



IBERIA PARISH ELEVATION PROGRAMS FREQUENTLY ASKED QUESTIONS

1. If water from Gustav or Ike damaged my home's foundation but did not enter my home, am I eligible for either program?

No, both programs are designed to assist single family homeowners who suffered flood damage to their primary residence as a result of Hurricanes Gustav and/or Ike. The home must have been flooded (by rising water) as a result of Hurricanes Gustav and/or Ike.

2. Why does the program ask about damage from, or assistance received, with regard to Hurricane Rita?

Your application will be reviewed to make sure that you do not receive benefits for the same purpose twice. Any financial assistance (Road Home, HMGP, ICC, SBA Loans, flood insurance, etc.) received for elevation funding is considered to be Duplication of Benefits and must be subtracted from the cost of elevation when determining the award amount. If prior funding obtained meets or exceeds the cost of the elevation, the applicant will not receive any funding.

Examples:

*If cost of elevation = \$100,000
Prior funding for elevation = \$100,000
Difference (Award Amount) = \$0*

*If cost of elevation = \$100,000
Prior funding for elevation = \$75,000
Difference (Award Amount) = \$25,000*

Also, if you received funding through Road Home, federal regulations require that you are meeting the covenants with regard to insurance on the home. If you are not following the Road Home covenant you will not be able to receive funding through these programs.

3. Why are mobile homes not eligible?

With a limited amount of funding available, the funding will have more impact over the long term if utilized on single-family homes.

4. Do I have to use the contractors selected by Iberia Parish?

No, but the contractor must be on the Parish's Approved Contractors List and must have bid on the project. If a homeowner prefers a different bid from those received, they may work with that contractor instead but the homeowner must pay any difference in cost between the lowest bid selected by the Parish and their contractor's cost.

5. What if I purchased the home after it sustained the damage?

Program guidelines require that the applicant must have owned, and occupied the damaged property as their primary residence at the time of Hurricanes Gustav (Sept. 1, 2008) and/or Ike (Sept. 13, 2008). Homes purchased after the storms are not eligible.

6. What do I have to do to make sure I don't have to pay the money back?

You must continue to own, occupy and insure your home for no less than three (3) years after receiving the grant incentive payment in order for the loan to be forgiven. If you choose to vacate, rent or sell the home during the 3-year period the financial assistance provided by the Parish will be due and payable in full.

7. Why is the sign-up period 90 days long?

The 90-day sign-up period allows enough time for the parish to inform and make homeowners aware of this funding opportunity through outreach, TV, radio and newspaper ads.

8. How long will it take to get money?

This answer will be different for every person who applies. Some applicants may not be eligible and will not receive money in any length of time. Of those who are found to be eligible, some may need more time than others to complete paperwork. Timing also will vary between the Foundation Reconstruction Program and the Homeowner Compensation Program.

9. If I missed the informational meetings can I still sign up?

Yes, until the sign-up deadline on September 6, 2011. Sign-up cards are available at the following three locations:

- a. Iberia Parish Courthouse 4th Floor*
- b. Lydia Library*
- c. Delcambre Town Hall*

Complete the form and drop it in the blue and white sign-up boxes available at each location.

10. What if the Parish runs out of money before funding everyone?

If there are more eligible applicants than funding, a ratings process is in place to allow prioritization of applicants. The rating system is based on points. 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, and income level of household.

11. How can I pay for an elevator through these programs?

It may be possible to pay for an elevator with funds received through the Homeowners Compensation Program, since any funds received through that program can be spent in any fashion the homeowner chooses. Remember, to receive funding through the Compensation Program, the applicant must have contributed personal funds to the elevation project and present documentation of loss, which includes contract documents and paid receipts.

12. Can I participate in the program without submitting income information?

No; applicants must submit this information as income information on all adult members of the applicant's household is required by the federal government for use of these funds.

13. What if I elevated above the required height? Does that affect my eligibility?

Elevating above the required height does not make you ineligible. However, the compensation an applicant can receive will be based upon the cost of elevating to the required height only.

14. Who is eligible for compensation for floodwalls? Where can we get more information about floodwalls?

To be considered for compensation:

- a. the applicant must have received a permit from Iberia Parish or municipality by July 25, 2011;*
- b. the construction must have occurred after Hurricanes Gustav or Ike;*
- c. the home could not have sustained more than 30" of water from either Hurricane Rita, Gustav or Ike, and*
- d. the home could not have sustained substantial damage (over 50%) to the structure.*

To learn more about floodwall compliance, applicants can review the suggested floodwall design in FEMA's Home Builder's Guide to Coastal Construction manual.

15. What documents do I have to provide?

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. Examples of documents required include:

- a. Government-issued photo identification card*
- b. Social security cards for all children in the home under 18*
- c. Proof of ownership: Any of the following documents proves Ownership: -Warranty deed, Fee simple title, 99-year leasehold interest, Life estate, Probated will/court order/judgment*
- d. Proof of occupancy: (Any of the following) 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*
- e. Income information on all household members can include: Most recent federal income tax returns, Check 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*
- f. Documentation for previously received compensation can include: Insurance declarations page and claim summary, Road Home award letter, FEMA award letter, HMGP award letter, ICC award letter*
- g. Paid receipt for current property taxes*
- h. Mortgage payment receipts*
- i. HomeOwner Compensation Program: Proper permit documents for elevation, Documents showing proof of loss; Contract documents and/or Paid receipts*