

You are forced to Elevation and Reconstruct because your home or structure was substantially damaged.



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Elevation, Reconstruction - Substantially Damaged Home. It's more than just money, it's time and the conflicting instructions each federal agency gives you. One may tell you not to fix anything, one may say go ahead and repair what you can.

This is a shared group collaboration of knowledge and experience. We encourage everyone to participate. Copy / Download / Edit / Add Additional Information Comments: Please post at bottom of document in comments section. Original Post: Resource Links at end of document:

Tools offered to us by Restore.LA.gov we find our best tool is the Restore Louisiana Homeowner Program Manual v3.1 published.

Section 5. Program Solutions Part d. Elevations pages: 12-13

... the only option for assistance under the RLHP will be reconstruction with elevation.

"Substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Homes that are located inside a floodplain and which are substantially damaged, as determined by the local jurisdiction, will require elevation to federal requirements.

Homeowners who have completed their repair or reconstruction projects and were required to elevate, per federal requirements, are only eligible for Program funding if he/she has elevated the property to the

federally required height of two (2) feet above the Advisory Base Flood Elevation (ABFE).

Section 13. Repair and Reconstruction Estimates Part 2. Reconstruction Estimates pages: 57

The eligible reconstruction square footage is multiplied by a \$78.00 per square foot cost factor to establish a replacement allowance for the home plus a separate cost of elevation, if required.

Section 14. Construction Part a. Reconstruction Allowance pages: 59

Replacement allowances for reconstruction estimates are based on:

\$78.00 per square foot times the square footage of the eligible living area.

The \$78.00 per square foot unit rate is based on replacing an impacted home with a home of modest, standard condition. It is not intended to compensate an applicant for replacement of a custom or semi-custom home.

The unit rate takes into account ownership of the land and only calculates the cost to rebuild at a modest level.

The \$78.00 per square foot allowance includes demolition of the previous structure and homebuilding contractor overhead and profit.

The square foot allowance also includes elevation of the home, up to three feet. Where applicable, the Program will calculate into the grant amount the additional costs necessary for complying with the applicable elevation standards above three feet. This may be priced separately.

Based on the data presented in the Homeowners Manual v3 we should follow the following standards to be safe.

- Elevation B.F.E. plus 2ft (two feet)
- Calculate the additional cash resources needed to elevation beyond the first 3ft or to BFE +2ft.

Start Example: Your sqft of home. $\$78.00 \times \text{Home sqft} = \text{Total Reconstruction Estimate}$.

Additional expenses which are inclusive to the \$78.00 per sqft reconstruction estimate price.

- Elevation Required to be BFE +2 = x ft (X feet)
- Demolition and removal
- Reconstruct foundation to be elevated with platform
- Reconstruct the home.

End Example

Budget plans & Goals Create a budget to accomplish the task of elevation and reconstruction without requiring additional cash resources or loans. Factor in your Flood Insurance settlement. Collect bids covering same reconstruction goals from professionals in the industry.

Issues and Discussion notes: The homeowner manual references using city and parish elevation heights but both are actually below what HUD requires for the DR assistance. It is my opinion to go to BFE +2 feet at least to be safe when working with reimbursements. BFE+2ft would also have protected thousands of homes in our area. The \$78.00 per sqft becomes a fraction of the actual costs when expanded to cover the additional items needed in a reconstruction build. Substantially Damaged homeowners may end up requiring third party loans to complete the rebuild. Can a budget and a plan be made to actually rebuild after the August 2016 floods homes that require elevation and reconstruction?

Document Notes: Section 5: Program Solutions: b. Solution 2: Homeowner Managed Applicants whose construction activity under the RLHP is reconstruction, rather than rehabilitation, must obtain a licensed homebuilding contractor to perform the reconstruction scope of work. Comment / Note: "Update this cit:" Louisiana Homeowner Contractors RS: 37:.... You will have to file the "Affidavit Claiming Exemption from Licensure".

Member's feedback: Contractor Demolition and Removal: \$15k Contractor Elevated mound with Slab: \$66k Contractor to rebuild home: \$187k Elevated 5' above ground level.

Resources and Links:

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