

## Deadline looms for elevation grants - Money available for flood mitigation

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Road Home recipients have until Wednesday to tell state officials whether they want additional money to help with elevating their houses or protecting windows, roofs or large household equipment against future storms.

So far, about 40,000 homeowners have expressed interest in the Hazard Mitigation Grant Program, a state-run, FEMA-financed effort to help homeowners rebuild safer and stronger from Hurricanes Katrina and Rita. But only 293 participants have been paid so far, and all but 16 of them have received just part of their payments after midpoint inspections.

The state has managed to spend only \$6.7 million of the \$750 million allotted for the program. The vast majority has been given to property owners who are raising their home, while a handful of applicants have received money for other kinds of reconstruction work.

Eligible homeowners can receive up to \$100,000 for elevation or reconstruction and as much as \$7,500 for other storm-proofing measures. The money is for Road Home recipients only, but it is awarded separately and is not included in Road Home's \$150,000 cap.

The state is asking anyone who received a Road Home rebuilding grant and is interested in the additional reconstruction and mitigation money to return voluntary participation forms sent out in 2008. If a Road Home participant believes he or she should have received the forms but didn't, that person can call the state's toll-free mitigation hotline at 877.824.8312.

The Louisiana Recovery Authority, which sets policy for this and other programs, says it will continue to accept statements of interest after Thursday, but only on a first-come, first-served basis, suggesting that the agency wants to get a final count on how many people will be seeking the money before finding other uses for any leftover hazard mitigation cash.

And it appears there will be plenty of that.

It took nearly two years after Katrina hit for the state and FEMA to agree on a use for the \$1.2 billion for hazard mitigation. This allotment was in addition to the more than \$10 billion the state received from U.S. Housing and Urban Development to run the Road Home program.

It took another two years for the state to give hazard mitigation grants to qualified applicants, during which time it realized it could find only enough eligible and interested recipients for about two-thirds of the money FEMA originally offered.

Late last year, the state eased some of its rules related to elevating or reconstructing properties to move more of the money, adding the option for up-front payments, easing limits on the size of rebuilt homes and allowing applicants to collect money to make up for aid they previously lost to documented contractor fraud.

The state also launched a program that would pay up to \$7,500 for storm-proofing measures, using the same pot of hazard mitigation money. That money -- set aside for storm shutters, roof tie-downs, elevating heating and air-conditioning units and other mitigation measures -- was originally supposed to come from the Road Home, but was shifted under the FEMA effort last year.

The storm-proofing effort has had its own difficulties getting off the ground. Some interested homeowners say they were put off by program advisers when they called the hotline and can't get anything in writing to document their desire to participate.

Program officials have been meeting regularly with a number of certified contractors since launching the program in November, but the contractors report confusion over ever-shifting rules.

For example, some companies wrote agreements with applicants months ago to cover as many windows with storm-grade shutters as a full \$7,500 mitigation award would buy. But then in February, FEMA ruled that all windows in the house had to be covered for a grant to be paid, regardless of the out-of-pocket cost to the homeowner.

The state initially said there would be a "work-around" in which some windows could be covered with shutters and others with cheaper material, such as a film that keeps the glass from being blown out by high winds. Then, a week ago, contractors were informed that, too, was not possible under the program.

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Homeowners with mitigation questions can call 877.824.8312.

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