



***Restore Louisiana Homeowner Assistance Program***  
**Situation & Pipeline Report #51**  
**November 6 – November 13, 2023**

**Issued: November 13, 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"> <li>(1) owned and still own the damaged home</li> <li>(2) occupied the home at the time of the disaster</li> <li>(3) sustained FEMA IA damages of \$5,000 or greater for repairs</li> <li>(4) NOT received or expect to receive structural insurance payments greater than \$25k</li> </ol>
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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](https://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](https://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 11/13/2023, survey submissions increased by 18 from the previous week, making the total submissions 39,271. 25,642 homeowners were determined to be in Phases I – VII.
- 25,434 environmental reviews have been completed, representing 99% of the 25,642 homeowners in Phases I – VII.
- 25,422 homeowners, from Phases I – VII, have been invited to start an application. 17,862 applications have been submitted, representing 70% of the homeowners invited to start an application.
- There has been a total of 5,180 grant awards offered to homeowners totaling \$399,912,164.76. Of those, 3,429 homeowners have closed on their grant agreements, obligating \$276,608,545.16.

## Program Mobile and Event Outreach

- The Program completed 10 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	15

- 10 planned Mobile Outreaches scheduled to take place in the next reporting period:
  - 11/13 9:30am-4:30pm Kenner Library 630 W Esplanade Ave, Kenner
  - 11/13 9am-4pm Fletcher College 331 Dickson Rd, Houma
  - 11/14 10am-4pm Thibodeau Library 705 W 5th St #3154, Thibodeau
  - 11/14 10am-4pm Garyville Library 111 Historic Front St, Garyville
  - 11/15 10am-4pm Mathews Building 4876 LA-1, Mathews
  - 11/15 10am-4pm Garyville Library 111 Historic Front St, Garyville
  - 11/16 10am-4pm Thibodeau Library 705 W 5th St #3154, Thibodeau
  - 11/16 9:30am-4:30pm Kenner Library 630 W Esplanade Ave, Kenner
  - 11/17 9am-2pm Fletcher College 331 Dickson Rd, Houma
  - 11/17 10:30am-2pm Algiers Regional 3014 Holiday Dr, New Orleans

Table 2: Homeowner Program Snapshot.

Restore 2020 Homeowner Program Weekly Snapshot					
Activity	As of 11/6/2023	Weekly Activity	As of 11/13/2023	Percentage	Total Dollars
<b>Surveys Recorded</b>					
<b>Total Surveys Recorded</b>	<b>43,940</b>	<b>16</b>	<b>43,956</b>		
Non-Submitted Surveys	4,687	-2	4,685		
Submitted Surveys	39,253	18	39,271	100%	
<b>Working Phases (1-7) Total</b>	<b>25,628</b>	<b>14</b>	<b>25,642</b>	<b>65%</b>	
Phase I	16,521	6	16,527	42%	
Phase II	2,018	2	2,020	5%	
Phase III	2,396	2	2,398	6%	
Phase IV	3,238	4	3,242	8%	
Phase V	51	0	51	0%	
Phase VI	1,113	0	1,113	3%	
Phase VII	291	0	291	1%	
<b>Non-Working Phases Total</b>	<b>13,625</b>	<b>4</b>	<b>13,629</b>	<b>35%</b>	
<b>Environmental Reviews</b>					
Environmental Reviews Available to Work	193	15	208		
Environmental Reviews Completed	25,435	-1	25,434		
<b>Home Inspections</b>					
Home Inspections Available to Work	7,328	-519	6,809		
Total Home Inspections Completed	10,368	685	11,053		
<b>Applications In Process</b>					
<b>Total Number of Invited Applications</b>	<b>25,223</b>	<b>199</b>	<b>25,422</b>		
Applications Not Available for Grant Determination	7,527	33	7,560		
Applications Available for Grant Determination	17,696	166	17,862	100%	
Pending Grant Determination	11,175	20	11,195	63%	
<b>Grant Determinations</b>			37%	% Grant Determinations	
Zero Award	271	11	282	1.6%	
Ineligible	1,023	-3	1,020	5.7%	
Withdrawn	179	6	185	1.0%	
Appeals In Progress	42	6	48		
Grant Awards Offered to Applicant	5,048	132	5,180	29.0%	\$399,912,164.76
<b>Grant Awards</b>					
<b>Grant Awards Obligated</b>	<b>3,314</b>	<b>115</b>	<b>3,429</b>		<b>\$ 276,608,545.16</b>
Solution 1 & 1/3	1,095	49	1,144		\$102,562,556.92
Solution 2 & 2/3	2,151	63	2,214		\$170,011,484.83
Solution 3 Only	68	3	71		\$4,034,503.41
<b>Disbursements</b>					
<b>Total Disbursements</b>	<b>1,846</b>	<b>53</b>	<b>1,899</b>		<b>\$ 103,851,454.18</b>
Solution 1 & 1/3	705	14	719		\$28,308,078.44
Solution 2 & 2/3	1,074	38	1,112		\$71,634,857.35
Solution 3 Only	67	1	68		\$3,908,518.39
<b>Housing Rehab/Reconstruction Complete</b>					
<b>Housing Rehab/Reconstruction Complete</b>	<b>1,066</b>	<b>40</b>	<b>1,106</b>		
Solution 1 & 1/3	319	10	329		
Solution 2 & 2/3	680	27	707		
Solution 3 Only	67	3	70		



Table 3: Key Program Statistics: Totals to Date.

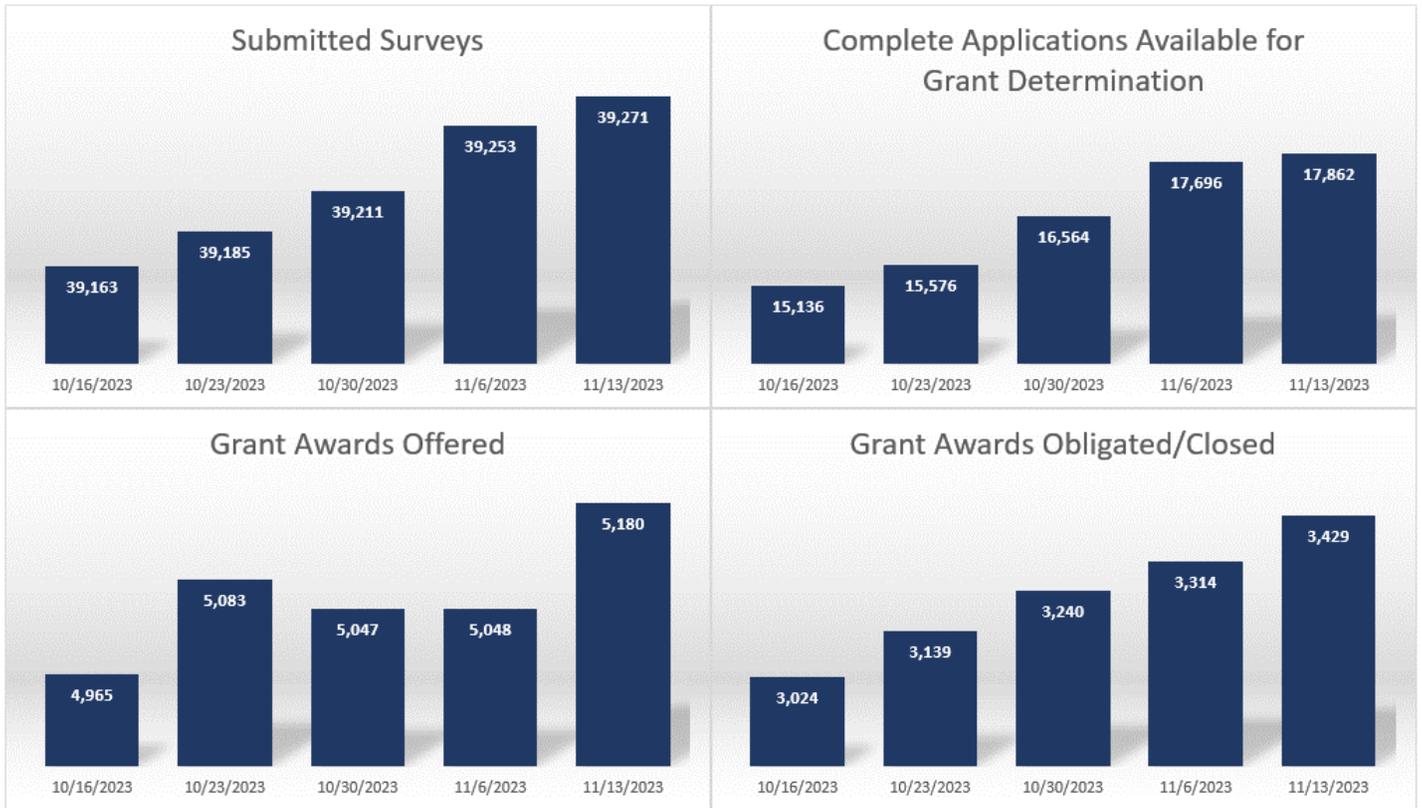




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	132	0.7%	85	1.6%	59	1.7%
American Indian/Alaska Native and White	66	0.4%	37	0.7%	20	0.6%
American Indian/Alaskan Native/Black-African American	165	0.9%	103	2.0%	72	2.1%
Asian	71	0.4%	33	0.6%	18	0.5%
Asian and White	16	0.1%	8	0.2%	6	0.2%
Black/African American	5,652	31.6%	3,055	59.0%	2,066	60.3%
Black/African American and White	159	0.9%	95	1.8%	68	2.0%
Decline to answer	189	1.1%	76	1.5%	49	1.4%
Native Hawaiian/Other Pacific Islander	7	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	163	0.9%	78	1.5%	42	1.2%
White	2,970	16.6%	1,583	30.6%	1,011	29.5%
NOT PROVIDED	8,267	46.3%	18	0.4%	12	0.4%
<b>Total</b>	<b>17,862</b>	<b>100%</b>	<b>5,180</b>	<b>100%</b>	<b>3,429</b>	<b>100%</b>

Female Head of Household % of Complete Apps: 37%



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

House District	Submitted Surveys	Submitted Applications
1	6	2
2	21	10
3	35	13
4	20	10
5	9	3
6	1	1
7	6	3
8	1	
9	2	
10	2	
11	18	9
12	33	16
13	50	24
14	30	13
15	21	6
16	81	40
17	69	42
18	63	29
19	24	9
20	7	3
21	5	
22	108	55
23	58	22
24	102	48
25	137	54
26	108	50
27	56	30
28	8	
29	126	54
30	142	70
31	31	13
32	554	277
33	648	279
34	1,934	832
35	784	330
36	658	218

House District	Submitted Surveys	Submitted Applications
37	734	301
38	29	20
39	60	25
40	104	53
41	71	36
42	141	62
43	22	12
44	69	31
45	17	7
46	90	49
47	706	300
48	75	41
49	171	88
50	254	89
51	1,872	956
52	1,251	598
53	1,950	980
54	2,036	968
55	1,404	737
56	1,089	447
57	2,590	1,139
58	1,282	613
59	151	66
60	567	257
61	106	44
62	141	75
63	114	55
64	74	29
65	84	32
66	55	24
67	77	36
68	90	38
69	47	15
70	66	30
71	80	30
72	1,968	897

House District	Submitted Surveys	Submitted Applications
73	958	461
74	359	145
75	249	114
76	229	101
77	176	63
78	276	129
79	340	144
80	138	52
81	877	432
82	225	83
83	854	452
84	675	281
85	257	109
86	657	279
87	547	238
88	154	68
89	121	42
90	228	89
91	385	165
92	643	275
93	332	152
94	171	80
95	306	159
96	123	55
97	717	350
98	207	95
99	741	334
100	849	388
101	115	35
102	454	203
103	450	190
104	178	81
105	636	273
Unknown	49	
<b>Total</b>	<b>39,271</b>	<b>17,862</b>



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

Senate District	Submitted Surveys	Submitted Applications
1	772	333
2	3,846	1,919
3	1,731	815
4	1,503	708
5	768	338
6	1,712	804
7	984	415
8	2,088	955
9	405	154
10	919	388
11	614	244
12	1,880	815
13	483	223
14	265	121
15	333	127
16	173	71
17	806	368
18	771	371
19	3,701	1,572
20	5,408	2,648

Senate District	Submitted Surveys	Submitted Applications
21	1,945	940
22	284	141
23	59	30
24	257	126
25	1,941	745
26	343	174
27	2,903	1,202
28	314	150
29	245	117
30	1,063	527
31	209	93
32	61	34
33	89	46
34	128	67
35	108	39
36	3	
37	9	3
38	31	8
39	68	31
Unknown	49	
<b>Total</b>	<b>39,271</b>	<b>17,862</b>



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	230	138
Ascension	1,493	661	336
Assumption	605	484	235
Avoyelles		8	
Beauregard	1,631	305	194
Bienville	1	1	
Bossier	1	4	
Caddo	269	81	42
Calcasieu	12,504	3,910	1,843
Cameron	1,068	390	169
Catahoula	1	2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,918	795	373
East Feliciana	235	116	73
Evangeline		6	
Franklin		1	
Grant	345	61	44
Iberia	460	175	103
Iberville	404	168	90
Jackson	72	15	8
Jefferson	10,086	3,611	1,878
Jefferson Davis	988	277	153
La Salle	45		
Lafayette	553	193	98
Lafourche	6,984	3,085	1,807
LaSalle		12	10
Lincoln	98	16	10
Livingston	2,104	621	357

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	131	38	28
Natchitoches	222	52	24
Orleans	7,318	3,389	1,765
Ouachita	433	131	83
Plaquemines	876	425	218
Pointe Coupee	74	33	16
Rapides	1,258	243	131
Red River	1		
Richland		4	
Sabine	161	25	16
St. Bernard	959	263	133
St. Charles	2,754	1,384	725
St. Helena	672	696	346
St. James	1,448	863	472
St. John the Baptist	4,007	2,292	1,050
St. Landry	604	126	85
St. Martin	353	103	69
St. Mary	427	218	91
St. Tammany	2,751	872	409
Tangipahoa	4,495	2,686	1,355
Terrebonne	8,193	4,016	2,337
Union	103	20	14
Vermilion	677	156	108
Vernon	497	99	59
Washington	753	276	135
Webster		2	
West Baton Rouge	101	31	19
West Carroll		3	
West Feliciana	41	12	9
Winn	135	24	16
Other Parishes		5,389	87
<b>Total</b>	<b>82,840</b>	<b>39,271</b>	<b>17,862</b>

\*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	93	37	\$3,131,639.66	28	\$2,377,797.30
Ascension	239	77	\$5,565,001.79	46	\$3,131,397.23
Assumption	163	65	\$5,161,925.25	39	\$3,223,929.44
Beauregard	118	61	\$6,380,436.86	45	\$4,508,811.15
Caddo	34	7	\$330,140.75	2	\$132,535.72
Calcasieu	990	655	\$58,724,791.50	460	\$42,976,964.02
Cameron	76	58	\$5,267,190.95	32	\$3,323,934.22
East Baton Rouge	272	81	\$4,501,530.74	48	\$2,563,244.72
East Feliciana	52	19	\$1,938,150.25	13	\$1,114,351.82
Grant	38	3	\$348,035.36	1	\$73,973.27
Iberia	79	20	\$1,805,058.89	12	\$947,413.71
Iberville	70	18	\$1,737,386.98	14	\$1,113,830.42
Jackson	4	4	\$281,385.70	3	\$239,662.41
Jefferson	1,358	406	\$21,086,675.88	227	\$13,123,013.95
Jefferson Davis	104	33	\$2,578,408.97	28	\$2,287,930.06
LaSalle	9				
Lafayette	77	19	\$1,055,255.60	7	\$233,046.28
Lafourche	923	670	\$55,187,735.45	459	\$38,443,288.36
Lincoln	6	2	\$141,516.54	1	\$81,886.18
Livingston	210	106	\$8,178,667.58	80	\$6,356,827.49
Morehouse	23	3	\$108,183.21	1	\$29,756.49
Natchitoches	21	2	\$108,213.89	2	\$108,213.89
Orleans	1,487	214	\$9,606,086.16	105	\$4,398,557.19
Ouachita	66	15	\$1,256,380.33	7	\$596,852.76
Plaquemines	143	62	\$4,972,620.29	32	\$2,839,005.60
Pointe Coupee	10	6	\$473,156.35	5	\$417,318.18
Rapides	95	28	\$2,144,491.99	20	\$1,701,514.55
Sabine	14	1	\$85,000.00		
St. Bernard	112	18	\$480,138.32	9	\$233,133.42
St. Charles	400	271	\$21,424,593.43	199	\$16,328,746.18
St. Helena	190	136	\$11,944,224.09	99	\$9,146,661.82
St. James	262	180	\$15,225,900.26	126	\$10,762,951.02
St. John the Baptist	542	419	\$28,895,567.31	319	\$22,537,282.08
St. Landry	67	13	\$1,115,603.09	7	\$712,229.99
St. Martin	62	6	\$360,020.42	3	\$173,707.48
St. Mary	65	22	\$1,708,977.77	11	\$692,167.62
St. Tammany	292	84	\$3,791,710.61	39	\$1,273,432.57
Tangipahoa	854	379	\$31,198,477.37	268	\$22,472,483.34
Terrebonne	1,121	900	\$75,583,361.20	591	\$52,578,323.68
Union	13	1	\$73,824.56	1	\$73,824.56
Vermilion	85	17	\$1,420,776.25	6	\$552,703.57
Vernon	46	11	\$903,516.30	9	\$777,823.03
Washington	102	29	\$1,794,259.98	17	\$1,114,616.27
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	87				
<b>Total</b>	<b>11,195</b>	<b>5,180</b>	<b>\$399,912,164.76</b>	<b>3,429</b>	<b>\$276,608,545.16</b>