



# RECONSTRUCTION: THINGS YOU NEED TO KNOW

## OVERVIEW

The Program provides a reconstruction option for homeowners to demolish their disaster-damaged home and construct a new residential structure no larger than 2' in any direction of the original damaged home footprint,\* based on a construction design determined by the Homeowner. A homeowner may be eligible for reconstruction if they find themselves in any of the following situations:

- 1 The disaster-damaged home was **demolished** or **unsafe to enter** at the time of the damage assessment
- 2 They received a **condemnation letter** or **substantial damage letter** from their local jurisdiction
- 3 The relative percentage of the program repair estimate was **greater than or equal to 80%** of the reconstruction estimate

**PLEASE NOTE:** Under Solution 2 – Homeowner Managed Construction, homeowners who are eligible for a Reconstruction award must hire a Louisiana licensed and insured homebuilding contractor, and are responsible for any costs over and above the program award. Also, homeowners are required to begin construction and complete at least one program inspection with demonstrated progress in line with their project plan within 180 days of execution of the grant agreement unless a written demonstrable hardship extension is approved. All Solution 2 projects must complete the final inspection within 1 year (365 days) of grant execution.

*\* If structure is larger, a new environmental review report may be required before construction begins, and not doing so could make homeowner ineligible for program assistance.*

## FUNDING

The Reconstruction Award Allowance is based on the total square footage of eligible rooms in the home excluding carports, garages, and porches. The eligible square footage is then multiplied by the program allotted price per square foot less any duplication of benefits to establish the Reconstruction Award Allowance.

- The program allotted price per square foot allowance includes funding for the new construction of a residential structure along with the demolition of the flood damaged structure, and elevation up to three feet above grade.
- The replacement allowance is reduced by all duplication of benefits to establish the reconstruction award.
- If more than three feet of elevation is required, additional elevation funding will be included in the Reconstruction Award Allowance.
- A separate 20% for contractor overhead and profit will be included in the Reconstruction Award.
- If new residential structure is larger than 2' in any direction of the original damaged home footprint, or intended to be built on another portion of the property, the homeowner must notify the Program before starting construction or the new structure may be ineligible for funding.

## HOMES LOCATED IN THE 100-YEAR FLOOD ZONE

If the home is located within the 100-year flood zone, the applicant must elevate the home such that the lowest habitable floor is the highest of any of the following: 2 feet above BFE, 2 feet above ABFE, 2 feet above preliminary maps or studies provided by FEMA,\* or local municipality requirement. For information about elevation requirements, see the policy manual.

- The program will review the homeowner's submitted design to ensure this requirement is met.
- The homeowner must provide a final elevation certificate demonstrating that the home was built to this requirement.
- The homeowner is required to obtain and maintain flood insurance. Failure to maintain insurance may result in ineligibility for future disaster relief.

\*24 CFR Part 55 requires HUD and Responsible Entities to rely on floodplain maps issued by the Federal Emergency Management Agency (FEMA) to evaluate flood risks and impacts. When FEMA provides interim flood hazard data, such as Advisory Base Flood Elevations (ABFE) or preliminary maps and studies, the program shall use the best available data to determine elevation height requirement.

## FORTIFIED GOLD

**FORTIFIED Roof** or **FORTIFIED Gold building standards** can be utilized. Homeowner must provide proof of successful inspections from FORTIFIED certified inspectors and a completion certificate to be eligible to receive an additional price per SF allowance for building to the FORTIFIED standard. See the [helpful reconstruction checklist \(PDF\)](#) for more information about FORTIFIED standards.

## REQUIRED DOCUMENTS

Homeowners who have been determined eligible for a reconstruction award are required to submit certain documents in order to proceed with their new construction activities. See the below list:

- New Construction Contract**
- Contractor's License**
- Contractor's General Liability Insurance and W9**
- Jurisdiction Approved Construction Drawings \*\***
- Building Permits**
- Certificate of Occupancy**  
(upon completion)
- Elevation Certificates**  
if required (preliminary & final)

*\*\* If elevation is required, the new construction drawings must include a foundation design confirming Advisory Base Flood Elevation plus two feet. Dirt fill is not a program acceptable elevation method.*

Version 1.3 | Last updated April 10, 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.

