



**First American
Title Insurance Company
of Louisiana**

First American Title Insurance Co. of Louisiana
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FILING A ROAD HOME APPEAL

Overview

You have the right to appeal The Road Home Homeowner Assistance program's award decision. You can appeal:

- Eligibility decisions
- Amount of benefit compensation including, but not limited to:
 - Pre-storm value of home
 - Estimated cost of damage
 - Amount of FEMA assistance
 - Amount of Insurance payments
- Denial of Additional Compensation Grant (formerly called Affordable Compensation Loan)

All appeals must be submitted in writing to *The Road Home* Appeals Office. **Before submitting an appeal to *The Road Home* Appeals Office, you must first attempt to resolve issues by working with *The Road Home* Resolution Team.**

Conditions for Filing a Road Home Appeal

If you are not satisfied with the Resolution Team's decision, you can file a formal appeal in writing to *The Road Home* Appeals Office. No one from The Road Home staff can do this for you. One of the following situations must have taken place before your appeal will be accepted by *The Road Home* Appeals Office:

- You received written notification of the Resolution Team's decision, you do not agree with the award amount(s) and you would like to submit a *Road Home* appeal.
- You received written notification of the Resolution Team's decision, you have gone to **one** closing and you would like to submit a *Road Home* appeal after one closing.

The Appeals Office will research all information related to an application only as it relates to current policies governing The Road Home award decisions. The Road Home Appeals Office will not change policies or laws set forth by the State of Louisiana or the federal government. If you disagree with the decision of The Road Home Appeals Office, you have the right to submit a State Appeal to the State of Louisiana's Office of Community Development (OCD).

Even though you may be seeking a resolution or appeal of an award, you are allowed to receive the amount of the grant award through a first closing. If you are awarded an additional amount as a result of the resolution or appeal process you will receive the funds at a second closing or, if additional documents do not need to be recorded, through a second disbursement mailed directly to you.

If *The Road Home* determines through the resolution or appeal process that you were overpaid for any reason at your first closing, you will be required to refund the overpayment to the State of Louisiana Office of Community Development (OCD).

NOTE: If you have chosen **Option 2** or **Option 3** but wish to seek additional amounts through the resolution or appeal process after the first closing, please be aware that you are selling your property to *The Road Home* Corporation at the FIRST closing for the amount of the initial award and the sale of your property to The Road Home Corporation is **FINAL**. **After the sale at the first closing, you cannot get your property back even if you do not receive any additional award through the resolution or appeal process.** If you do not want to sell your property for the amount of the initial award, you should not close on your grant until the resolution or appeal process is finished.

Second Closing

If you have completed one closing with First American Title Insurance Company of Louisiana, Inc. you have up to 90 days from the date of the first closing to request Resolution or, if you have already received written notification of the Resolution Team's decision, file a Road Home Appeal if you disagree with the award you received.

If *The Road Home* Appeals Office determines that you should receive an additional award after the first closing, you will be contacted to either:

1. Schedule a second closing with First American Title Insurance Company of Louisiana, Inc. if additional closing documents need to be recorded or
2. Schedule a second award disbursement *mailed directly to you* if additional closing documents do not need to be recorded.

You cannot file an appeal with The Road Home program after you go to a second closing or receive a second disbursement. At a second closing you will be asked to sign a form stating that you understand no appeal will be accepted by The Road Home or the State of Louisiana Office of Community Development (OCD) after the second closing is complete.

**ACKNOWLEDGEMENT FORM
RECEIPT OF INSTRUCTIONS FOR FILING AN APPEAL**

Road Home ID# 

As an applicant/co-applicant of *The Road Home* program, I have been awarded a grant at a closing with First American Title Insurance Company of Louisiana, Inc. and:

- For Option 2 and 3 applicants: I understand that if I have sold my property to the State of Louisiana all sales are final and I no longer have any rights to the sold property although I still maintain my right to challenge my grant amount through the resolution and appeal process of *The Road Home* program.
- I received a copy of and understand the information included in the instructions for filing a *Road Home* Appeal.
- I understand that if I go to a second closing with First American Title Insurance Company of Louisiana, Inc. or receive a second disbursement, I have no further appeal rights.
- I understand that any decision of the State Appeals Office will be a final decision, not subject to review or change by any other office or by any court.
- I understand that if the current grant award that I receive today is determined to be an overpayment, I will refund the overpayment to the State of Louisiana Office of Community Development.

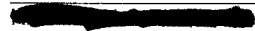
I am accepting my current grant amount, which includes:

\$ _____ Compensation \$ _____ Elevation \$ _____ Additional Grant

I am choosing Option: 1 2 3

The following checked situation(s) apply to my current status:

- This is my first closing on a *Road Home* grant award (if not, please use Final Award form)
- I do not anticipate any challenge to my current award.
- I am choosing Option 2 but do not have my replacement house within the State. Once my new home is purchased or scheduled as a joint closing, I will receive the remainder of my *Road Home* grant award.
- I am currently working with the Resolution Team about grant award I closed on today.
- I have a concern about my award calculation and would like to have my grant amount reviewed by the Resolution Team.
- I have received written notification of the Resolution team's decision and plan on filing a *Road Home* Appeal within 90 days of today's closing date.
- I have submitted a *Road Home* Appeal and I am currently awaiting a decision from *The Road Home* Appeals Office.
- I have received a determination from *The Road Home* Appeals Office and plan to submit a State Appeal to the State of Louisiana Office of Community Development.





Instructions for Filing a Road Home Appeal

If you choose to formally appeal a Road Home Resolution Team decision, you must submit your appeal in writing to the Appeals Office **within 90 days** from the date postmarked on your Resolution letter or the date of your first closing. The Appeals Office will only accept communication that is mailed to The Road Home Appeals Office. Faxes, emails, telephone calls, or other methods of communication will not be accepted as an appeal but can be followed up with a mailed letter/document.

When submitting a *Road Home* appeal, your letter or document must include the following information:

- Full name of all Homeowners/Applicants
- Complete address
- Application ID number (beginning with 06HH)
- Signature of Applicant or Co-Applicant
- Telephone number(s)
- Specific reason for appealing *The Road Home* decision.

Additional information can be submitted to support your appeal claim, including:

- Supporting documentation for your appeal
- Additional justification for appealing *The Road Home* program decision.
- Request for a copy of your appeal file with your Appeal Determination Report.

All information related to your formal appeal must be mailed to:

The Road Home Appeals Office
P.O. Box 4669
Baton Rouge, Louisiana 70821

The Appeals Office staff will research your issue thoroughly and objectively, providing a decision within 60 days upon accepting all appeal documents. All official communication from the Appeals Office will be provided in writing through first-class mail. All decisions will be made by an Appeals Office Staff based on the information included in your application, award calculations made by *The Road Home*, program policies, and documents mailed with your appeal. All Appeal Office decisions including policies reviewed will be recorded in an Appeal Determination Report and mailed to you. The Appeals Office will also forward your Appeal decision to the Louisiana Office of Community Development (OCD).

Filing a State Appeal to the Office of Community Development (OCD)

If you disagree with the final decision made by *The Road Home* Appeals Office, you can submit a State appeal to the Louisiana Office of Community Development (OCD). State appeals must be submitted in writing within 30 days of the final decision made by *The Road Home* Appeals Office. State appeals must be mailed to:

The Road Home Appeals Office
ATTN: STATE APPEAL
P.O. Box 4669
Baton Rouge, Louisiana 70821

The appeal must be postmarked on or before the 30th day of the final decision of *The Road Home* Appeals Office, as shown on the Appeal Determination Report. Faxes, emails, telephone calls, or other methods of communication will not be accepted as an appeal.

The *Road Home* will notify OCD of your appeal. OCD will respond directly to you after receiving a State appeal and base its decision solely on the merits of the case and application information.