

Vermilion Parish Elevation Programs



**A COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
FOR HOMES DAMAGED BY HURRICANES GUSTAV/IKE**

**COMMUNITY INFORMATION MEETINGS
APRIL AND MAY, 2011**

Meeting Agenda

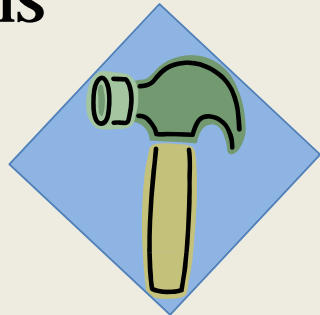


- **Program Goals**
- **Program Funding Overview**
- **Eligibility Information**
- **Program Funding Process**

Vermilion Parish Elevation Grants



- Vermilion Parish has received grant funding to assist homeowners whose homes were flooded by Hurricanes Gustav and/or Ike.
- The funds will be made available through two programs

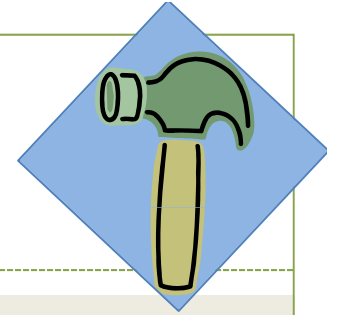


**Foundation
Reconstruction
Program**



**Homeowner
Compensation
Program**

Foundation Reconstruction



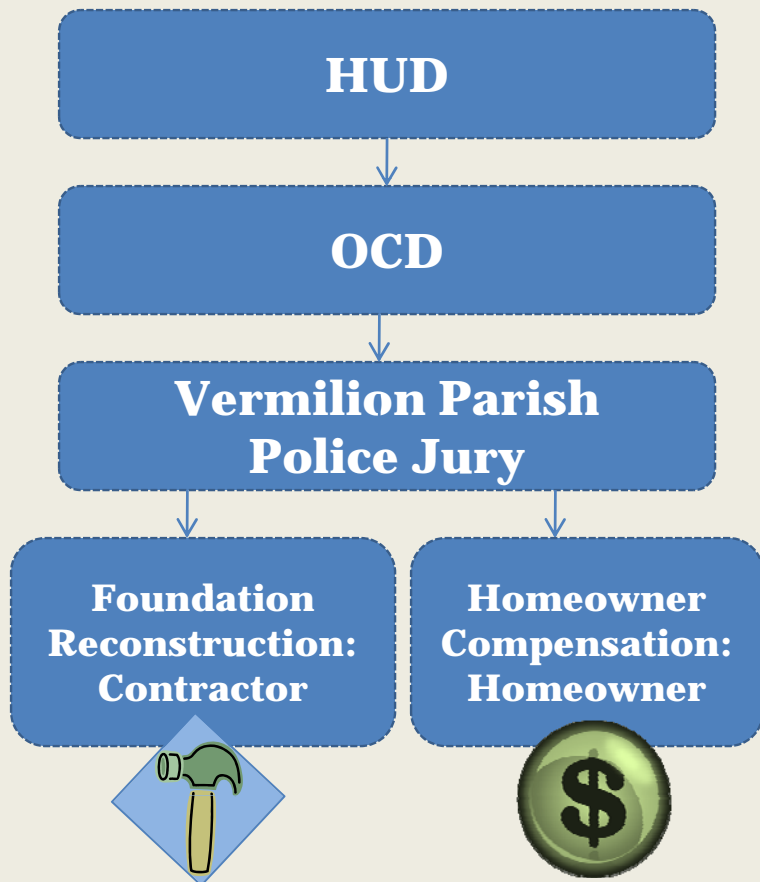
- The Foundation Reconstruction Program will address homes that were flooded by Hurricanes Gustav and/or Ike which have not yet been elevated
- Only single-family homes are considered
- Funding up to \$40,000 – will vary by each homeowner's situation depending on the funding gap

Homeowner Compensation



- The Homeowner Compensation Program addresses homeowners whose homes were flooded by Hurricanes Gustav and/or Ike and have already been elevated
- The Homeowner must have out-of-pocket expenses tied to the elevation mentioned above
- Both single-family homes and mobile homes will be considered
- Funding up to \$40,000 – will vary by each homeowner's situation depending on the funding gap



Funding Overview



- Funding begins at the U.S. Department of Housing and Urban Development (HUD)
- Funding flows from HUD to the Louisiana Office of Community Development (OCD) Disaster Recovery Unit
- OCD coordinates grant to Vermilion Parish Police Jury
- Foundation program pays **contractor** for elevation work done on behalf of the homeowner
- Compensation program pays **homeowner** directly

Eligibility Information



- Home must be located within Vermilion Parish
- The home must have been flooded (by rising water) as a result of Hurricanes Gustav and/or Ike
- Applicant must have occupied the damaged property as their primary resident at the time of Hurricanes Gustav (Sept. 1, 2008) and/or Ike (Sept. 13, 2008)
- Applicant must currently occupy the damaged home and property as their primary residence
- Foundation Reconstruction 
 - Structure must be a single-family detached home
- Compensation 
 - Structure can be a single-family detached home **or** a mobile home

Application & Eligibility Approval



SIGN UP

INTERVIEW

VERIFICATIONS

**ELIGIBILITY
DETERMINATION**

AWARD LETTER

1. Sign up

- i. Sign-up period: April 19 to July 19, 2011
- i. Sign-up meetings:
 - a. April 19: Erath Community Center
 - b. May 3: Abbeville Library
 - c. May 5: Forked Island Elementary School Gym

Application & Eligibility Approval



SIGN UP

INTERVIEW

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**ELIGIBILITY
DETERMINATION**

AWARD LETTER

1. **Sign up**
 - i. Sign-up period: April 19– July 19, 2011
2. **Interview**
 - i. We will begin calling you during the sign-up period to set up appointments
 - ii. Within 24 hours of your appointment being set, the program will mail you a reminder notice with information about the documents you need to bring to the interview

Application & Eligibility Approval



SIGN UP

INTERVIEW

VERIFICATIONS

**ELIGIBILITY
DETERMINATION**

AWARD LETTER

1. Verifications

- i. Program staff will validate your documentation through third parties, including:
 - a. Insurance companies
 - b. FEMA
 - c. Road Home program
 - d. IMM program
 - e. SBA

2. Eligibility determination

- i. Once verification is complete the program staff will calculate funding awards
 - a. Duplication of benefits will be deducted from award amount

Application & Eligibility Approval



SIGN UP

INTERVIEW

VERIFICATIONS

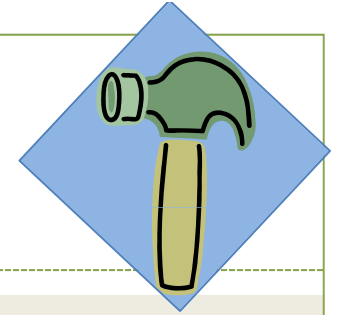
**ELIGIBILITY
DETERMINATION**

AWARD LETTER

1. Award letter

- i. Once all applications move through these initial steps, homeowners will receive a written notification of anticipated award amount
- ii. Your project then moves into its implementation stages
- iii. The Award Letter will list the necessary steps an applicant must take to receive the financial assistance award

Getting Elevated: Foundation Reconstruction



**EXECUTION OF
AGREEMENT**

INSPECTIONS

**PROGRESS PAYMENTS
TO CONTRACTORS**

1. Applicant selects contractor

After obtaining 3 bids, applicant notifies PTS staff of its selection. PTS staff will prepare a Homeowner-Parish agreement and coordinate a date to execute agreement. The document is then forwarded to Parish President to be signed and recorded with the Parish Clerk of Court. At the same time, the homeowner will execute their contract directly with the contractor.

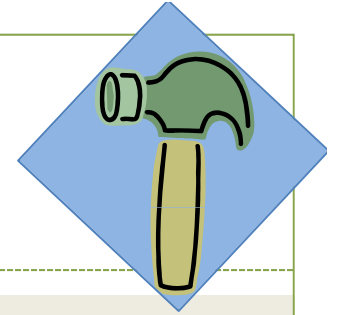
2. Inspections

PTS will inspect all work and insure that all work is completed in an acceptable manner before releasing CDBG funds

3. Progress Payments

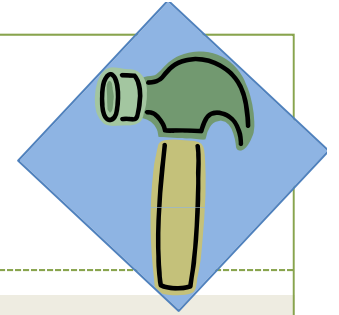
Payments with CDBG funds will be made directly to the contractors, based on percentage of work completed

Foundation Reconstruction: Eligible Costs



- **Specific items to be funded:**
 - Disconnection of all utilities
 - Installation & removal of beams for lifting the house
 - Cribbing for raised house while foundation is being built
 - Building foundation so that the home follows the parish's National Flood Insurance Program (NFIP) guidelines
 - Lowering house to the new Foundation
 - Seismic retrofit of elevated foundation including attaching the building to the foundation

Foundation Reconstruction: Eligible Costs



- Reconnecting the utilities
- Elevating all utilities & service equipment (hot water, furnace, electrical outlets, etc.)
- Providing meter reader access if necessary

Filling the Gap: Homeowner Compensation Program



- Provide assistance to homeowners of single family homes who suffered flood damage as a result of Hurricane Gustav and/or Ike
- Provide a one-time grant incentive payment to assist homeowners with unmet needs related to eligible elevation cost
- Improve housing conditions within the parish

Filling the Gap: Homeowner Compensation Program



- **REMINDER - Applicant must have had home **elevated after Gustav / Ike or obtained a permit to do so by Feb. 1, 2011****
- Applicant must have proper permit documentation for the elevation and the home must be in compliance with the National Flood Insurance Program (NFIP).
- Applicant must have contributed personal funds to the elevation project. This will require presentation of documentation of loss, contract documents and paid receipts.

OVERALL: Type and Terms of Assistance



- This assistance is in the form of a forgivable deferred loan. Repayment is not required if the homeowner abides with the agreement to own, occupy and insure the home for no less than 3 years after receiving the funding
- Should the homeowner choose to vacate, rent or sell the home, the financial services rendered will be due and **payable in full.**

More About Your Interview: Documentation



Needed Documents



- **Needed documents include:**
 - Government-issued photo identification card
 - Social security cards for all children in the home under 18
 - Proof of ownership
 - Proof of occupancy
 - Income information on all household members
 - Asset information
 - Compensation already received as a result of these storms
 - Paid receipt for current property taxes
 - Mortgage payment receipts

Ownership Documentation



- **Any of the following can prove ownership:**
 - Warranty deed
 - Fee simple title
 - 99-year leasehold interest
 - Life estate
 - Probated will/court order/judgment

Occupancy Documentation



- Any of the following can prove occupancy if they match the homeowner's name and damaged property address.
- Remember, occupancy must be shown for time of storm as well as current date
 - 2008 tax records and current taxes
 - Copy of electric, gas, water, trash, sewage, cable or landline phone bill (or letter stating same from these companies)
 - Voter registration and driver's license
 - Credit card bill, bank statement or insurance policy declarations page

Income Documentation



- Most recent federal income tax returns
- Check stubs or Direct Deposit stubs
- Retirement benefits print-out
- Social Security/SSI benefit letters
- Disability letters
- Unemployment benefit letters
- AFDC (Aid to Families with Dependent Children)
- Rental receipts
- Interest on savings or income earning accounts
- Alimony
- Child support



Compensation for Damages



- Your application will be reviewed to make sure that you do not receive benefits for the same damage twice.
- Documentation for previously received compensation for elevation can include:
 - SBA documentation
 - Road Home award letter
 - FEMA award letter
 - HMGP award letter
 - ICC award letter
 - IMM award letter

Additional Documentation needed for Compensation Program



- Applicant must provide:
 - Proper permit documents for elevation
 - Elevation must be in compliance with rules and regulations of the National Flood Insurance Program (NFIP)
 - Documents showing proof of loss
 - ✦ Contract documents
 - ✦ Paid receipts

Prioritization of Applicants



- A ratings process is in place to allow prioritization of eligible applicants.
- Each applicant will be rated according to the total points awarded for that particular household.
- **Prioritization items include:**
 - Elderly household members
 - Handicapped or disabled household members
 - Number of household members
 - Income level of household

Vermilion Parish Police Jury



QUESTIONS?

SIGN UP DEADLINE

JULY 19, 2011