



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 based on a construction design determined by the Program. 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. Homeowner 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 50% of the reconstruction estimate**

VACATING THE HOUSE

Homeowners will need to vacate the property and remove any personal items within 30 days after the grant is executed. Homeowners are responsible for removing all items from the damaged residence prior to demolition.

Any items left in a home slated for demolition and reconstruction after the vacate date will be hauled off with the demolished damaged residence debris.

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 Approved Price per square foot less any duplication of benefits to establish the Reconstruction Award Allowance.

- The Program Approved 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.
- Solution 1 homes will be built with pier and beam elevated to 3' unless the jurisdiction requires a higher elevation. Additional funds may be available for elevation if jurisdiction requires higher than 3' and any requirement above 9' requires program review.
- The replacement allowance is reduced by all duplication of benefits to establish the reconstruction award.
- Duplication of benefits may be offset if homeowner previously received funding that was applied to program-approved repairs prior to the issuance of an Substantial Damage Letter or condemnation letter.
- 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.

ADDITIONAL DOCUMENTS

Homeowners that have been determined eligible for a reconstruction grant may be requested to submit certain documents in order to proceed with their new construction activities. See the list below:



Proof of Eligibility

Proof of eligibility for reconstruction can be provided through one or more of the following:

- Substantial Damage Letter
- Condemnation Letter



Final summary or payout page from insurance company that describes the property as a total loss.

HOMES LOCATED IN THE 100-YEAR FLOOD ZONE

If the home is located within the 100-year flood zone, the applicant must agree to allow the Program to 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, or 2 feet above preliminary maps or studies provided by FEMA,* or local municipality requirement. For more information about elevation requirements, see the policy manual.

- The applicant 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

The Program's reconstruction floor plans adhere to FORTIFIED Gold Standards which reinforce the areas of your home that conventional construction may leave susceptible to damage from high winds and wind-driven rain.

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