



# SOLUTION 1 RECONSTRUCTION

## THINGS YOU NEED TO KNOW

### OVERVIEW

The Program provides a reconstruction option for homeowners to demolish their flood-damaged home and construct a new residential structure based on a construction design determined by the Program. A homeowner may be eligible for reconstruction if they find themselves in any of the following situations:

1. The flood-damaged home was demolished or unsafe to enter at the time of the damage assessment
2. They received a condemnation letter or substantial damage letter from their local jurisdiction
3. The relative percentage of the program repair estimate was greater than or equal to 80% of the reconstruction estimate

### REQUIRED DOCUMENTS

Homeowners that have been determined eligible for a reconstruction award are required to submit certain documents in order to proceed with their new construction activities. See the below list:

PROOF OF ELIGIBILITY\*

ENTIRE FLOOD INSURANCE PROOF OF LOSS & CLAIMS SUMMARY

\* Proof of eligibility can be provided through one or more of the following:

- Substantial Damage Letter
- Condemnation Letter
- Notice of Determination

### FUNDING

The Reconstruction Award Allowance is based on the total square footage of eligible rooms in the home excluding carports, garages, and porches. The eligible square footage is then multiplied by \$108 per square foot less any duplication of benefits to establish the Reconstruction Award Allowance.

- The \$108 per square foot allowance includes funding for the new construction of a residential structure along with the demolition of the flood-damaged structure, and elevation up to three feet above grade.
- The replacement allowance is reduced by all duplication of benefits to establish the reconstruction award.
- Duplication of benefits may be offset if previously received funding was applied to program-approved repairs.
- Any remaining duplication of benefits that was not offset must be escrowed by the homeowner at the time of closing.



### HOMES LOCATED IN THE 100-YEAR FLOOD ZONE

If the home is located within the 100-year flood zone, the applicant is responsible for ensuring that the home is built such that the lowest habitable floor is two feet above the Advisory Base Flood Elevation (ABFE).

- The Program will ensure the home is elevated two feet above the ABFE.
- The applicant is required to obtain and maintain flood insurance. Failure to maintain insurance may result in ineligibility for future disaster relief.

#### GREEN BUILDING COMPLIANCE TIP

The Program's reconstruction floor plans are Green Building Standards Compliant and contain the following features: High Density R-15 Bibs Wall Insulation, Attic Insulation R-30 Fiberglass Loose Fill, High Efficiency Vinyl Windows, and Energy Efficient Heating and Air