



Restore Louisiana Homeowner Assistance Program
Situation & Pipeline Report #54
November 27 – December 4, 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 \$3,000 or greater for repairs (4) NOT received or expect to receive structural insurance payments greater than \$50k
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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				✓		
	OTHER IMPACTED	N/A	N/A	N/A		✓	N/A
HOMEOWNER 62+ AND/OR HOUSEHOLD MEMBER WITH DISABILITY	YES	N/A	✓				
	NO			✓	N/A	N/A	N/A
STATUS OF REPAIRS	COMPLETE						✓
	INCOMPLETE	N/A	N/A	N/A	✓	✓	

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.
- As of 12/4/2023, survey submissions increased by 5 from the previous week, making the total submissions 39,288. 25,666 homeowners were determined to be in Phases I – VII.
- 25,611 environmental reviews have been completed, representing 99.8% of the 25,666 homeowners in Phases I – VII.
- 25,542 homeowners, from Phases I – VII, have been invited to start an application. 17,995 applications have been submitted, representing 70% of the homeowners invited to start an application.
- There has been a total of 5,780 grant awards offered to homeowners totaling \$434,399,221.78 . Of those, 3,666 homeowners have closed on their grant agreements, obligating \$294,433,261.17.

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 11/27/2023	Weekly Activity	As of 12/4/2023	Percentage	Total Dollars
Surveys Recorded					
Total Surveys Recorded	43,965	4	43,969		
Non-Submitted Surveys	4,682	-1	4,681		
Submitted Surveys	39,283	5	39,288	100%	
Working Phases (1-7) Total	25,660	6	25,666	65%	
Phase I	16,540	5	16,545	42%	
Phase II	2,023	1	2,024	5%	
Phase III	2,400	0	2,400	6%	
Phase IV	3,242	0	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	13,623	-1	13,622	35%	
Environmental Reviews					
Environmental Reviews Available to Work	105	-50	55		
Environmental Reviews Completed	25,555	56	25,611		
Home Inspections					
Home Inspections Available to Work	5,799	-638	5,161		
Total Home Inspections Completed	12,204	630	12,834		
Applications In Process					
Total Number of Invited Applications	25,530	12	25,542		
Applications Not Available for Grant Determination	7,527	20	7,547		
Applications Available for Grant Determination	18,003	-8	17,995	100%	
Pending Grant Determination	10,911	-272	10,639	59%	
Grant Determinations			41%	% Grant Determinations	
Zero Award	308	13	321	1.8%	
Ineligible	1,029	8	1,037	5.8%	
Withdrawn	202	16	218	1.2%	
Appeals In Progress	67	-17	50		
Grant Awards Offered to Applicant	5,553	227	5,780	32.1%	\$434,399,221.78
Grant Awards					
Grant Awards Obligated	3,573	93	3,666		\$ 294,433,261.17
Solution 1 & 1/3	1,202	48	1,250		\$110,904,796.59
Solution 2 & 2/3	2,298	45	2,343		\$179,412,093.33
Solution 3 Only	73	0	73		\$4,116,371.25
Disbursements					
Total Disbursements	2,027	64	2,091		\$ 114,590,335.56
Solution 1 & 1/3	777	16	793		\$31,568,114.29
Solution 2 & 2/3	1,181	46	1,227		\$78,951,899.28
Solution 3 Only	69	2	71		\$4,070,321.99
Housing Rehab/Reconstruction Complete					
Housing Rehab/Reconstruction Complete	1,179	48	1,227		
Solution 1 & 1/3	351	21	372		
Solution 2 & 2/3	757	26	783		
Solution 3 Only	71	1	72		



Table 3: Key Program Statistics: Totals to Date.

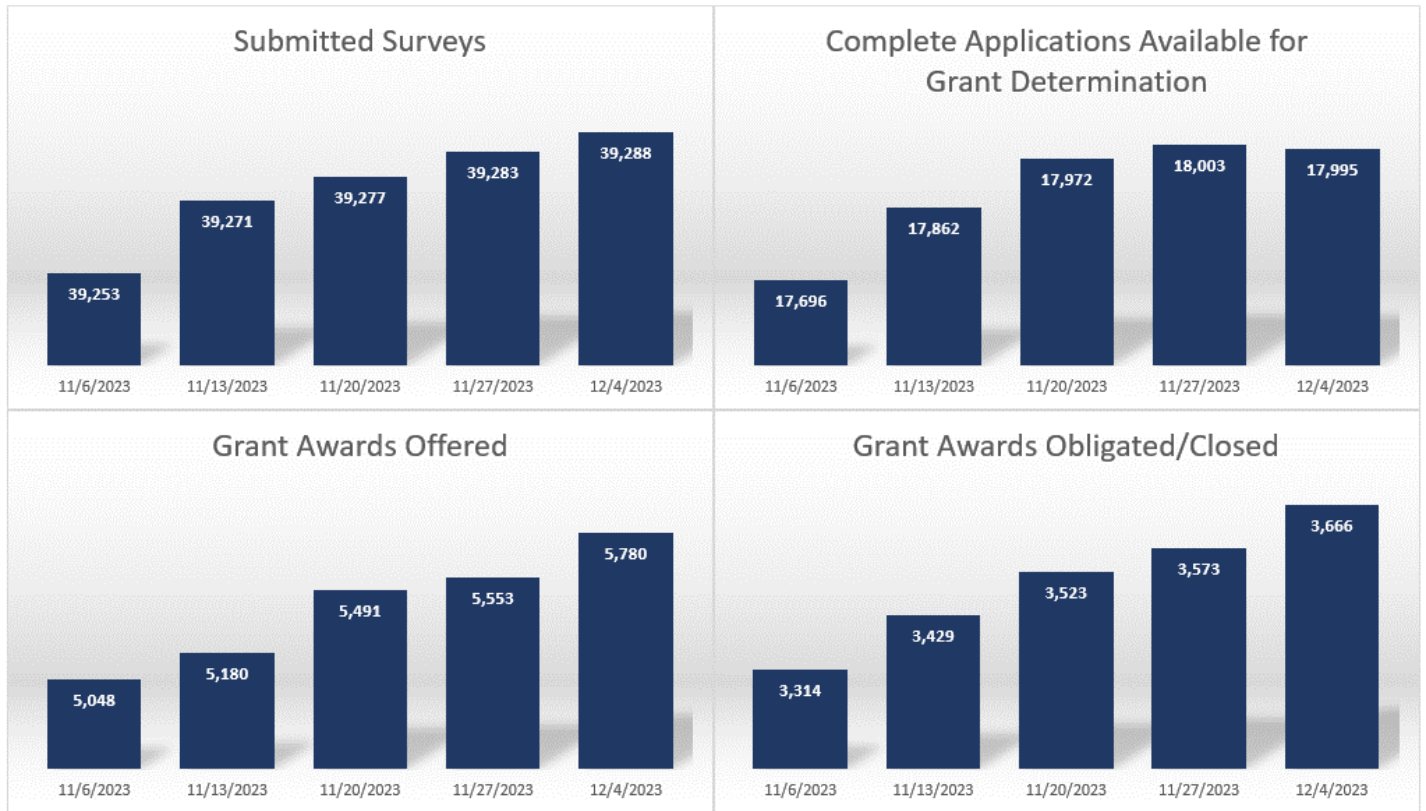




Table 8: Demographic Information for Submitted Applications.

Self-Reported Race	Submitted Applications	Submitted Applications %	Grants Offered	Grants Offered Percentage %	Grant Awards Obligated	Obligated Percentage %
American Indian/Alaska Native	144	0.8%	98	1.7%	60	1.6%
American Indian/Alaska Native and White	72	0.4%	41	0.7%	21	0.6%
American Indian/Alaskan Native/Black-African American	189	1.1%	119	2.1%	75	2.1%
Asian	80	0.4%	36	0.6%	21	0.6%
Asian and White	17	0.1%	10	0.2%	6	0.2%
Black/African American	6,189	34.4%	3,384	58.6%	2,215	60.4%
Black/African American and White	176	1.0%	102	1.8%	72	2.0%
Decline to answer	215	1.2%	88	1.5%	56	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%	5	0.1%	2	0.1%
Other Multi-Racial	180	1.0%	89	1.5%	45	1.2%
White	3,248	18.1%	1,783	30.9%	1,077	29.4%
NOT PROVIDED	7,473	41.5%	19	0.3%	12	0.3%
Total	17,995	100%	5,780	100%	3,666	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
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	25
14	30	13
15	21	6
16	81	40
17	69	43
18	64	30
19	24	9
20	7	3
21	5	
22	108	56
23	58	22
24	102	49
25	137	54
26	108	51
27	56	30
28	8	
29	127	54
30	142	70
31	31	14
32	554	275
33	648	280
34	1,935	842
35	784	335
36	658	223

House District	Submitted Surveys	Submitted Applications
37	734	306
38	29	19
39	60	26
40	104	53
41	71	36
42	141	62
43	22	12
44	70	32
45	17	6
46	90	50
47	705	305
48	75	41
49	172	96
50	256	99
51	1,872	965
52	1,251	611
53	1,951	984
54	2,036	966
55	1,404	752
56	1,090	451
57	2,590	1,142
58	1,284	616
59	152	65
60	567	262
61	106	43
62	141	76
63	114	55
64	74	30
65	84	32
66	55	24
67	77	36
68	90	38
69	47	16
70	66	30
71	80	30
72	1,972	904

House District	Submitted Surveys	Submitted Applications
73	958	464
74	359	150
75	249	115
76	229	101
77	176	61
78	276	130
79	340	141
80	139	52
81	877	431
82	225	83
83	856	453
84	675	280
85	257	109
86	657	283
87	547	239
88	155	69
89	122	43
90	228	90
91	385	164
92	643	276
93	332	150
94	171	79
95	308	160
96	124	59
97	717	351
98	207	95
99	741	337
100	849	387
101	115	36
102	454	206
103	450	187
104	178	84
105	636	268
Unknown	43	
Total	39,288	17,995



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

Senate District	Submitted Surveys	Submitted Applications
1	772	333
2	3,848	1,932
3	1,732	814
4	1,503	708
5	768	337
6	1,713	811
7	984	418
8	2,089	950
9	406	155
10	919	386
11	615	249
12	1,884	825
13	484	224
14	265	122
15	334	127
16	173	72
17	807	371
18	773	372
19	3,702	1,580
20	5,409	2,665

Senate District	Submitted Surveys	Submitted Applications
21	1,948	969
22	284	147
23	59	30
24	259	126
25	1,940	760
26	343	176
27	2,904	1,211
28	314	149
29	245	119
30	1,063	534
31	209	93
32	61	34
33	89	45
34	128	69
35	108	40
36	3	
37	9	3
38	31	8
39	68	31
Unknown	43	
Total	39,288	17,995

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	152	101
Allen	821	230	138
Ascension	1,493	666	336
Assumption	605	487	240
Avoyelles		8	
Beauregard	1,631	307	195
Bienville	1	1	
Bossier	1	4	
Caddo	269	81	42
Calcasieu	12,504	3,894	1,874
Cameron	1,068	385	173
Catahoula	1	2	
Claiborne		3	
Concordia		5	
De Soto		9	
East Baton Rouge	1,918	798	376
East Feliciana	235	116	73
Evangeline		6	
Franklin		1	
Grant	345	62	46
Iberia	460	192	123
Iberville	404	168	91
Jackson	72	15	8
Jefferson	10,086	3,627	1,888
Jefferson Davis	988	277	154
La Salle	45		
Lafayette	553	192	99
Lafourche	6,984	3,097	1,825
LaSalle		12	10
Lincoln	98	16	10
Livingston	2,104	622	358

Damaged Parish	*> \$3K FVL	Submitted Survey	Submitted Applications
Morehouse	131	38	28
Natchitoches	222	51	24
Orleans	7,318	3,404	1,774
Ouachita	433	131	83
Plaquemines	876	425	213
Pointe Coupee	74	34	18
Rapides	1,258	244	132
Red River	1		
Richland		4	
Sabine	161	25	16
St. Bernard	959	263	131
St. Charles	2,754	1,385	730
St. Helena	672	696	349
St. James	1,448	879	484
St. John the Baptist	4,007	2,303	1,054
St. Landry	604	127	84
St. Martin	353	105	71
St. Mary	427	237	110
St. Tammany	2,751	852	411
Tangipahoa	4,495	2,699	1,371
Terrebonne	8,193	4,040	2,365
Union	103	20	14
Vermilion	677	155	108
Vernon	497	99	60
Washington	753	280	141
Webster		2	
West Baton Rouge	101	31	17
West Carroll		3	
West Feliciana	41	12	9
Winn	135	24	17
Other Parishes		5,285	21
Total	82,840	39,288	17,995

*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	79	20	\$1,697,551.08	8	\$805,536.61
Allen	93	37	\$3,141,165.73	32	\$2,834,487.17
Ascension	222	92	\$6,356,315.74	51	\$3,437,492.28
Assumption	158	75	\$5,744,555.32	45	\$3,690,733.84
Beauregard	112	67	\$6,643,904.17	48	\$4,692,516.90
Caddo	33	7	\$330,317.41	2	\$132,630.15
Calcasieu	954	711	\$64,109,586.05	488	\$45,154,901.67
Cameron	77	61	\$5,449,427.63	33	\$3,410,634.22
East Baton Rouge	263	89	\$4,707,594.47	55	\$3,358,250.67
East Feliciana	51	20	\$1,957,471.35	14	\$1,194,065.15
Grant	36	7	\$679,205.76	1	\$73,973.27
Iberia	93	26	\$2,297,664.86	13	\$1,026,591.88
Iberville	65	24	\$2,143,863.45	16	\$1,429,587.75
Jackson	3	5	\$283,506.38	3	\$239,662.41
Jefferson	1,281	485	\$24,103,482.77	256	\$14,468,914.92
Jefferson Davis	100	37	\$2,920,180.38	31	\$2,513,615.47
LaSalle	9				
Lafayette	74	22	\$1,168,288.91	9	\$317,871.50
Lafourche	877	724	\$59,611,994.18	476	\$40,074,691.44
Lincoln	6	2	\$141,516.54	1	\$81,886.18
Livingston	197	117	\$8,834,333.75	84	\$6,723,461.73
Morehouse	21	4	\$193,183.21	2	\$60,023.55
Natchitoches	21	2	\$108,213.89	2	\$108,213.89
Orleans	1,418	282	\$11,524,681.89	117	\$4,657,219.19
Ouachita	63	18	\$1,326,119.86	9	\$823,548.74
Plaquemines	130	69	\$5,300,319.17	35	\$3,020,704.49
Pointe Coupee	11	7	\$558,156.35	5	\$417,318.18
Rapides	91	33	\$2,499,176.37	21	\$1,791,442.18
Sabine	14	1	\$85,000.00		
St. Bernard	105	23	\$652,859.53	10	\$278,426.15
St. Charles	376	296	\$22,774,757.97	203	\$16,711,218.93
St. Helena	184	145	\$12,590,436.28	101	\$9,352,589.75
St. James	262	191	\$15,716,171.11	134	\$11,427,392.94
St. John the Baptist	515	443	\$29,810,162.20	334	\$23,493,905.18
St. Landry	67	12	\$1,136,070.57	8	\$790,415.07
St. Martin	63	6	\$420,405.93	3	\$173,707.48
St. Mary	79	26	\$1,909,391.46	12	\$772,030.93
St. Tammany	274	98	4181274.54	46	\$1,908,894.57
Tangipahoa	821	423	\$33,965,198.69	287	\$23,845,334.44
Terrebonne	1,046	995	\$81,926,467.72	629	\$56,126,276.91
Union	12	2	\$91,056.35	1	\$73,824.56
Vermilion	81	21	\$1,779,403.77	11	\$826,115.83
Vernon	42	14	\$1,115,459.55	9	\$781,627.82
Washington	100	37	\$2,129,167.52	19	\$1,214,038.11
West Baton Rouge	15	2	\$118,418.26	1	\$34,329.71
West Feliciana	8	1	\$82,586.30		
Winn	16	1	\$83,157.36	1	\$83,157.36
Other	21				
Total	10,639	5,780	\$434,399,221.78	3,666	\$294,433,261.17