

Apply for *The Road Home*
Even if you have already registered for the program, you still need to submit an application.

All people who registered already should receive an application by mail sometime in mid-September.

The fastest way to apply is to apply online. You can apply online or print out an application to be mailed in at:

www.road2la.org/how-to-apply.htm

Or, you can call 1-888-ROAD-2-LA (1-888-762-3252) or TTY 1-800-846-5277 and request that application to be mailed to you. The address to return your application at is:

Road Home Applications
PO Box 91182
Baton Rouge, LA 70821

The application will request income information. You can leave the income and asset questions blank in the application; however when you have your first appointment after turning in the application, they will ask you general questions about your income. This is so that HUD can report how grants are distributed by income, and also because low to moderate income families may qualify for loans up to \$150,000. When you fill out your application, it will be useful to have these things:

- Your title / deed
- Your mortgage information
- Your real estate tax or property bill
- FEMA claim number and assistance documentation
- Insurance policies settlement and limit information
- Information about Small Business Administration Loans that you may have received
- Any building permits you may have already secured to repair your homeowners
- Homeowner info: name, phone numbers, driver's license information, social security number, current address
- Co-owner info, if applicable (same info as requested for owner)

- Estimated cost of repairs
- Estimated cost to rebuild home on the same site

Four Paths of *The Road Home*

The program encourages homeowners to repair or rebuild their homes on the original site. Homeowners will receive different amounts of assistance depending on the condition of their home and the amount of money received from other sources (such as FEMA or insurance).

However, residents who lived within the flood plain but did not have insurance will have their *Road Home* assistance reduced by 30 percent. In that case, you may be eligible for an affordable loan to cover the difference between repair/rebuild costs and the grant you receive.

1. Repair

The state will pay you for the cost of repairs up to the pre-storm value of the home.

2. Rebuild

If your home cannot be repaired but can safely be rebuilt, the state will help cover the costs of restoring your home to its pre-storm value.

3. Buyout/Relocate

If you want to sell your home and move somewhere else in Louisiana, the state will pay you up to the pre-storm value of your home, so you can move (outside of or inside of your home parish).

4. Sell

If you want to move somewhere outside of Louisiana, the state will buy your home for 60% of its pre-storm value or the estimated cost of repairing the property, whichever is less.

●Eligibility for *The Road Home*

To qualify for funding from *The Road Home*, you must be able to prove that you owned and occupied the property as your primary residence at the time of the Katrina/Rita disasters, prior to August 29, 2005. The home must be a single-unit or double-unit structure.

In addition, you must have registered for FEMA Individual Assistance, and your home must be categorized by FEMA as having been “destroyed” or having suffered “major” damage. Homeowners who were approved for \$5,200 or more in FEMA home repair assistance (a part of the Individual Assistance Program) will fall into one of these categories.

*While you must have registered for FEMA assistance to qualify for *The Road Home* program, you do not need to have been approved.*

There are many reasons why homeowners have been denied FEMA assistance. Homeowners denied FEMA assistance are still eligible for *Road Home* assistance, but damage severity will need to be verified through a source other than FEMA, *such as your insurance company.*

●FEMA Appeals

If you were approved for a grant of *less* than \$5,200 in FEMA home repair assistance, and that grant combined with your insurance settlement does not cover the total cost of repairs, you can appeal for more funding for home repair. You can also appeal if you were denied FEMA assistance. For more information on how to appeal your FEMA decision, contact the Young Lawyers' Division of the American Bar Association at 1-800-310-7029. You can call FEMA at 1-800-621-FEMA (1-800-621-3362), or visit www.femaanswers.org and click on the “Recertification and Appeal” section.

Landlord Assistance

The Road Home's Small Rental Property Repair Program helps small-scale landlords repair their rental properties so they can provide housing at affordable rents. There are three levels of assistance - \$25,000; \$50,000; and \$75,000. The lower the landlord agrees to keep rents, the higher the amount of assistance they can receive. The assistance comes in the form of loans, at 0% interest, that are only payable if the landlord sells the property or fails to meet the agreements. Strong preference is given toward helping landlords repair properties in mixed-income communities.

Additional Resources

By Phone

- *Louisiana Rebuilds:*
1-877-LA-REBUILDS (1-877-527-3284)
- *The Road Home Housing Registry:*
1-888-ROAD-2-LA (1-888-762-3252)
- *FEMA:* 1-800-621-FEMA (1-800-621-3362)
- *Young Lawyers' Division of the American Bar Association:* 1-800-310-7029

Online

- *Louisiana Rebuilds:*
<http://www.louisianarebuilds.info/>
- *Louisiana Recovery Authority:*
<http://www.lra.louisiana.gov/>
- *Frequently Asked Questions:*
<http://www.doa.la.gov/cdbg/drfaq.htm>
- *A worksheet to help you calculate the level of assistance for which you are eligible:*
<http://www.doa.la.gov/cdbg/dr/RoadHomeWorksheets050306.pdf>
- *FEMA Official Website:*
<http://www.fema.gov>
- *Answers to FEMA Questions:*
<http://www.femaanswers.org>

Need access to phone, fax, or internet?

You can register for *The Road Home* Housing Program by phone or online.

EVEN IF YOU 'REGISTERED' YOU NOW NEED TO COMPLETE A FULL 'APPLICATION'

CALL TODAY!

The Road Home Housing Registry:
1-888-ROAD-2-LA (1-888-762-3252)

OR visit

www.road2la.org/how-to-apply.htm

FREE PHONE, FAX AND INTERNET

at Common Ground
House of Excellence
1417 Franklin Avenue
open 8 AM to Midnight

Also visit

Common Ground
FREE LEGAL CLINIC
Saturday from 12 to 3 PM
at 1415 Franklin Ave
504-717-7324

Come speak with an attorney about any legal questions you have.

Guide to The Louisiana Road Home Program



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● **The Road Home** Housing Program is a plan developed by the Louisiana Recovery Authority to provide grants of up to \$150,000 to homeowners whose homes were damaged by Hurricanes Katrina and Rita.

To be eligible you must **own and occupy** the address you are registering.

The Road Home also has a special program to assist small-scale landlords