



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #50
October 30 – November 6, 2023

Issued: November 6, 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 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 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.
- Application Submission Deadline of 10/31/2023 has passed.
- As of 11/6/2023, survey submissions increased by 42 from the previous week, making the total submissions 39,253. 25,628 homeowners were determined to be in Phases I – VII.
- 25,435 environmental reviews have been completed, representing 99% of the 25,628 homeowners in Phases I – VII.
- 25,223 homeowners, from Phases I – VII, have been invited to start an application. 17,696 applications have been submitted, representing 70% of the homeowners invited to start an application.
- There has been a total of 5,048 grant awards offered to homeowners totaling \$390,567,943.25. Of those, 3,314 homeowners have closed on their grant agreements, obligating \$267,485,620.53.

Program Mobile and Event Outreach

- The Program completed 11 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
Oct '23	67
Nov'23	5

- 10 planned Mobile Outreaches scheduled to take place in the next reporting period:
 - 11/6 9:30am-4:30pm East Bank Library 747 W Napoleon Ave, Metairie
 - 11/6 9am-4pm Fletcher College 331 Dickson Rd, Houma
 - 11/7 9:30am-4:30pm East Bank Library 747 W Napoleon Ave, Metairie
 - 11/7 10am-4pm Thibodeau Library 705 W 5th St #3154, Thibodeau
 - 11/8 10am-4pm Mathews Building 4876 LA-1, Mathews
 - 11/8 10:30am-4:30pm Algiers Regional 3014 Holiday Dr, New Orleans
 - 11/9 10am-4pm Thibodeau Library 705 W 5th St #3154, Thibodeau
 - 11/9 10am-3pm Robert E Smith Library 6301 Canal Blvd, New Orleans
 - 11/10 9am-4pm Fletcher College 331 Dickson Rd, Houma
 - 11/10 1pm-6:30pm East New Orleans Regional Library 5641 Read Blvd, New Orleans

Table 2: Homeowner Program Snapshot.

Activity	As of 10/30/2023	Weekly Activity	As of 11/6/2023	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,893	47	43,940		
Non-Submitted Surveys	4,682	5	4,687		
Submitted Surveys	39,211	42	39,253	100%	
Working Phases (1-7) Total	25,601	27	25,628	65%	
Phase I	16,500	21	16,521	42%	
Phase II	2,014	4	2,018	5%	
Phase III	2,394	2	2,396	6%	
Phase IV	3,238	0	3,238	8%	
Phase V	51	0	51	0%	
Phase VI	1,113	0	1,113	3%	
Phase VII	291	0	291	1%	
Non-Working Phases Total	13,610	15	13,625	35%	
Environmental Reviews					
Environmental Reviews Available to Work	471	-278	193		
Environmental Reviews Completed	25,130	305	25,435		
Home Inspections					
Home Inspections Available to Work	6,806	522	7,328		
Total Home Inspections Completed	9,758	610	10,368		
Applications In Process					
Total Number of Invited Applications	25,120	103	25,223		
Applications Not Available for Grant Determination	8,556	-1,029	7,527		
Applications Available for Grant Determination	16,564	1,132	17,696	100%	
Pending Grant Determination	10,310	865	11,175	63%	
Grant Determinations			37%	% Grant Determinations	
Zero Award	258	13	271	1.5%	
Ineligible	778	245	1,023	5.8%	
Withdrawn	171	8	179	1.0%	
Appeals In Progress	26	16	42		
Grant Awards Offered to Applicant	5,047	1	5,048	28.5%	\$390,567,943.25
Grant Awards					
Grant Awards Obligated	3,240	74	3,314		\$ 267,485,620.53
Solution 1 & 1/3	1,077	18	1,095		\$98,267,248.60
Solution 2 & 2/3	2,096	55	2,151		\$165,309,853.54
Solution 3 Only	67	1	68		\$3,908,518.39
Disbursements					
Total Disbursements	1,775	71	1,846		\$ 100,840,297.29
Solution 1 & 1/3	670	35	705		\$27,930,740.58
Solution 2 & 2/3	1,041	33	1,074		\$69,060,359.46
Solution 3 Only	64	3	67		\$3,849,197.25
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,011	55	1,066		
Solution 1 & 1/3	296	23	319		
Solution 2 & 2/3	651	29	680		
Solution 3 Only	64	3	67		



Table 3: Key Program Statistics: Totals to Date.

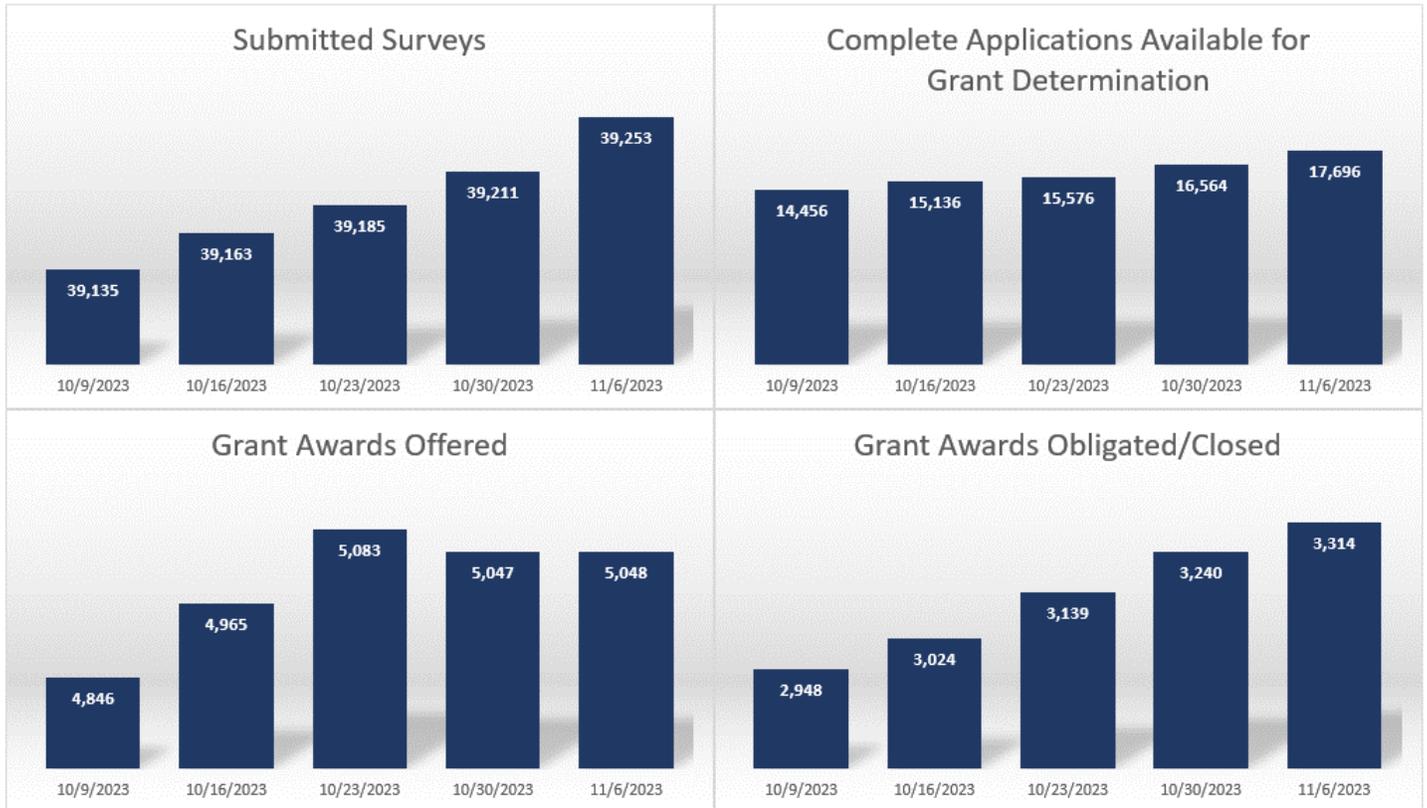




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	126	0.7%	86	1.7%	57	1.7%
American Indian/Alaska Native and White	67	0.4%	34	0.7%	20	0.6%
American Indian/Alaskan Native/Black-African American	161	0.9%	102	2.0%	70	2.1%
Asian	70	0.4%	30	0.6%	18	0.5%
Asian and White	14	0.1%	8	0.2%	6	0.2%
Black/African American	5,480	31.0%	2,977	59.0%	1,992	60.1%
Black/African American and White	152	0.9%	91	1.8%	66	2.0%
Decline to answer	180	1.0%	74	1.5%	48	1.5%
Native Hawaiian/Other Pacific Islander	6	0.0%	6	0.1%	4	0.1%
Native Hawaiian/Other Pacific Islander and White	5	0.0%	3	0.1%	2	0.1%
Other Multi-Racial	158	0.9%	76	1.5%	40	1.2%
White	2,879	16.3%	1,543	30.6%	979	29.5%
NOT PROVIDED	8,398	47.5%	18	0.4%	12	0.4%
Total	17,696	100%	5,048	100%	3,314	100%

Female Head of Household % of Complete Apps: 36%



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	2	37	731	298	73	955	461
2	21	10	38	29	20	74	359	141
3	35	13	39	60	25	75	248	116
4	20	10	40	104	52	76	229	101
5	9	3	41	71	36	77	176	64
6	1	1	42	141	62	78	274	127
7	6	3	43	22	12	79	340	143
8	1		44	68	31	80	138	52
9	2		45	17	7	81	874	429
10	2		46	89	48	82	225	82
11	18	9	47	706	302	83	850	448
12	33	16	48	75	37	84	675	280
13	50	24	49	170	73	85	256	109
14	30	13	50	252	68	86	657	277
15	21	6	51	1,868	949	87	545	238
16	81	40	52	1,249	597	88	154	68
17	69	42	53	1,947	978	89	121	42
18	62	29	54	2,035	967	90	228	89
19	24	9	55	1,398	727	91	384	159
20	7	3	56	1,088	448	92	642	274
21	5		57	2,587	1,135	93	331	150
22	108	55	58	1,274	595	94	171	78
23	57	22	59	150	67	95	305	157
24	102	48	60	563	257	96	123	54
25	137	52	61	106	44	97	713	347
26	108	51	62	141	74	98	207	94
27	56	30	63	114	55	99	737	331
28	8		64	74	29	100	848	388
29	126	55	65	84	32	101	115	36
30	142	70	66	55	24	102	451	199
31	31	13	67	77	36	103	448	189
32	552	276	68	90	38	104	178	78
33	647	272	69	47	16	105	634	267
34	1,928	825	70	66	30	Unknown	130	2
35	781	325	71	80	30	Total	39,253	17,696
36	658	212	72	1,960	888			



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

Senate District	Submitted Surveys	Submitted Applications	Senate District	Submitted Surveys	Submitted Applications
1	770	330	21	1,935	902
2	3,832	1,897	22	283	132
3	1,727	812	23	59	30
4	1,497	700	24	256	125
5	766	332	25	1,938	738
6	1,708	799	26	343	174
7	979	409	27	2,894	1,189
8	2,082	949	28	313	149
9	405	151	29	245	117
10	917	384	30	1,061	520
11	612	244	31	208	92
12	1,875	806	32	61	34
13	482	221	33	89	46
14	265	121	34	128	67
15	333	129	35	108	39
16	173	72	36	3	
17	803	367	37	9	3
18	768	369	38	31	8
19	3,694	1,565	39	68	31
20	5,403	2,641	Unknown	130	2
Total	39,253	17,696			

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	710	155	101
Allen	821	231	138
Ascension	1,493	659	336
Assumption	605	484	234
Avoyelles		8	
Beauregard	1,631	305	194
Bienville	1	1	
Bossier	1	4	
Caddo	269	81	42
Calcasieu	12,504	3,933	1,823
Cameron	1,068	390	170
Catahoula	1	2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,918	798	375
East Feliciana	235	116	73
Evangeline		6	
Franklin		1	
Grant	345	62	45
Iberia	460	217	94
Iberville	404	167	92
Jackson	72	15	8
Jefferson	10,086	3,603	1,875
Jefferson Davis	988	278	153
La Salle	45		
Lafayette	553	193	98
Lafourche	6,984	3,078	1,800
LaSalle		12	10
Lincoln	98	16	10
Livingston	2,104	618	354

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	131	38	28
Natchitoches	222	52	24
Orleans	7,318	3,375	1,749
Ouachita	433	131	83
Plaquemines	876	425	218
Pointe Coupee	74	33	16
Rapides	1,258	242	130
Red River	1		
Richland		4	
Sabine	161	25	16
St. Bernard	959	263	133
St. Charles	2,754	1,381	725
St. Helena	672	695	345
St. James	1,448	889	464
St. John the Baptist	4,007	2,305	1,049
St. Landry	604	125	84
St. Martin	353	104	69
St. Mary	427	245	80
St. Tammany	2,751	871	407
Tangipahoa	4,495	2,675	1,348
Terrebonne	8,193	4,013	2,327
Union	103	20	14
Vermilion	677	156	108
Vernon	497	99	59
Washington	753	276	137
Webster		2	
West Baton Rouge	101	31	19
West Carroll		3	
West Feliciana	41	12	9
Winn	135	24	16
Other Parishes		5,289	14
Total	82,840	39,253	17,696

*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	80	19	\$1,636,073.51	7	\$799,072.41
Allen	95	35	\$2,935,120.34	28	\$2,333,721.05
Ascension	239	77	\$5,565,001.79	43	\$2,940,039.64
Assumption	167	61	\$4,971,728.06	37	\$3,007,925.62
Beauregard	118	61	\$6,373,936.86	44	\$4,428,486.59
Caddo	34	7	\$330,140.75	2	\$132,535.72
Calcasieu	978	647	\$57,503,226.14	446	\$41,631,557.97
Cameron	77	58	\$5,312,161.42	31	\$3,019,854.05
East Baton Rouge	277	79	\$4,333,715.00	46	\$2,447,460.83
East Feliciana	53	18	\$1,818,502.25	13	\$1,114,351.82
Grant	39	3	\$348,035.36	1	\$73,973.27
Iberia	70	20	\$1,805,058.89	12	\$947,413.71
Iberville	72	18	\$1,548,791.57	12	\$834,323.38
Jackson	4	4	\$281,385.70	3	\$239,662.41
Jefferson	1,376	387	\$20,353,153.68	216	\$12,653,279.63
Jefferson Davis	105	32	\$2,554,565.84	27	\$2,260,359.22
LaSalle	9				
Lafayette	77	19	\$1,055,255.60	7	\$233,046.28
Lafourche	927	660	\$54,572,083.69	447	\$37,389,424.28
Lincoln	6	2	\$141,516.54	1	\$81,886.18
Livingston	211	104	\$8,012,073.65	78	\$6,226,272.38
Morehouse	25	1	\$29,756.49		
Natchitoches	21	2	\$108,213.89	2	\$108,213.89
Orleans	1,496	193	\$8,559,402.24	98	\$3,926,920.88
Ouachita	66	15	\$1,215,966.58	7	\$556,439.01
Plaquemines	146	59	\$4,806,103.56	30	\$2,762,851.75
Pointe Coupee	10	6	\$473,156.35	4	\$337,604.85
Rapides	96	26	\$1,908,391.12	19	\$1,526,068.89
Sabine	14	1	\$85,000.00		
St. Bernard	113	17	\$461,392.94	8	\$210,774.82
St. Charles	400	270	\$21,492,972.83	197	\$16,177,707.64
St. Helena	192	133	\$11,796,878.49	97	\$8,975,557.40
St. James	257	177	\$14,854,353.87	122	\$10,282,499.54
St. John the Baptist	548	413	\$28,522,060.87	314	\$22,334,581.96
St. Landry	66	13	\$1,115,603.09	6	\$627,229.99
St. Martin	62	6	\$360,020.42	3	\$173,707.48
St. Mary	54	22	\$1,697,338.58	11	\$680,528.43
St. Tammany	297	80	3672168.6	38	\$1,238,538.98
Tangipahoa	860	366	\$30,066,021.53	256	\$21,482,490.64
Terrebonne	1,131	879	\$73,642,382.39	571	\$51,044,391.35
Union	13	1	\$73,824.56	1	\$73,824.56
Vermilion	88	15	\$1,337,030.15	3	\$276,067.74
Vernon	46	11	\$903,516.30	9	\$777,823.03
Washington	105	28	\$1,734,788.39	16	\$1,082,821.55
West Baton Rouge	18	1	\$34,329.71	1	\$34,329.71
West Feliciana	8	1	\$82,586.30		
Winn	15	1	\$83,157.36		
Other Parishes	14				
Total	11,175	5,048	\$390,567,943.25	3,314	\$267,485,620.53