

Contribute

Give \$30K to a disaster victim that lost everything and they are going replace what is important to them.



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They spend it on what they feel is important to get back to normalcy. Everyone from the Governors office to FEMA was preaching for everyone to work on getting back into their homes and to get back to a normal life.

The question now is why are the same people that lost everything being told they didn't spend their money correctly so they have to give it back now.

1. Vehicles lost, FEMA have you money, even if it wasn't for a vehicle you needed some method of transportation to get back to work, take care of the kids, drive to the hospital, pick up food and water. You needed a vehicle and this money was given to you. You had help cleaning out the house so you thought it would be better to have a working vehicle and deal with the home repairs a little later.

Do you see anything wrong with that thinking? You shouldn't, if you ever have lost everything in one day you know not having transportation could ruin your chances of rebuilding. Just the idea you would have to walk and carry a case of water, or walk to make a phone call, just imagine you in your diaster area for years without a vehicle.

When you spent the money you thought you could just work on the house to pay it back. But then the Office of Community Development comes up with this rule that they are going to judge you on how much you repaired on your house. They are going to use economy prices and the lowest possible labor

costs to give you a repair estimate.

Once they have their repair estimate they are going to judge how much work you did and deduct that from the money FEMA gave you. Ok, not bad, so they will deducted the money. I guess I wont be getting a big grant, but I will be getting something.

Not so fast says Louisiana Restore, we need to make sure you complete your project or HUD is going to demand we return the money. So you need to pay us what we feel you should have completed with your house up and to the maximum amount of the FEMA money you were given.

You can borrow or spend personal money to pay us back, but until that time you aren't going to get any additional grant money.

What? Now you're thinking how long it would take you to pay back your vehicle that you purchased. But you really messed up, you spent it all and even have a payment. Now that vehcile that got you back to work is costing you the sticker price of your rebuild homeowner responsibility. What now?

Well, what happens now is up to you. Your Office of Community Development isn't going to give you a dime until you pay them back.

If it's just a couple of thousand you can look for a small loan, borrow from family or find a contractor if you are planning on using a contractor that would be willing to shave some of the costs off the bill but to do the work so you can work down your homeowner responsibility. They may or may not have told you that you can do that. Most times they just want the FEMA money back.

You may need to create a user account and post up what you need to be completed before they will give you the grant money to finish. You might find some good people willing to help but you will need to gather enough funds to pay for material. Don't think it's going to be easy, your estimate was created using the lowest standards in building know to the USA.

AMOUNT OF HOMEOWNER RESPONSIBILITY

If you selected Solution 1 (Program Managed Rehabilitation / Reconstruction) and have a demonstrated Duplication of Benefits you will be required to escrow all funding above the grant amount, at grant execution.

*If you selected Solution 2 (Homeowner Managed Rehabilitation / Reconstruction or Mobile Home Replacement), you will not be required to escrow funds, but you must instead contribute funds to repair your home. **You will be required to first spend personal and/or borrowed funds on your home repair prior to receiving Program grant funds***

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