

HMGP - OCD (ELEVATING A HOME)

Elevation means raising the lowest floor of the structure to comply with local floodplain ordinances. The structure is raised with a higher first floor, allowing floodwater to flow under the house rather than through it.

PROGRAM ELIGIBILITY

A homeowner must meet the following criteria to be considered for the OCD-DRU HMGP award:

Homeowner is an eligible participant in the *Road Home* program.

Homeowner selected *Road Home* Option 1 – Keep their home

Homeowner still owns the home that was eligible for *Road Home* benefits

The structure is located in ABFE or BFE zone *or* the mitigation activity is deemed cost beneficial according to FEMA guidelines

Homeowner agrees to comply with all HMGP regulations

AWARD AMOUNT

The OCD-HMGP is a reimbursement program; eligible applicants may receive up to \$100,000 based on documentation of actual total construction costs.

Homeowners are eligible for a mid-point payment once half of the construction work has been completed

The balance will be paid upon completion of work and approval of required documentation

DUPLICATION OF BENEFITS

Once a homeowner receives enough funding to complete their elevation project from programs such as

Increased Cost of Compliance (ICC) or Road Home Elevation Incentive Awards, no additional money can be granted from HMGP.

CONTACT INFORMATION

Cameron OCD Office

(Cameron Courthouse Basement)

110 Smith Circle

Cameron, LA

Monday & Thursday

9AM - 3:30 PM

337-401-3528 ext. 303

337-401-3528 ext. 306

Lake Charles OCD Office

(Magnolia Building)

1011 Lake Shore Drive

Suite 2B 2nd Floor

Lake Charles, LA

Monday - Friday

8AM - 5 PM

337-214-0234

337-214-0238

Website: <http://www.mitigatela.org/>

HMGP - OCD (RECONSTRUCTION)

Reconstruction means demolishing and rebuilding a structure in compliance with the ABFEs or the Base Flood Elevation, whichever is higher. The new structure must be designed and rebuilt, at minimum, to the requirements of the International Residential Code for One- and Two-Family Dwellings. (NOTE: The total square footage of the new structure cannot be more than 10% larger than that of the original structure.)

PROGRAM ELIGIBILITY

A homeowner must meet the following criteria to be considered for the OCD-DRU HMGP award:

Homeowner is an eligible participant in the *Road Home* program.

Homeowner selected *Road Home* Option 1 – Keep their home

Homeowner still owns the home that was eligible for *Road Home* benefits

The structure is located in ABFE or BFE zone *or* the mitigation activity is deemed cost beneficial according to FEMA guidelines

Homeowner agrees to comply with all HMGP regulations

AWARD AMOUNT

The OCD-HMGP is a reimbursement program; eligible applicants may receive up to \$100,000 based on documentation of actual total construction costs. Homeowners are eligible for a mid-point payment once half of the construction work has been completed. The balance will be paid upon completion of work and approval of required documentation.

DUPLICATION OF BENEFITS

Reconstructions are different from elevations and have different cost eligibilities. For reconstruction determinations, items such as *Road Home Compensation Grants*, homeowner insurance structures claims, and NFIP Structure Settlements are deducted from total eligible project costs. ***(NOTE: If homeowner can show documentation that the settlement or award was used for home repair before the home was demolished and reconstructed, funds will not be deducted from eligible costs)*** The amount of money a homeowner received from the *Road Home Elevation Incentive* program and ICC funds designated for elevation are also deducted from total eligible project costs since FEMA Reconstruction guidance requires the new structure be built in compliance with the FEMA Advisory Base Flood Elevations (ABFEs) published for that area.

CONTACT INFORMATION

Cameron OCD Office (Cameron Courthouse Basement) 110 Smith Circle Cameron, LA	Monday & Thursday 9AM - 3:30 PM 337-401-3528 ext. 303 337-401-3528 ext. 306	Lake Charles OCD Office (Magnolia Building) 1011 Lake Shore Drive Suite 2B 2nd Floor Lake Charles, LA	Monday - Friday 8AM - 5 PM 337-214-0234 337-214-0238
--	--	---	---

Website: <http://www.mitigatela.org/>

SEVERE REPETITIVE LOSS (SRL)

The Severe Repetitive Loss (SRL) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968 to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss (SRL) structures insured under the National Flood Insurance Program (NFIP).

PROGRAM ELIGIBILITY

An SRL property is defined as a **residential property** that is covered under an NFIP flood insurance policy and;
Has at least 3 NFIP claim payments (including building & contents) over \$5,000 each & cumulative amount of such claims payments exceed \$20,000
At least 2 separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building
Homeowner cannot have already elevated home.

AWARD AMOUNT

Program pays 90% of total elevation
Homeowner pays 10% of total elevation
ICC & Road Home Elevation moneys can be the 10% match.

CONTACT INFORMATION

Cameron Parish Police Jury - 337-775-5718
Website: <http://www.fema.gov/government/grant/srl/index.shtm>

CAMERON PARISH CDBG HOUSING PROGRAM

COMPENSATION PROGRAM

PROGRAM ELIGIBILITY This program will assist homeowners who suffered damage due to Hurricane Ike and had the means to return to their repaired homes but are still in

AWARD AMOUNT Low-Mod individuals qualify for up to \$60,000 and non-LMI qualify for up to \$10,000. This will be on a reimbursement basis.

HOMEOWNER REHABILITATION PROGRAM

PROGRAM ELIGIBILITY This program will assist those residents who lost a home due to recent storms or who received significant damage and would like to rehab their Elevations and new construction are both eligible activities in this program.

AWARD AMOUNT Low-Mod individuals qualify for up to \$100,000 and non-LMI qualify for up to \$50,000.

FIRST-TIME HOMEBUYER PROGRAM

PROGRAM ELIGIBILITY This program will serve as a meant to entice new homeowners to return/purchase new homes in Cameron Parish. The LLT properties will be used for redevelopment with further down payment assistance through the State's Soft Second program.

AWARD AMOUNT Low-Mod individuals qualify for up to \$75,000 and non-LMI qualify for up to \$50,000.

CONTACT INFORMATION

Cameron Parish CDBG Housing Assistance Office

124 Smith Circle (old DA Office) ph: 337-775-2209

P.O. Box 1556 fax: 337-775-2228

Cameron, LA 70631