



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #53
November 20 – November 27, 2023

Issued: November 27, 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> <ul 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.

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 Mobile Home Unit Repair Options](#)
- [Solution 2 Reconstruction](#)
- [Solution 2 10 Tips for Hiring a Contractor](#)
- [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.
- As of 11/27/2023, survey submissions increased by 6 from the previous week, making the total submissions 39,283. 25,660 homeowners were determined to be in Phases I – VII.
- 25,555 environmental reviews have been completed, representing 99.6% of the 25,660 homeowners in Phases I – VII.
- 25,530 homeowners, from Phases I – VII, have been invited to start an application. 18,003 applications have been submitted, representing 71% of the homeowners invited to start an application.
- There has been a total of 5,553 grant awards offered to homeowners totaling \$421,128,306.65 . Of those, 3,573 homeowners have closed on their grant agreements, obligating \$287,571,386.93.

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
Oct '23	67
Nov'23	25

- 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 11/20/2023	Weekly Activity	As of 11/27/2023	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,960	5	43,965		
Non-Submitted Surveys	4,683	-1	4,682		
Submitted Surveys	39,277	6	39,283	100%	
Working Phases (1-7) Total	25,649	11	25,660	65%	
Phase I	16,532	8	16,540	42%	
Phase II	2,021	2	2,023	5%	
Phase III	2,400	0	2,400	6%	
Phase IV	3,241	1	3,242	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	13,628	-5	13,623	35%	
Environmental Reviews					
Environmental Reviews Available to Work	105	0	105		
Environmental Reviews Completed	25,544	11	25,555		
Home Inspections					
Home Inspections Available to Work	6,222	-423	5,799		
Total Home Inspections Completed	11,750	454	12,204		
Applications In Process					
Total Number of Invited Applications	25,530	0	25,530		
Applications Not Available for Grant Determination	7,558	-31	7,527		
Applications Available for Grant Determination	17,972	31	18,003	100%	
Pending Grant Determination	10,964	-53	10,911	61%	
Grant Determinations			39%	% Grant Determinations	
Zero Award	296	12	308	1.7%	
Ineligible	1,022	7	1,029	5.7%	
Withdrawn	199	3	202	1.1%	
Appeals In Progress	67	0	67		
Grant Awards Offered to Applicant	5,491	62	5,553	30.8%	\$421,128,306.65
Grant Awards					
Grant Awards Obligated	3,523	50	3,573		\$ 287,571,386.93
Solution 1 & 1/3	1,167	35	1,202		\$107,516,577.76
Solution 2 & 2/3	2,284	14	2,298		\$175,938,437.92
Solution 3 Only	72	1	73		\$4,116,371.25
Disbursements					
Total Disbursements	1,964	63	2,027		\$ 110,253,525.60
Solution 1 & 1/3	742	35	777		\$30,116,422.64
Solution 2 & 2/3	1,154	27	1,181		\$76,198,828.08
Solution 3 Only	68	1	69		\$3,938,274.88
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,147	32	1,179		
Solution 1 & 1/3	341	10	351		
Solution 2 & 2/3	736	21	757		
Solution 3 Only	70	1	71		



Table 3: Key Program Statistics: Totals to Date.

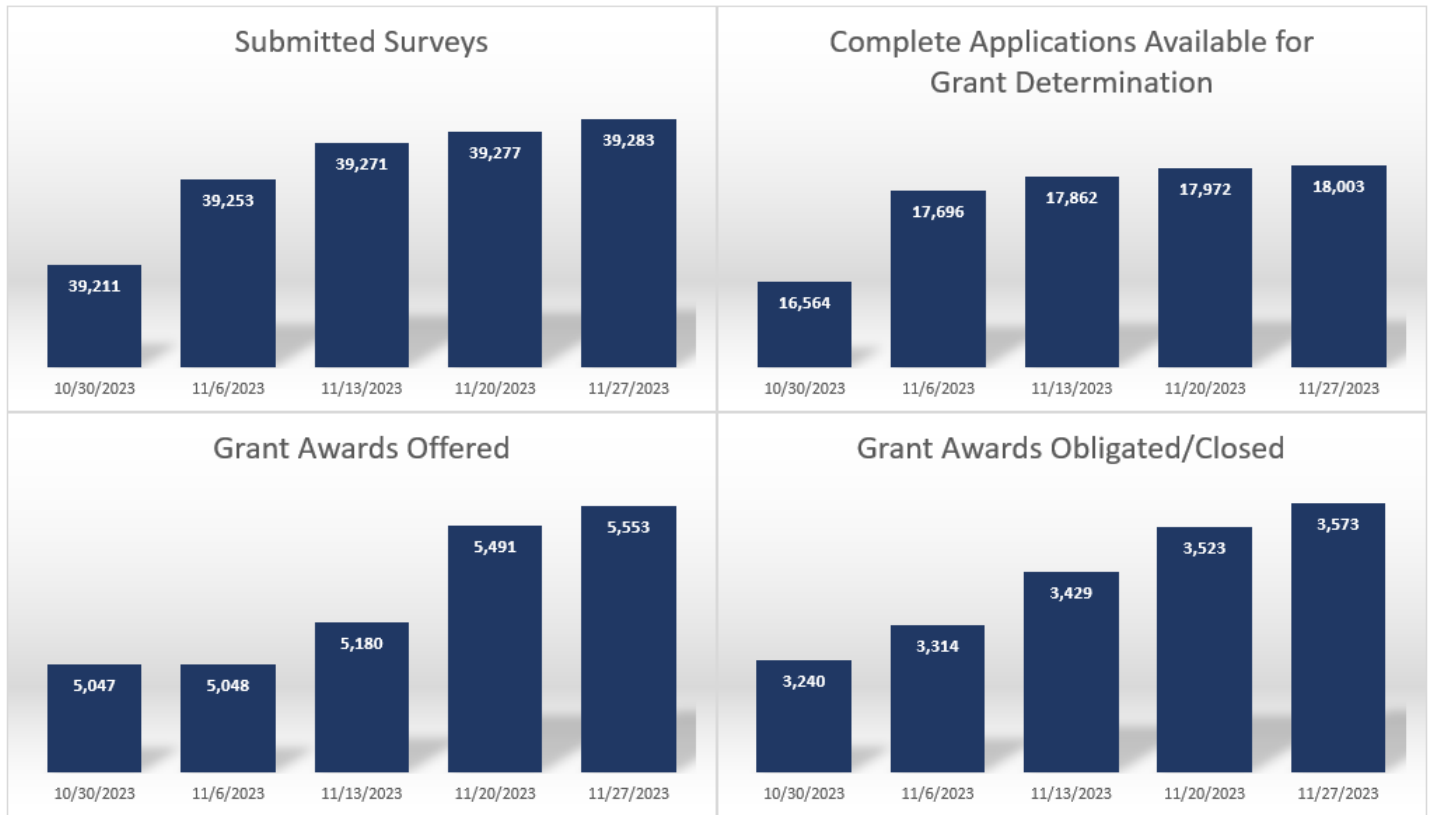




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	138	0.8%	90	1.6%	59	1.7%
American Indian/Alaska Native and White	70	0.4%	40	0.7%	21	0.6%
American Indian/Alaskan Native/Black-African American	180	1.0%	110	2.0%	73	2.0%
Asian	77	0.4%	37	0.7%	20	0.6%
Asian and White	16	0.1%	8	0.1%	6	0.2%
Black/African American	5,982	33.2%	3,257	58.7%	2,159	60.4%
Black/African American and White	166	0.9%	97	1.8%	69	1.9%
Decline to answer	207	1.2%	83	1.5%	53	1.5%
Native Hawaiian/Other Pacific Islander	7	0.0%	6	0.1%	4	0.1%
Native Hawaiian/Other Pacific Islander and White	5	0.0%	4	0.1%	2	0.1%
Other Multi-Racial	173	1.0%	83	1.5%	45	1.3%
White	3,137	17.4%	1,719	31.0%	1,050	29.4%
NOT PROVIDED	7,845	43.6%	19	0.3%	12	0.3%
Total	18,003	100%	5,553	100%	3,573	100%

Female Head of Household % of Complete Apps: 39%



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	64	30
19	24	9
20	7	3
21	5	
22	108	55
23	58	22
24	102	48
25	137	54
26	108	51
27	56	30
28	8	
29	126	54
30	142	70
31	31	14
32	554	276
33	648	280
34	1,935	840
35	784	333
36	658	222

House District	Submitted Surveys	Submitted Applications
37	734	306
38	29	19
39	60	25
40	104	52
41	71	36
42	141	62
43	22	12
44	69	31
45	17	7
46	90	49
47	705	306
48	75	42
49	173	94
50	255	97
51	1,872	962
52	1,251	613
53	1,951	987
54	2,036	973
55	1,404	746
56	1,090	451
57	2,590	1,145
58	1,283	617
59	151	65
60	567	260
61	106	43
62	141	75
63	114	55
64	74	30
65	84	32
66	55	24
67	77	36
68	90	38
69	47	15
70	66	30
71	80	30
72	1,972	905

House District	Submitted Surveys	Submitted Applications
73	958	466
74	359	150
75	249	116
76	229	101
77	176	63
78	276	130
79	340	143
80	138	52
81	877	435
82	225	84
83	856	452
84	675	281
85	257	110
86	657	279
87	547	239
88	155	69
89	121	43
90	228	90
91	385	167
92	643	276
93	332	152
94	171	80
95	307	161
96	124	58
97	717	350
98	207	95
99	741	336
100	849	387
101	115	36
102	454	205
103	450	189
104	178	81
105	636	274
Unknown	45	
Total	39,283	18,003



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

Senate District	Submitted Surveys	Submitted Applications
1	772	334
2	3,847	1,932
3	1,732	814
4	1,503	710
5	768	340
6	1,713	810
7	984	418
8	2,089	956
9	405	155
10	919	389
11	614	246
12	1,884	828
13	483	224
14	265	122
15	333	127
16	173	71
17	807	371
18	772	373
19	3,702	1,581
20	5,409	2,673

Senate District	Submitted Surveys	Submitted Applications
21	1,948	965
22	284	145
23	59	31
24	258	124
25	1,940	760
26	343	175
27	2,904	1,210
28	314	149
29	245	118
30	1,063	531
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	45	
Total	39,283	18,003

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	153	101
Allen	821	230	138
Ascension	1,493	666	339
Assumption	605	485	238
Avoyelles		8	
Beauregard	1,631	306	196
Bienville	1	1	
Bossier	1	4	
Caddo	269	81	42
Calcasieu	12,504	3,888	1,865
Cameron	1,068	385	174
Catahoula	1	2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,918	798	374
East Feliciana	235	116	73
Evangeline		6	
Franklin		1	
Grant	345	62	45
Iberia	460	190	120
Iberville	404	168	91
Jackson	72	15	8
Jefferson	10,086	3,626	1,892
Jefferson Davis	988	277	155
La Salle	45		
Lafayette	553	192	99
Lafourche	6,984	3,095	1,827
LaSalle		12	10
Lincoln	98	16	10
Livingston	2,104	622	360

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	131	38	28
Natchitoches	222	51	24
Orleans	7,318	3,403	1,779
Ouachita	433	131	83
Plaquemines	876	424	218
Pointe Coupee	74	34	18
Rapides	1,258	244	132
Red River	1		
Richland		4	
Sabine	161	25	16
St. Bernard	959	263	132
St. Charles	2,754	1,385	731
St. Helena	672	696	349
St. James	1,448	877	484
St. John the Baptist	4,007	2,302	1,058
St. Landry	604	126	83
St. Martin	353	106	72
St. Mary	427	235	108
St. Tammany	2,751	849	410
Tangipahoa	4,495	2,692	1,371
Terrebonne	8,193	4,035	2,362
Union	103	20	14
Vermilion	677	156	109
Vernon	497	99	59
Washington	753	279	141
Webster		2	
West Baton Rouge	101	31	17
West Carroll		3	
West Feliciana	41	12	9
Winn	135	24	16
Other Parishes		5,315	23
Total	82,840	39,283	18,003

*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	8	\$805,536.61
Allen	93	37	\$3,137,371.45	32	\$2,834,487.17
Ascension	230	89	\$6,386,811.24	47	\$3,217,597.23
Assumption	160	71	\$5,549,257.72	43	\$3,563,504.26
Beauregard	114	66	\$6,571,305.16	47	\$4,607,290.24
Caddo	34	6	\$319,667.34	2	\$132,630.15
Calcasieu	971	690	\$61,801,104.92	478	\$44,379,142.20
Cameron	80	59	\$5,218,877.69	32	\$3,323,934.22
East Baton Rouge	269	84	\$4,516,235.48	53	\$3,188,600.43
East Feliciana	51	20	\$1,957,471.35	14	\$1,194,065.15
Grant	36	6	\$629,691.93	1	\$73,973.27
Iberia	93	23	\$2,049,283.01	13	\$1,024,163.20
Iberville	67	22	\$2,032,902.66	16	\$1,429,587.75
Jackson	3	5	\$283,506.38	3	\$239,662.41
Jefferson	1,318	459	\$23,067,120.67	247	\$14,100,563.24
Jefferson Davis	103	35	\$2,659,399.51	30	\$2,434,700.06
LaSalle	9				
Lafayette	77	20	\$1,078,724.81	9	\$317,871.50
Lafourche	904	703	\$57,987,433.19	465	\$39,232,564.60
Lincoln	6	2	\$141,516.54	1	\$81,886.18
Livingston	203	113	\$8,703,080.18	83	\$6,603,461.73
Morehouse	22	4	\$193,183.21	2	\$60,023.55
Natchitoches	21	2	\$108,213.89	2	\$108,213.89
Orleans	1,454	255	\$10,573,216.68	109	\$4,352,709.80
Ouachita	66	15	\$1,272,694.47	9	\$823,548.74
Plaquemines	137	68	\$5,358,603.83	34	\$2,935,704.49
Pointe Coupee	12	6	\$473,156.35	5	\$417,318.18
Rapides	93	31	\$2,291,347.70	20	\$1,701,514.55
Sabine	14	1	\$85,000.00		
St. Bernard	108	21	\$599,208.12	9	\$233,133.42
St. Charles	387	289	\$22,652,499.07	203	\$16,651,218.78
St. Helena	188	141	\$12,262,998.69	101	\$9,337,828.05
St. James	265	188	\$15,630,535.59	131	\$11,147,247.40
St. John the Baptist	529	435	\$29,479,004.01	327	\$23,027,636.43
St. Landry	66	12	\$1,133,201.24	8	\$790,415.07
St. Martin	63	7	\$505,405.93	3	\$173,707.48
St. Mary	80	23	\$1,788,841.08	11	\$692,167.62
St. Tammany	282	92	4026993.16	43	\$1,747,685.16
Tangipahoa	839	406	\$33,063,470.93	280	\$23,273,337.27
Terrebonne	1,079	958	\$79,083,275.58	612	\$54,435,404.65
Union	13	1	\$73,824.56	1	\$73,824.56
Vermilion	82	21	\$1,779,403.77	10	\$707,009.68
Vernon	44	12	\$909,483.37	9	\$777,823.03
Washington	105	32	\$1,773,748.76	18	\$1,201,206.46
West Baton Rouge	15	2	\$118,418.26	1	\$34,329.71
West Feliciana	8	1	\$82,586.30		
Winn	15	1	\$83,157.36	1	\$83,157.36
Other	23				
Total	10,911	5,553	\$421,128,306.65	3,573	\$287,571,386.93