Reviews					
Environmental Reviews Available to Work	3,289	-997	2,292		
Environmental Reviews Completed	22,141	1,019	23,160		
Home Inspections					
Home Inspections Available to Work	4,938	612	5,550		
Total Home Inspections Completed	7,593	365	7,958		
Applications In Process					
Total Number of Invited Applications	22,135	1,015	23,150		
Applications Not Available for Grant Determination	9,604	38	9,642		
Applications Available for Grant Determination	12,531	977	13,508	100%	
Pending Grant Determination	7,352	784	8,136	60%	
Grant Determinations			40%	% Grant Determinations	
Zero Award	178	16	194	1.4%	
Ineligible	323	14	337	2.5%	
Withdrawn	145	2	147	1.1%	
Appeals In Progress	23	5	28		
Grant Awards Offered to Applicant	4,533	161	4,694	34.7%	\$369,750,195.71
Grant Awards					
Grant Awards Obligated	2,771	94	2,865		\$ 230,460,194.39
Solution 1 & 1/3	898	39	937		\$82,831,245.08
Solution 2 & 2/3	1,815	54	1,869		\$144,051,630.37
Solution 3 Only	58	1	59		\$3,577,318.94
Disbursements					
Total Disbursements	1,476	54	1,530		\$ 82,516,193.14
Solution 1 & 1/3	570	22	592		\$22,017,852.76
Solution 2 & 2/3	849	32	881		\$57,069,872.49
Solution 3 Only	57	0	57		\$3,428,467.89
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	840	28	868		
Solution 1 & 1/3	246	11	257		
Solution 2 & 2/3	537	17	554		
Solution 3 Only	57	0	57		



Table 3: Key Program Statistics: Totals to Date.

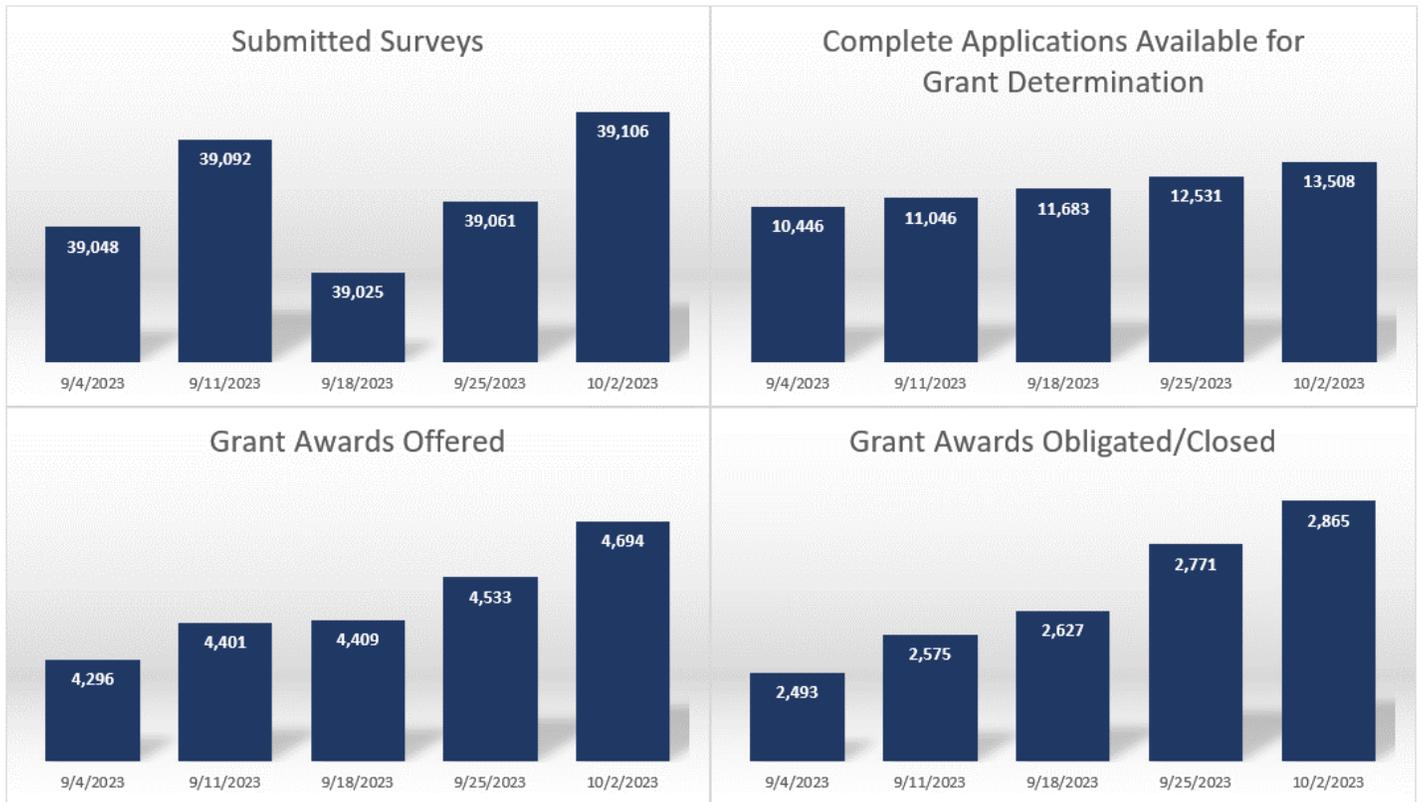




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	108	0.8%	89	1.9%	51	1.8%
American Indian/Alaska Native and White	61	0.5%	37	0.8%	18	0.6%
American Indian/Alaskan Native/Black-African American	142	1.1%	94	2.0%	62	2.2%
Asian	50	0.4%	27	0.6%	16	0.6%
Asian and White	12	0.1%	10	0.2%	4	0.1%
Black/African American	4,566	33.8%	2,739	58.4%	1,706	59.6%
Black/African American and White	124	0.9%	86	1.8%	58	2.0%
Decline to answer	147	1.1%	66	1.4%	38	1.3%
Native Hawaiian/Other Pacific Islander	5	0.0%	3	0.1%	3	0.1%
Native Hawaiian/Other Pacific Islander and White	6	0.0%	2	0.0%	0	0.0%
Other Multi-Racial	130	1.0%	74	1.6%	35	1.2%
White	2,382	17.6%	1,453	31.0%	864	30.2%
NOT PROVIDED	5,775	42.8%	14	0.3%	10	0.4%
Total	13,508	100%	4,694	100%	2,865	100%

Female Head of Household % of Complete Apps: 40%



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

House District	Submitted Surveys	Submitted Applications	House District	Submitted Surveys	Submitted Applications	House District	Submitted Surveys	Submitted Applications
1	6	1	37	729	209	73	953	354
2	21	3	38	28	9	74	359	93
3	35	10	39	61	15	75	247	88
4	20	9	40	104	20	76	229	78
5	9	3	41	72	25	77	176	47
6	1	1	42	141	32	78	274	78
7	6	2	43	22	6	79	339	90
8	1		44	68	30	80	138	29
9	2		45	17	7	81	872	343
10	2		46	90	25	82	225	61
11	18	5	47	705	228	83	849	350
12	33	12	48	75	17	84	675	212
13	50	20	49	169	48	85	254	84
14	30	7	50	253	54	86	658	215
15	21	6	51	1,860	795	87	543	181
16	81	35	52	1,242	492	88	154	52
17	69	31	53	1,945	819	89	121	29
18	62	21	54	2,033	811	90	228	70
19	24	6	55	1,387	584	91	382	83
20	7	1	56	1,086	345	92	642	195
21	5		57	2,585	949	93	332	86
22	108	26	58	1,268	480	94	171	48
23	57	18	59	148	51	95	305	111
24	101	36	60	558	196	96	122	29
25	137	43	61	105	41	97	710	258
26	108	32	62	141	41	98	206	41
27	56	23	63	114	45	99	733	237
28	8		64	73	20	100	846	304
29	126	39	65	84	22	101	114	27
30	141	54	66	55	19	102	448	142
31	31	8	67	76	27	103	447	136
32	551	188	68	90	30	104	178	54
33	647	204	69	47	15	105	633	197
34	1,926	677	70	66	25	Unknown	69	
35	780	238	71	79	21	Total	39,106	13,508
36	657	171	72	1,961	623			



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

Senate District	Submitted Surveys	Submitted Applications
1	770	251
2	3,812	1,550
3	1,721	614
4	1,492	497
5	764	172
6	1,709	598
7	974	295
8	2,079	730
9	405	91
10	916	242
11	611	179
12	1,875	582
13	480	154
14	263	95
15	332	99
16	173	62
17	802	250
18	765	293
19	3,690	1,257
20	5,392	2,248

Senate District	Submitted Surveys	Submitted Applications
21	1,924	697
22	283	73
23	59	18
24	257	74
25	1,934	555
26	343	97
27	2,892	961
28	313	89
29	245	77
30	1,057	377
31	208	70
32	61	17
33	89	33
34	128	57
35	108	25
36	3	
37	9	2
38	31	7
39	68	20
Unknown	69	
Total	39,106	13,508

Appendix B Table 13: FEMA Verified Loss (FVL) Greater than \$3,000, Submitted Surveys and Submitted Applications by Parish.

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Acadia	686	136	63
Allen	817	208	86
Ascension	1,491	618	243
Assumption	599	438	174
Avoyelles		8	
Beauregard	1,617	310	130
Bienville		1	
Bossier		4	
Caddo	248	70	29
Calcasieu	12,264	3,782	1,450
Cameron	1,055	379	132
Catahoula		2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,916	734	285
East Feliciana	232	108	41
Evangeline		6	
Franklin		1	
Grant	337	40	20
Iberia	459	190	61
Iberville	403	151	78
Jackson	69	15	8
Jefferson	10,075	3,118	1,351
Jefferson Davis	978	241	95
La Salle	43		
Lafayette	544	187	65
Lafourche	6,972	2,842	1,470
LaSalle		7	4
Lincoln	93	13	6
Livingston	2,101	574	251

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	128	35	24
Natchitoches	214	46	19
Orleans	7,308	3,032	1,188
Ouachita	429	108	60
Plaquemines	875	364	163
Pointe Coupee	74	30	9
Rapides	1,236	210	97
Richland		4	
Sabine	161	19	10
St. Bernard	957	213	85
St. Charles	2,744	1,268	565
St. Helena	655	695	233
St. James	1,435	826	389
St. John the Baptist	3,998	2,194	871
St. Landry	589	121	36
St. Martin	351	110	34
St. Mary	425	242	62
St. Tammany	2,750	775	295
Tangipahoa	4,464	2,648	997
Tensas		1	1
Terrebonne	8,176	3,734	1,932
Union	99	19	10
Vermilion	660	147	59
Vernon	495	88	44
Washington	750	259	102
Webster		2	
West Baton Rouge	101	27	17
West Carroll		3	
West Feliciana	41	8	5
Winn	132	18	11
Other Parishes		7,660	148
Total	82,246	39,106	13,508

*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.

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	41	21	\$1,775,999.55	6	\$735,691.18
Allen	47	38	\$3,320,236.11	25	\$2,043,010.13
Ascension	176	58	\$4,337,553.54	34	\$2,564,360.81
Assumption	119	51	\$4,486,796.43	31	\$2,566,905.95
Beauregard	69	54	\$5,158,218.55	42	\$4,252,587.65
Caddo	27	2	\$59,403.27		
Calcasieu	764	596	\$53,200,518.81	394	\$35,658,830.34
Cameron	66	50	\$4,832,134.99	28	\$2,745,019.87
East Baton Rouge	221	55	\$3,310,995.95	37	\$1,944,468.37
East Feliciana	27	13	\$1,103,770.03	7	\$549,524.81
Grant	16	2	\$266,305.35	1	\$73,973.27
Iberia	45	16	\$1,260,799.93	8	\$676,339.32
Iberville	61	17	\$1,394,037.54	10	\$678,182.66
Jackson	3	5	\$356,212.34	2	\$196,011.52
Jefferson	956	324	\$19,241,862.08	177	\$10,896,425.28
Jefferson Davis	58	31	\$2,501,314.66	24	\$2,028,681.08
LaSalle	4				
Lafayette	51	12	\$728,658.46	3	\$104,782.71
Lafourche	720	655	\$53,566,567.73	391	\$32,463,522.93
Lincoln	3	3	\$226,516.54	1	\$81,886.18
Livingston	129	102	\$7,885,987.48	66	\$5,253,090.51
Morehouse	23				
Natchitoches	18	1	\$26,327.71	1	\$26,327.71
Orleans	994	154	\$6,149,011.20	80	\$2,930,090.44
Ouachita	48	12	\$957,946.49	6	\$511,349.45
Plaquemines	93	64	\$5,270,553.93	22	\$1,981,408.06
Pointe Coupee	4	5	\$393,443.02	3	\$252,604.85
Rapides	68	25	\$1,837,216.92	17	\$1,439,538.81
Sabine	10				
St. Bernard	72	11	\$257,667.12	7	\$199,722.00
St. Charles	281	264	\$21,907,848.38	171	\$14,558,792.22
St. Helena	107	123	\$10,827,450.91	85	\$7,733,173.91
St. James	206	171	\$14,356,192.87	105	\$8,561,235.46
St. John the Baptist	437	386	\$27,107,501.83	288	\$20,447,833.55
St. Landry	25	9	\$730,481.28	5	\$514,475.31
St. Martin	25	8	\$519,262.95	2	\$67,250.85
St. Mary	36	24	\$1,987,744.56	9	\$631,482.97
St. Tammany	220	59	2497873.7	27	\$995,233.59
Tangipahoa	620	335	\$28,859,361.46	219	\$18,242,086.72
Tensas	0	1	\$21,468.10		
Terrebonne	905	886	\$73,227,349.04	502	\$43,670,083.11
Union	8	2	\$158,824.56	1	\$73,824.56
Vermilion	48	9	\$929,682.09	3	\$276,067.74
Vernon	34	10	\$955,330.29	9	\$764,315.09
Washington	74	26	\$1,553,172.18	15	\$1,035,673.71
West Baton Rouge	14	3	\$122,009.48	1	\$34,329.71
West Feliciana	4	1	\$82,586.30		
Winn	11				
Other	148				
Total	8,136	4,694	\$369,750,195.71	2,865	\$230,460,194.39