

## **SUMMARY OF REQUIREMENTS FOR THE LFHP HOMEOWNER**

The following is a summary of the Louisiana Fortify Homes Program (LFHP) grant eligibility requirements for the LFHP Homeowner, along with instructions and procedural rules for submitting a grant application under Regulation 126.

### **HOMEOWNER – LFHP GRANTS**

- LFHP grants are awarded through a lottery process and subject to funding availability.
- The Homeowner will have 30 days from selection in the lottery process to provide information to verify eligibility.
- The Homeowner is required to report any funds received or anticipated from insurance, disaster relief, or other sources to ensure that the grant only covers actual costs.

### **HOMEOWNER – GRANT APPLICATION PROCESS**

The LFHP grant application process includes the following steps:

- The Homeowner must complete and submit an online LFHP grant application at [www.lda.la.gov/fortifyhomes](http://www.lda.la.gov/fortifyhomes).
- The Homeowner must select and pay for a certified Home Evaluator who will need to conduct an IBHS home review evaluation on the home made the subject of the LFHP grant application.
- Once hired by the Homeowner, a Home Evaluator will need to determine whether the home meets a minimum structural standard on a pass-or-fail basis.
- The selected Home Evaluator will determine which improvements are needed to satisfy the IBHS FORTIFIED roof standard and then report such findings to the LFHP for final approval.
- The Homeowner must access the LFHP online application portal to obtain bids for the fortification work from at least three LFHP-approved Contractors of the Homeowner's choosing.

### **HOMEOWNER – RESPONSIBILITIES & DUTIES**

- The Homeowner must obtain and pay for all permits required by law or LFHP grant terms.
- The Homeowner must schedule and pay for inspections required by law or LFHP grant terms.
- The LFHP fortification work must comply with all applicable building codes.
- The LFHP fortification work must meet or exceed the IBHS FORTIFIED roof standard.
- The LFHP fortification work must be completed within 90 days from the day a notice is electronically issued stating that the Homeowner is eligible to proceed with the LFHP grant process.

**Please note:** Failure to timely complete the LFHP project may result in a forfeiture of the LFHP grant. The Commissioner may grant a Homeowner an extension of time to complete the LFHP project provided an extension is timely requested in writing and supported by sufficient proof that project delays are the result of extenuating circumstances. The decision to grant or deny an extension request is subject to the Commissioner's sole discretion.

- ❖ **The LFHP reserves the right to deem a Homeowner ineligible to receive an LFHP grant award at any time for failing to comply with these requirements, rules, and procedures pursuant to Regulation 126 and pertinent statutory provisions. The Homeowner is solely responsible for determining whether to pursue a FORTIFIED designation and should obtain additional information as needed to make an informed decision. FORTIFIED Contractors and Home Evaluators are independent, third-party entities, and the State of Louisiana, Louisiana Department of Insurance, and LFHP are not responsible or liable for any claim, damage, or loss for any act or omission of any such third-party participating in the LFHP.**

*\* For additional details regarding LFHP grant eligibility, the application process, awarding of grants, maximum grant awards, release of grant funds, the grant award process, and related information, please see the attached “LFHP Homeowner APPENDIX.”*

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I certify that I have read and agree to comply with all requirements, rules, and procedures articulated herein regarding the Louisiana Fortify Home Program (LFHP). I further acknowledge that failure to comply with these requirements, rules, or procedures may result in adverse consequences, including, but not limited to, the cancelation and/or rescission of an LFHP grant award. I understand and agree that the State of Louisiana, Louisiana Department of Insurance, and LFHP do not assume any responsibility and shall not be held liable for the accuracy or completeness of any information contained in any inspection report or for any decision made with respect to a FORTIFIED designation or certification.

## **LFHP HOMEOWNER APPENDIX**

The following regulatory provisions concerning grant eligibility, the application process, awarding of grants, maximum grant awards, the release of grant funds, the grant award process, and related information relevant to Homeowners participating in the LFHP are contained in §18205 (A) – (H) of Regulation 126.

❖ **REGARDING HOME ELIGIBILITY:**

- The home must be a residence with a homestead exemption that is not a condominium or mobile home.
- The home must be in good repair unless damaged by a hurricane, non-hurricane wind, or hail.
- The home must have a wind insurance policy.
- If in a designated “Special Flood Hazard Area,” the home must have a flood insurance policy.

❖ **REGARDING HOMEOWNER RESPONSIBILITIES & DUTIES:**

- The Homeowner must proof of the requisite insurance coverage(s) (wind and, if necessary, flood).
- The Homeowner must obtain and pay for all permits required by law or LFHP grant terms.
- The Homeowner must schedule and pay for inspections required by law or LFHP grant terms.
- The LFHP fortification work must comply with all applicable building codes.
- The LFHP fortification work must meet or exceed the IBHS FORTIFIED roof standard.
- The LFHP fortification work must be completed within 90 days from the day a notice is electronically issued stating that the Homeowner is eligible to proceed with the LFHP grant process.

❖ **REGARDING THE GRANT APPLICATION PROCESS:**

To apply for an LFHP grant:

- The Homeowner must complete and submit an online LFHP grant application located at [www.ldi.la.gov/fortifyhomes](http://www.ldi.la.gov/fortifyhomes).
- The Homeowner must select and pay for a certified Home Evaluator who will need to conduct an IBHS home review evaluation on the home made the subject of the LFHP grant application.
- Once hired by the Homeowner, the Home Evaluator will need to determine whether the home meets a minimum structural standard on a pass-or-fail basis.
- The Home Evaluator will determine which improvements are needed to satisfy the IBHS FORTIFIED roof standard and will then report such findings to the LFHP for final approval.
- The Homeowner must access the LFHP online application portal to obtain bids for the fortification work from at least three LFHP-approved Contractors of the Homeowner’s choosing.

❖ **REGARDING THE AWARDING OF GRANTS:**

- The LFHP will award grants through a lottery process subject to the availability of funding. The LFHP will review all applications for completeness and perform appropriate audits to verify the accuracy of the information in the application and whether the applicant meets the eligibility criteria. Applicants will have 30 days from selection in the lottery process to provide information to verify eligibility. LFHP-approved Contractors may not begin work on a home until selected by the applicant and the bid process is complete. The LFHP may extend the time for review and approval of applications as it deems necessary. The LFHP will notify an applicant if the time for review and approval of the application has been extended.

❖ **REGARDING THE MAXIMUM GRANT AWARD:**

- The amount of a grant award shall be equivalent to the actual cost of retrofitting the roof to comply with the IBHS FORTIFIED roof standard, not to exceed \$10,000. The Commissioner may periodically update the amount of the grant award.

❖ **REGARDING THE RELEASE OF FUNDS:**

- Grant funds will only be released on behalf of an approved applicant once an IBHS FORTIFIED certificate has been issued for the home. Funds will be paid by the LFHP, on behalf of the Homeowner, directly to the Contractor who performed the work to fortify the roof.

❖ **REGARDING THE GRANT AWARD PROCESS:**

- Once the LFHP approves the grant application, the Homeowner may contract with an LFHP-approved Contractor to fortify the home. Once the LFHP-approved Contractor completes the fortification work on the home, they must submit a copy of the signed contract to the LFHP with a final invoice. The final invoice must include written verification that the work was completed to the FORTIFIED roof standard and that the total invoiced amount does not include any costs or fees incurred by the Contractor for those items identified in R.S. 22:1483.1(B).
- The Home Evaluator will perform all required evaluations to confirm that the LFHP-approved Contractor completed the work according to the IBHS FORTIFIED roof standard. The IBHS will review the evaluation and determine whether to issue a FORTIFIED designation, which is a written certificate that the home meets the FORTIFIED roof standard.
- The LFHP will pay the LFHP-approved Contractor's costs covered by the grant, and the Homeowner shall pay the remaining costs to the LFHP-approved Contractor.
- The LFHP reserves the right to conduct random inspections.
- To timely manage the processing of grant applications or to meet funding limitations, the LFHP may establish specific periods when it will accept grant applications.

❖ **REGARDING MISCELLANEOUS PROVISIONS IN REGULATION 126:**

- The Commissioner may create pilot projects as needed to establish a sustainable distribution system of the program in any geographic area within the State of Louisiana.
- Coordination with other funding sources. Applicants shall report any funds received or anticipated from insurance disaster relief or other sources to ensure that the grant only covers actual costs.
- Insurers shall not reduce settlement payments based on the payment of an LFHP grant.

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**PLEASE NOTE:**

- The failure to timely complete the LFHP project may result in a forfeiture of the grant award. The Commissioner may, but is not required to, grant a Homeowner an extension of time to complete the LFHP project if an extension is timely requested in writing and the Homeowner provides sufficient proof that extenuating circumstances caused or will likely cause delays in the completion of the LFHP. Whether to grant or deny a request for an extension of time shall be subject to the Commissioner's sole discretion.
- The Commissioner may waive the minimum number of bids required for the application to reflect the number of Contractors available in the area or for other good cause shown. A list of eligible Contractors can be found at [www.lda.la.gov/fortifyhomes](http://www.lda.la.gov/fortifyhomes).