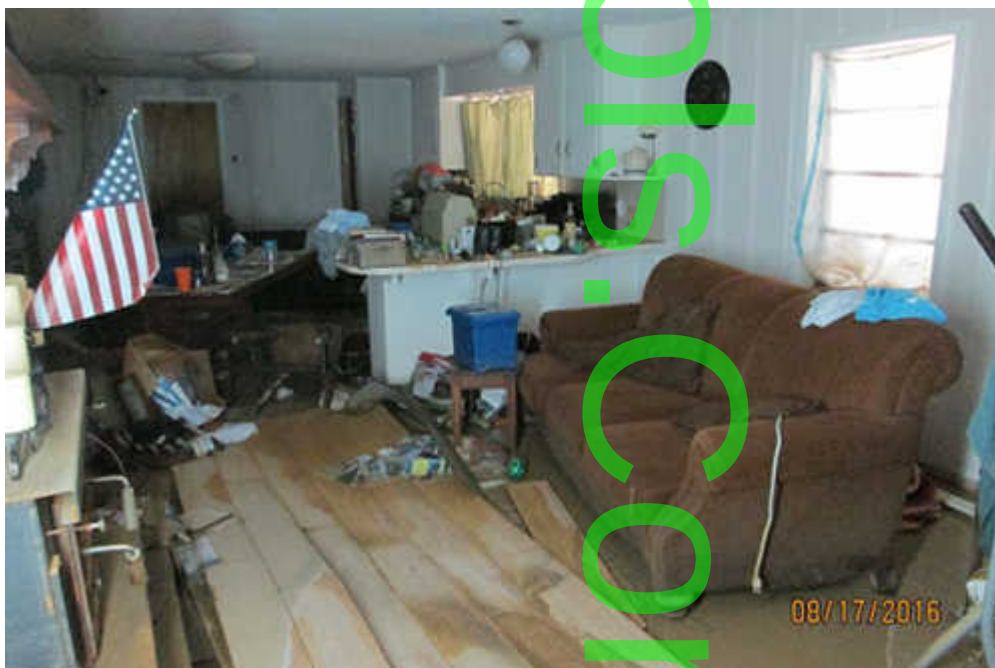


August 2016 Floods DR-4277 came faster and earlier than reports that aired just hours earlier



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Never again will we second guess technology when we see rain gauges reading 22 or more inches. Never again will we think the river gauges are broken when they stop reporting and we will start thinking the gauges are underwater and its time to leave, now!



As much as we thought we were prepared for just about any type of disaster in Louisiana we never thought a river flood that only took

45 minutes to travel over it's banks for more than 10 miles bringing water to our front door at 5:30AM and being 19 inches deep when we escaped at 6:15AM. By that afternoon our home along with thousands of other homes had completely flooded.

I'm posting this for the homeowner, a moderate income household with a good head on her shoulders.

She did everything the local, state and federal agencies told her to do and still is far from being able to financially recover from the flood in her lifetime.

Our country's disaster recovery and disaster relief agencies may have lost focus to what the true costs of recovery are.

On August 13, at 5:30AM water was entering into Ms. Clara's home in Denham Springs LA 70726 at a rate of just about one half inch per minute. Just trying to run from room to room collecting family pictures and personal items was difficult as the rooms all filled with water at the same rate.

After the inventory of items was complete Ms. Clara had lost over \$57,000 in personal belongings to which insurance covered about \$27,000. She will be replacing things for many more years but that is the least of her worries.

Her home, a home built by the builder and carpenter as a their main trade back in the mid 60's has been home to 3 families during it's 50+ years of unwavering design and strength against wind, rain and falling Oak branches.

The 2016 Floods in Louisiana marked just one more disaster for the area but this disaster was never estimated in the lives that occupied the home to take years and possibly decades to rebuild.

Today the home remains empty except for items that are stored inside because they don't fit in the camper that has been home since the day of the flood August 13, 2016.

Ms. Clara has been steadfast following the instructions to the letter given her by state and federal government.

She applied to FEMA as required and received a FEMA IHP Grant.

She applied to the SBA as instructed by FEMA and was approved an SBA Loan but declined the loan because the SBA was only giving the loan as an advance on the home's NFIP (Flood) insurance.

Ms. Clara felt waiting 3 months for the Flood Insurance would be smarter than paying interest on a loan from the SBA and it's lenders.

The Home took 2 months to completely dry, during that time FEMA declared the home substantially damaged and would require rebuilding and to do so elevation to at least Base Flood Elevation. The home built in the 60's was built as a slab on grade and with the center of the slab being 40.6ft which at the time was determined to be the base flood elevation. April 2012 FEMA increased the base flood elevation to 44.2ft for the community and requested the home be elevated to at least this elevation.

Ms. Clara requested 10 bid requests for elevation and with the best 3 of the 10 bids applied for the federal HMGP (Hazard Mitigation Grant Program) this program assists homeowners in elevating their homes. It is a 75% Federal grant and 25% homeowner paid. It is the only option due to the total costs of elevation being over \$155,000.

While Ms. Clara was applying for the HMGP another state managed recovery program was starting. It is

called Restore.LA.Gov and is managed by the State of Louisiana Community Development & Disaster Recovery Unit. The grants come from HUD CDBG-DR and are released by congressional vote.

HUD has 3 main National Objectives.

- (1) benefiting low and moderate income (LMI) persons,
- (2) aiding in the prevention or elimination of slums or blight, or
- (3) meeting a need having particular urgency (urgent need).

Ms. Clara is below the 80% AMI (Area Median Income) that HUD requires and the funds from the CDBG-DR grants were to assist in the most basic, economical method of rebuilding the home to prevent blight or the area becoming a slum as in HUD's second National Objectives.

Ms. Clara lives in a neighborhood that has at least one abandoned home per block and has been listed by HUD and other federal agencies as an "At Risk Community" and given the title of "Opportunity Zone" with investment incentives to investors to come in and assist the area with new jobs and opportunities.

But that is not 100% the issue with repairing and rebuilding Ms. Clara's home, during the time FEMA declared the home to be substantially damaged she was told that she would have to demolish the home and rebuild a new home. Once this process went underway and the permit to demolish the home was obtained the mortgage company took the NFIP payment (Flood Insurance) and paid off the loan she had had on the home. This depleted her funds to completely rebuild and has stopped any plans for elevation of the home.

Having enough mind to have insurance coverage to repair and enough resources to pay the 25% of the federal hazard mitigation grant to elevate now she is facing a real fact of not being able to completely restore the home at all.

The Forced Mortgage Payoff was nearly \$100,000 of the \$150,000 which insurance had given her to recover from the flood.

HUD offered a small amount but penalized Ms. Clara for not taking the SBA Loan and counted over \$80,000 of declined loan money against her as federal agencies do to homeowners after major declared disasters.

With all possible financial aid from federal disaster recovery agencies depleted we look to our outside sources for assistance with Ms. Clara's home rebuilding.

The home does not qualify for a conventional home loan and a construction loan was denied due to the fact it's not new construction.

We ask that those that know and can afford to assist to do so, others that don't know we are documenting our steps to recovery and will be publishing on going with live video feeds of our progress as well.

We are in a Facebook.Com Group called Restore LA Program Info Exchange where many flood victims discuss how to navigation the HUD bureaucracy and how to reach out to others for assistance.

We have two websites being developed to help others like us. We are offering our ability to develop online applications as our thanks to the online community for assisting us in our time of need.

We know many people are skeptical and we are one of them. We want you to know we are real people and we are devoting our energies to helping others in similar disaster recovery situations.

The Financial Goal of \$34,494 comes from what would have been a grant from HUD if we did not apply for an SBA Loan that was counted as federal resources given even though we declined the loan based on the fact we could not handle additional debt and that SBA was using our insurance money as collateral thus not making it a 30 year loan as many believe but simple an advance on our insurance. The SBA Loan as duplication of benefits and the substantially damaged declaration by FEMA caused a series of events we could not stop nor recover from quickly. Before applying with FEMA we were looking at \$75,000 to \$175,000 in repairs less personal items and home contents. We would have been able to repair if we avoided FEMA registration which required us to apply with the SBA for a recovery loan that wasn't even needed at the time. Once we were in the system, FEMA added our substantially damaged home to every report to include the city planners office who then required us to provide an action plan that lead to the demolition permit request that tipped the mortgage lender that quickly took the Flood insurance funds in the amount of the mortgage and forced the payoff.

We are asking for help in the amount of what HUD would have given us if we never applied to the SBA and FEMA and only to HUD. We are cautioning others that are Moderate and Low income especially retirees and pensioners to NOT apply with the SBA for any reason until you research all the facts.

I'm writing this for Ms. Clara Carruth, I'm Murray Wennerlund, her lifetime fiancée, rock, pain in the rear, developer, researcher, nag, advocate, Marine and L/Cpl E-3 pay scale





Rebuild after the 2018 Floods in Louisiana.

Hired Hand for the Repair and

As a team we know how to budget and we will be sharing our budget with the world for our 100% transparency pledge so you know just how much your donation helps.

All funds will go directly to the rebuilding of Ms. Clara's home.

We both wish to thank you and tell you how much we appreciate you for reading our help request and message. If you can't help directly please share with others, we have our personal website setup to look for material and labor to help others as well. It's not just money that makes a disaster recovery complete, it's the people, the trades, the labor, the smiles and the tears along with a few busted knuckles and splintered fingers.

We all will bounce back and we hope by sharing our story we can help others recover faster and more resilient than ever before.

Our Two websites we are providing to help others are.

1. www.TruckAndTools.com/disaster/

We have email and contact pages that can reach us. We have just about every picture online of each phase before, during and after the flood so you know it's real and it's not over for many of us in the state of Louisiana.

God Bless and Be Safe.
Clara and Murray

Copy provided by TruckAndTools.Com developed by Murray Wennerlund.

Email help@truckandtools.com for additional information.

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Original location: <https://www.truckandtools.com/disaster/bureaucracy.asp?gdyk=171>

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