

THE HOMEOWNER JOURNEY TO REPAIRS AND/OR REIMBURSEMENT

COMPLETE 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 complete the formal application. The application may be completed on any mobile device, such as phone, computer or tablet, by accessing the link provided in the email sent by the program. Assistance is available by calling 1-866-735-2001.

In addition to completing the application, homeowners may be requested by their case manager to provide supporting documentation for information that cannot be verified by third-party data.

As part of the application process, if a homeowner has remaining repair work to complete, the homeowner will be asked to choose between **SOLUTION 1: Program Managed Construction** or **SOLUTION 2: Homeowner Managed Construction**. Additional steps and paperwork may be required based on this selection. For more information about each solution, please watch the Choosing Your Solution video at <u>restore.la.gov</u>.

ELIGIBILITY REVIEW

The program will review the application and information from third-party sources to determine whether the homeowner meets the eligibility requirements for the program. Additional documentation may be requested by the case manager to verify identity, ownership, and/or occupancy.

DAMAGE AND LEAD ASSESSMENT

Once the application is completed and submitted, the program will contact the homeowner within 4-6 weeks to schedule an onsite damage assessment. During this scheduled appointment, damage assessors will inspect the home, document completed work, and determine a scope of work for remaining repairs. Homes constructed before 1978 will also receive a lead-based paint inspection if mitigation has not been previously performed, such as major remodeling or repainting.

At least one homeowner must be present for all inspections.

4

REVIEW GRANT AWARD

Once eligibility, and the completed and remaining scope of work has been determined, the homeowner will receive their grant award. The formula for calculating a homeowner's grant award is as follows:

- + Estimated Cost of Remaining Repairs
- + Estimated Cost of Completed Repairs
- Amount of Previous Assistance Received/Offered (Duplication of Benefits such as FEMA, private insurance or charitable donations)

Any remaining duplication of benefits that was not offset must be escrowed by the homeowner at the time of closing. If the homeowner doesn't have sufficient funds for escrow, they can discuss the options available for deferring scope with their case manager.

CONTINUED ON BACK >

Version 2.1 | Last updated March 20, 2023

The Restore Louisiana Homeowner Assistance Program is administered by the Louisiana Office of Community Development and funded by the U.S. Dept. of Housing and Urban Development.





REVIEW GRANT AWARD (continued)

Once the homeowner reviews their award, they have 60 days to either accept or request to speak to a case manager. In the event a homeowner believes their grant award is not calculated according to program policy, they have the option to appeal within 60 days of entering the Award Acknowledgment file status.

SIGN GRANT AWARD

Once a homeowner accepts their award, next steps will depend on which solution is selected:

SOLUTION 1: Program Managed - A program representative will reach out by phone to schedule an appointment to sign the grant award. If applicable, the escrow funds in the form of a cashier's check, along with a copy of proof of flood insurance, will be collected at closing. For more information, see the Solution 1 flyer on the program website by visiting <u>restore.la.gov/resources</u>.

SOLUTION 2: Homeowner Managed - Solution 2 reconstruction projects must have a licensed general contractor. For more information, see the Tips on Hiring a Contractor flyer on the program website by visiting <u>restore.la.gov/resources</u>. Homeowners who have a homeowner responsibility due to Duplication of Benefits will be required to expend those funds prior to receiving grant funds.

SOLUTION 2: Manufactured Housing Replacement Assistance - Homeowners will be required to provide a copy of the purchase agreement from the MHU dealer prior to signing the grant award. For a detailed list of the requirements of items that need to be included in the purchase agreement, see Preparing for MHU Replacement flyer on the program website by visting <u>restore.la.gov/resources</u>.

SOLUTION 3 ONLY: Reimbursement - A program representative will reach out to schedule the signing and execution of the grant award.

If the damaged home, reconstructed home or replacement home is located in a Special Flood Hazard Area (SFHA), homeowners are required to submit proof of flood insurance at grant execution. For more information on acceptable documentation for each Solution, see the *Flood Insurance Requirements* flyer on the program website by visiting <u>restore.la.gov/resources</u>.

REIMBURSEMENT/ REPAIR

Once the grant agreement is signed, if a homeowner is eligible for Solution 3 reimbursement, funding will be requested, and a check will be mailed within 3-4 weeks. Under Solution 1, the homeowner will be assigned a licensed and insured program contractor who will contact the homeowner to walk the property within 15 days of grant execution. Applicants must be prepared to vacate the property within 30 days of grant execution. The program will pay the contractor, and the homeowner will not receive any direct funding.

Under Solution 2, a project plan and draw schedule will be required prior to signing the grant award and payment will be disbursed upon successful completion of repair scope items as noted by program progress inspections. A program construction technical advisor will provide assistance to homeowners during this process.

For more information regarding the requirements for each solution, view the program manual at restore.la.gov.

Learn more: Restore.La.Gov

Version 2.1 | Last updated March 20, 2023

The Restore Louisiana Homeowner Assistance Program is administered by the Louisiana Office of Community Development and funded by the U.S. Dept. of Housing and Urban Development.

🔇 866.735.2001 🌐 Restore.La.Gov

