

Contribute

Part II Pay Up or Get Out, You have not provided evidence that you are maintaining sufficient flood insurance.



Published: 11-21-2018 Revised: 12-16-2018

State of Louisiana OCD-DRU Directors **Response to unfair** policy enforcement: "...completely incorrect information and statements not based in current law or policy...". The letter that the state sent to flood victims is below. You have 30 days to comply.

Part II of IV based on: "Flood Insurance Requirements"

Homeowners where sent this letter informing them they needed to increase their NFIP flood insurance to match at least the Restore Louisiana Grant awards also known as "Program Costs". This letter in Part II of this series was sent 30 days after the unannounced Homeowners Policy Manual was changed Oct. 5, 2018. This blindsided both case workers, homeowners and task force members. So who was responsible for this whole 30 day demand to increase flood insurance or be deemed ineligible for HUD Program grants?

===== Start Letter from LRHP =====

FROM: Restore Info info@restore-la.org
Thursday 11/8/2018, 3:47 PM
TO: Flood Victim

TruckAndTools.com

Attachment: Flood Insurance Requirements.pdf 170 KB

November 9, 2018
Account ID: 123456

Dear Homeowner,

As a participant in the Restore Louisiana Homeowners Assistance Program (RLHP), it is required by HUD that all homeowners located in a flood zone must maintain flood insurance with the appropriate amount of building coverage in perpetuity to be eligible for funding assistance in the Program therefore, you are required to maintain flood insurance in the amount of the lesser of: (I) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Per RLHP policy and the terms provided in the grant agreement, the full insurable value of the structure will be based on the Program's final total project cost for your construction project which is calculated to be \$152,627.21 (note that the amount is subject to change). You are receiving this letter because you have not provided evidence that you are maintaining sufficient flood insurance as required by HUD and the RLHP policy.

Failure to provide RLHP with proof of sufficient flood insurance coverage within 30 days of the date of this letter will result in your application being deemed as ineligible for assistance. As a result, you may be required to repay any funds received to date to the State of Louisiana - Office of Community Development.

You must provide proof of sufficient flood insurance to remain in compliance with the Program and to avoid putting your funds at risk. Evidence that your home is covered by the Program-required flood insurance amount must be provided at the time of grant agreement execution and will be confirmed prior to final disbursement of grant funding. If your home requires reconstruction, or if you are awaiting installation of a new manufactured housing unit, then evidence of sufficient coverage is only required prior to final disbursement of grant funding. A declaration sheet or ACORD form describing coverage, or an application for flood insurance along with a paid receipt from your insurance company, is sufficient evidence to satisfy this requirement. Please refer to the Flood Insurance Requirement handout, enclosed with this letter for additional information.

You can submit your evidence of flood insurance coverage to VOB>Returns@restore-la.org or bring it to the nearest Housing Assistance Center. Locations and hours of operation can be found on the RLHP website <http://restore.la.gov> or you can call 866-735-2001 for more information.

Sincerely,

The Restore Louisiana Homeowners Assistance Program

===== End Letter from LRHP =====

Part II of IV based on: "Flood Insurance Requirements"

1. [State of Louisiana Announces Pay Up Flood Insurance or Get Out of the RLHP Disaster Program!](#)
2. [Pay Up or Get Out, You have not provided evidence that you are maintaining sufficient flood insurance.](#)
3. [Part III Pay Up or Get Out, Flood Insurance Requirements Homeowners Assistance Program version 3.1](#)
4. [Part IV Pay Up or Get Out, Flood Insurance HUD CDBG-DR Federal Policy, Laws, Rules, Guidance.](#)
5. [OCD-DRU Patrick Forbes accuses flood victim "...creating unnecessary panic and frustration among flood victims"](#)

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Email help@truckandtools.com for additional information.

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Original location: <https://www.truckandtools.com/disaster/bureaucracy.asp?gdyk=175>

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