

FEMA Individual and Households Program IHP Grants explained Part 2 spending for reimbursement earnings.



Part 2: IHP Grants spending that gains Reimbursements

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After you have read part one this is the part that ties it all together. This is from our 2016 Floods and our experience with FEMA Grants and the Duplication of Benefits issue we all face when HUD CDBG-DR grants become available.

Now that you have been awarded your FEMA Individual and Households Program (IHP) Grant and you have read my first part on this subject ([Part 1 IHP Grant spending click here if you haven't](#)) you are ready for the cold hard facts of what you need to spend the money on no matter what else your brain or other voices may say need your IHP grant money. This grant is for your structural repairs not your refrigerator and you're going to thank me 12 months from your declared disaster date for telling you what to do with your money.

We had flooded, nasty, oil based, chemical type of flood water from a river that would corrode a fresh piece of steel in minutes.

We gutted the house, we pressure washed the house, the supporting walls, everything that the river soaked for days. We removed insulation that had been soaking for days. Electrical wires that were wet, windows, doors, anything that was wood expand, bent, buckled and bowed.

Tip: DO NOT USE Bleach, so many people will be bringing you bleach to clean your wall studs and floors. I'll share in the resources a FEMA warning that shows how the bleach after time corroded the nails and other fasteners.

Let's start off slowing, working the flooded and gutted part of the recovery process.

The path you are going to take is the same path that HUD CDBG-DR Grants inspector will award you later for doing. So your FEMA IHP Grant money is spent on things that are 100% allowable expenses.

Here's what we were awarded by HUD CDBG-DR for doing the clean up.

- Final cleaning - construction - Residential Square footage of home * \$0.21 per sqft = Reimbursement amount.

Say you pay someone to do your gutting and cleaning, you would be reimbursed \$0.21 per sqft so if you could find someone, a group, yourself working for \$0.21 per sqft then you are breaking even on your future grant awards and reimbursements.

The numbers I'm sharing are of the lowest Economy Grade materials and the lowest legal labor you can find on the planet. So it will be difficult to work within these numbers, but if you think about things carefully and find the right people you can do it for maybe even less. Some groups in your area will help without much if any payment expected.

Let's say your cleaning out your house to allow things to start drying included removing windows, doors, jambs, flooring, drywall, insulation, electrical, etc. All things that count as IHP Grant money spent well toward your structure. And HUD CDBG-DR grants will reward you for smart spending by counting your FEMA IHP grant money against what you actually did so you will have no money to pay back because you purchased a vehicle or a refrigerator.

Our insulation got wet, so we removed it. Our drywall needed to be removed, doors, windows, everything that got wet needed to come out and be dried out. Here's a few prices for you to mull over and that are not counted against you later for additional grants.

- Remove Blown-in insulation - 12" depth - R30 - ceiling Sqft * \$0.87 = \$Thousands of reimbursable money.
- Remove Batt insulation - 4" - R13 - paper faced - walls (Sqft * \$0.22)
- Apply anti-microbial agent to more than the walls (SqFt * \$0.27)
- Remove 1/2" drywall - hung, taped, floated, ready for paint (Sqft * \$0.37)
- Remove Baseboard - 2 1/4" (LF * \$0.37)
- Remove Exterior door - metal - insulated - Standard grade (Qty 1 = \$18.96)
- Remove Door opening (jamb & casing) - 32"to36"wide - paint grade
- Remove Vinyl window, single hung, 9-12 sf
- Remove Casing - 2 1/4"
- Remove Window stool & apron
- Remove Vinyl floor covering (sheet goods) - Standard grade
- Remove Heat/AC register - Mechanically attached
- Remove Light fixture - Standard grade
- Remove 6-0 6-8 vinyl sliding patio door

I am sure you get the point by now on what you can spend your IHP Grant money on and not have it cost you later in additional grants from HUD.

If you could just hang on to your IHP Grant and not spend it on anything while you do all the work yourself that's even better. Imagine having \$30,000 in grants when you start repairs of your home. Then when your new grants from HUD CDBG-DR come in you'll be ready to put up the money to get your project going and completed in months.

I want to make sure you understand that you will not profit from your disaster. It's not going to happen. You'll be lucky if you break even on your structural repairs. Your contents and other items are not covered

here so they are all out of pocket expenses which FEMA grants can not be used for. Your IHP grant is only for the repairing of your home and it has to be completed in a way to not penalize you later down the road.

I'm here to help you manage your rebuild and help you with your grants as one victim to another. I have the 20/20 hindsight, I have won grant awards that often required a major fight to get. I have the busted knuckles to prove I'm all in and far ahead of your rebuild even if my home still has no walls. I plan, stage, review, document then act. Without staging from start to finish you will never know if you can finish.

Here's a link to the [Rebuild and Repair manual setup by our state \(Louisiana\)](#). I want you to look over the pages that show the materials and labor costs. These will show you just what you are expected to spend your grant money on.

I have a [spreadsheet uploaded](#) as well that may help you better. It has all the prices and items listed that are counted by HUD CDBG-DR as good expenses for your FEMA IHP grant money.

Resources:

- Structural component list with economical pricing to show you what you can spend your IHP Grants on without causing issue with your HUD CDBG-DR Grants when they become available.
[Material Labor Estimate ListLABRSX_MAY17RLA1.xlsx](#)
- [Louisiana Homeowners Assistance Manual version 3.1 for estimates and IHP Grant money focus](#). Page 128 of the PDF shows you prices to remove structural components of the home, replace them, costs for labor and for material based on the lowest grade you could possible find. We did say you are not going to profit from the disaster.
- [FEMA Individual and Households Program IHP Grants explained](#)
- [FEMA Individual and Households Program IHP Grants explained Part 2 spending for reimbursement earnings](#).

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