

# St. Tammany Parish

Newsletter December 2006

**One Parish. One Goal. Rebuild Together.**

As 2006 comes to a close, I can't help but reflect upon the differences in St. Tammany Parish between December 2005 and December 2006. There is no need to recount challenges we faced last holiday season, both individually and as a community. While many are still struggling and waiting for the Road Home, progress is evident across the parish. This is truly a holiday season to celebrate.

I am glad to see decorations appearing across the Parish on lawns and in storefronts. The blank look that so many of us held in our faces last year is being replaced by lively eyes and big smiles.

We owe so much of our recovery to our families, friends and neighbors. I am reminded of these words from Louis Armstrong's *What a Wonderful World*:

*I see friends shaking hands  
Saying How Do You Do?  
They're really saying,  
I love you.*

We are lucky that we can also count the thousands of volunteers from churches and charities across the United States as our neighbors as well. Their work in helping those among us who are most in need is the truest manifestation of neighbor loving neighbor. They are the embodiment of the holiday season.

I want to wish you Happy Hanukkah, Merry Christmas and Happy New Year. I hope you join me in looking toward 2007 with anticipation and joy.



**Kevin Davis,  
Parish  
President**

## St. Tammany Finance Authority Fact Sheet

Our office has received a number of calls asking for information about the new St. Tammany Parish Finance Authority. The following fact sheet will bring you up to date on the activities of the Finance Authority and what actions citizens can expect to see in the near future:

1. There will be an issuance of bonds to finance single-family homes at below-market interest rates.
2. These funds will be accessed through participating banks and lenders, not through the Authority directly.
3. There will be no requirement that funds be for first-time homebuyers, but there will be an income limit for borrowers – 140% of the median income with a sliding scale based on family size.
4. Loans will be limited to purchases of approximately \$289,000.
5. Loans will be limited to St. Tammany Parish residents or those moving here, who must then live in the mortgaged home for the term of the mortgage or until it is sold.
6. The program is still being assembled. The Authority conducted a “preliminary interest survey” to ascertain which banks may be interested in participating and at what dollar amount. The initial response indicated approximately \$70 million may be desired by local lenders, but this is not a commitment from lenders. The actual value of the initial bond issue may be lower or higher.
7. A formal invitation to interested lenders has not yet been issued. Broad participation by lenders is being sought.
8. Once lenders have committed to participating, the Authority will fully publicize necessary information for interested borrowers, who can then access the funds through the participating lender of their choice.
9. December is the absolute earliest funds might be available, and January is a more reasonable target date.

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## Happy Holidays!

# Travel Trailers in St. Tammany

In order to conform with FEMA guidelines, St. Tammany Parish will extend permits for FEMA trailers until March 1, 2007. This date is 18 months after Hurricane Katrina and complies with FEMA's stated 18 month installation plan.

Trailer permits across St. Tammany Parish will expire on March 1<sup>st</sup> for travel trailers parked on individual lots. It does not apply to trailer parks. Trailer occupants are asked to complete their permanent housing plans within the next three months.

If you are no longer occupying your trailer, call FEMA @ 1-888-294-2822 to sign up to have your trailer removed.

Under extenuating circumstances, some trailer permits may be extended. It is St. Tammany Parish's intention to work toward neighborhood restoration while keeping a safety net in place for those most in need.

St. Tammany Parish will announce the process to apply for an extended trailer permit in January.

If there is a FEMA trailer in your neighborhood that you feel is not being used as FEMA intended, please call FEMA at 1-888-294-2822 to report your concerns.

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## New Road Home Policy Offers Additional Mitigation Grants

Now, homeowners who apply for Road Home funding, may receive additional dollars to help protect their homes against future water and wind damage. A new provision to the program allows all homeowners who apply to receive up to \$37,500 for undertaking specific mitigation measures when rebuilding their homes, including \$30,000 for elevation. The original policy capped assistance for all mitigation measures at \$30,000.

Homeowners who do not receive compensation grants for home repairs from The Road Home may still be eligible to receive mitigation grants so that all homeowners will be better prepared for potential future damage. The maximum Road Home grant, including mitigation, is still \$150,000. Homeowners who are eligible for Increased Cost of Compliance (ICC) funding from the National Flood Insurance Program, will still be eligible for Road Home elevation funds of up to \$30,000 (based on the cost of elevating the home) in addition to ICC funds up to a total maximum of \$60,000 for elevation.

Homeowners may also receive up to \$7,500 to complete specific non-elevation mitigation measures such as reinforcing garage doors, raising the washer and dryer, and raising or relocating water heaters or furnaces to a higher level. Various forms of window protection such as installing shutters, installing impact resistant glass or window covers also fall under the non-elevation mitigation category. Visit [www.road2la.org](http://www.road2la.org) for more information.

## To Receive This Newsletter:

To receive future newsletters, go to the parish website, [www.stpgov.org](http://www.stpgov.org), click the link on the home page that says "Subscribe to the Parish President's Newsletter" and give us your e-mail information.

Please share this information with others in your organization who might wish to receive the newsletter directly.

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Kevin Davis, Parish President

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