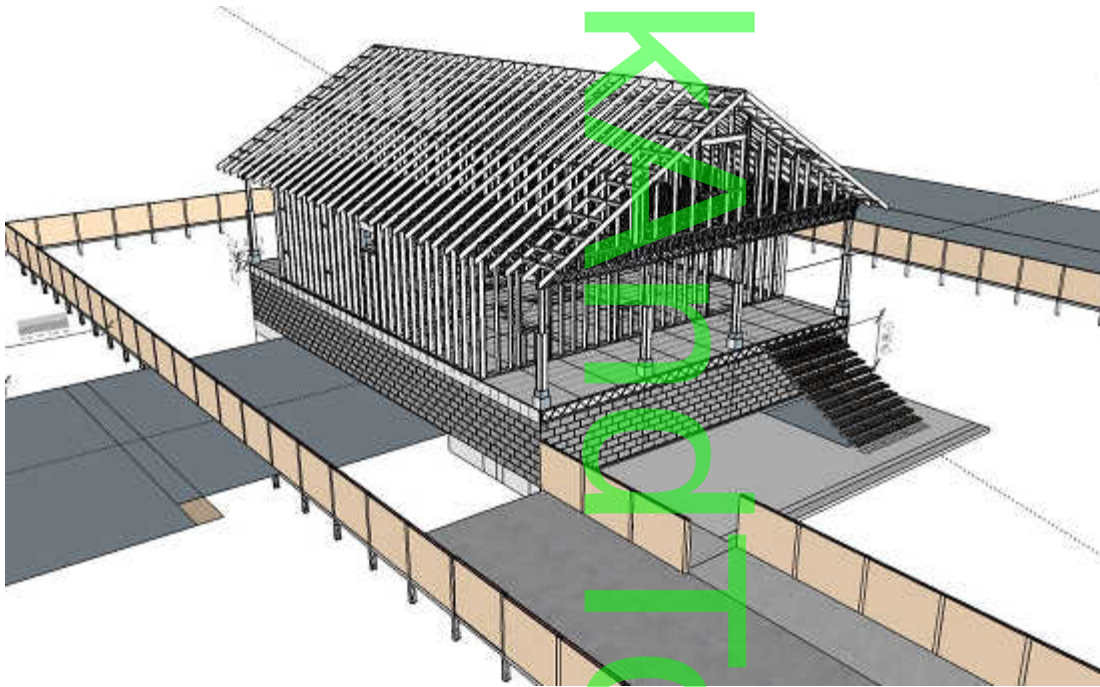


Solution 2 Reconstruction Homeowners Experience and Knowledge gained, researched and documented version 1.4.12



Published: 12-1-2018 Revised: 12-5-2018

Homeowners documenting policy and procedures of the Louisiana Homeowners Assistance Program for the great floods of 2016 have completed the next updated revision of the homeowners management guide to Solution 2 construction projects.

Homeowner Note: We have several homeowners that are in Solution 2 Reconstruction and each has been experiencing the same issues we saw over a year ago. No changes to processing homeowners into Solution 2 Reconstruction that is anything close to the detailed processing requirements required to make the best recovery possible.

If you are Solution 2 Reconstruction please use the contact us link and send me a note.

Manual Version: 1.4.12

Change Log: This page will be updated often the month of Dec. 2018. Look for updated version numbers in the title and here.

Homeowners Experience Manual

Definition of Construction Technical Advisors (CTA): Program staff members who explain to Solution 2 applicants the Scope of Work eligible under the applicant's award, the applicable Program requirements, and the obligations of the applicant and the applicant's homebuilding contractor. **Construction Technical Advisors do not provide any construction services or any advice related to construction methods.** No

warranties or representations regarding construction or repair of the damaged property are provided by such advisors.

Overview: To provide a comprehensive standard operating procedure for identifying and processing all potential **Reconstruction** Awards (hereinafter referred to as **Recon(s)**) for the Restore Louisiana Homeowner Assistance Program (RLHP). Procedures include customized **Verification of Benefits (VOB)** processes for Solution 1, Solution 2, and Solution 3 Reconstruction files. Additional procedures such as square foot verification, elevation, and invoicing are outlined below.

Reconstruction Overview

Reconstruction estimates are based on the total area of the eligible rooms of the home, excluding carports, garages, and porches. The total area value is obtained from the repair estimate and is a number that is derived from the Xactimate repair estimate. It is created by sketching the rooms of the structure that are eligible for repair. The repair estimate process does not sketch porches. They are therefore, automatically excluded. The repair estimate process also excludes carports, unattached structures or structures attached by a breezeway. However, the repair estimate process does include attached garages as an eligible room. Therefore, the reconstruction estimate will be based on the total area (as defined above) minus any attached garage square footage. This calculation will result in the eligible reconstruction square footage.

The eligible reconstruction square footage is multiplied by a \$108.00 per square foot cost factor to establish a replacement allowance for the home plus a separate cost of elevation, if required. Reconstruction estimates are performed on all homes and are the only type of estimate performed when a home is unsafe to enter or has been demolished or partially demolished. A separate cost of elevation, when applicable, will be added.

- **Unsafe Conditions** - Unsafe conditions include but are not limited to: structures whose load bearing walls, columns, or other support components have been compromised structures that have strong industrial or chemical odors or vapors emanating from the home or structures that have been marked by the local parish or fire authority as being unsafe to enter. If any of these conditions or similar conditions exist, the Assessor can, upon consultation with a supervisor and documentation in photos and a written description, limit the Assessment to a reconstruction estimate. The files are required to be verified by OCD-DRU QA/QC contractor before moving forward in grant calculation.
- **Demolished structures** - If a structure has been demolished or partially demolished, the Assessor can conduct a reconstruction estimate only. The Assessor takes photos to document the condition and measures the footprint and area eligible for reconstruction. If the area eligible for reconstruction cannot be established by the Damage Assessor (for example a 100% destroyed home with a cleared foundation), the RLHP will work with the applicant to obtain the missing information from:

Pre-flood appraisal or real estate sales documents

- Parish tax assessor information
- Insurance estimates
- Photographs and / or
- Aerial photographs.

The Program may use other approved methods to establish eligible reconstruction area and the reconstruction estimate when documentation from onsite inspection is unavailable.

Information collected to verify square footage of homes from sources other than the home estimate must be provided to the Program. Collection of the documentation is primarily the applicant's responsibility. The Program makes the final decision on the eligibility of an applicant and, if eligible, the structure type and square footage used for grant calculation.

For applicants who receive both a reconstruction and a repair estimate, RLHP determines which cost estimate

to use in the award calculation by determining the relative percentage of the cost of repairing the home to the cost of reconstructing the home. The relative percentage is determined as follows:

- $(\text{Repair Estimate}/\text{Reconstruction Estimate}) \times 100 = \text{relative percentage of cost of repair to cost of reconstruction}$
 - If the relative percentage of RLHP damage is less than 80% of the reconstruction amount, the repair estimate is used for calculating the cost of rehabilitation of the damaged structure.
 - If an applicant's project is calculated as less than the 80% threshold for reconstruction and the applicant has executed his/her grant agreement, the project will proceed as a rehabilitation project. Unforeseen structural conditions identified after execution of the grant agreement may result in a project cost increasing to or above the 80% threshold. Those files could potentially be converted from a rehabilitation project to a reconstruction project and will be reviewed on a case by case basis.
 - If the relative percentage of RLHP damage is equal to or more than 80% of the reconstruction amount, the reconstruction estimate is used to calculate the cost of reconstruction of the damaged structure.

Reconstruction Team

Recons are unique and require separate processing from other RLHP files that would otherwise be processed as a repair and/or reimbursement award. As such, a Reconstruction Team (hereinafter referred to as Recon Team) has been designated to process all potential Recon files. When the Recon Team has been notified of a possible reconstruction award, the file will be placed in the Team's queue to be processed. The following criteria must be reviewed and QC'd for all solutions:

- Archaeological Survey Completion
- Square Foot Verification
- Condemnation Letter/Substantial Damage Letter (also known as a Notice of Determination)
- Unsafe to Enter Agreement from the State's QC firm

After the VOB process is complete, steps can be taken to move the file toward construction. The procedure will vary depending on the Applicant's solution.

The general Recon process is as follows:

Reference Appendix O for Things You Need To Know fliers for both Solution 1 and Solution 2 Reconstructions. There is also a dedicated webpage for Reconstructions that Program staff can direct applicants to at www.restore.la.gov/reconstruction.

Solution 2 Recon File Processing

Solution 2 Applicants will be able to utilize their own floor plan designs. As such, the Recon Team will ensure that the tabular data in eGrants reflects the verified square footage of the original structure, only. Once the file has passed QC2, the Solution 2 CTA will coordinate with the homeowner and retrieve all relevant documentation, construction plans, and the contract with the General Contractor.

Once the Solution 2 CTA has collected all necessary documentation, the CTA will then verify if the square footage for the new construction plan is greater or less than the square footage of the original structure. If the CTA determines that the new plan's square footage is less than the original structure's, the square feet tabular data will be updated to reflect the lesser square foot value (the file will be returned to QC2 to re-verify the grant award in this situation).

After all issues with square footage are resolved, the CTA will notify the homeowner of any elevation requirements. The homeowner will also be required to secure a preliminary elevation certificate prior to

closing. Finally, the CTA will inform the homeowner of HUD's required Green Building Standards prior to beginning the reconstruction process.

Elevation

Cost of elevation will be added into the cost of repairs either via 1) the change order function in eGrants, or 2) an open bid line added to the Estimated Cost of Repairs (ECR) in Xactimate.

	Cost (2,3) per Floor plan Square Footage					
Elevation (1)	850 ft (2)	1100 ft (2)	1300 ft (2)	1400 ft (2)	1900 ft (2)	2100 ft (2)
3' 1" - 6'	\$36.63	\$33.90	\$32.81	\$33.27	\$30.87	\$28.35
6' 1" - 9'	\$40.73	\$37.62	\$36.42	\$36.95	\$34.28	\$31.47

(1) For elevations between two given values above, the value of the Proposed Cost per Floor Plan corresponding to the higher of the two elevations shall be utilized. For consistency, the Program will use the LAG to determine the program eligible elevation height. The Program-eligible elevation height, not to exceed 9 feet, is the difference between the Lowest Adjacent (finished) Grade and ABFE + 2'.

(2) For Solution 2 cases where the value of the proposed floor plan lies between two given floor plans, the value of the Proposed Cost per Floor Plan corresponding to the lower of the two floor plans shall be utilized.

(3) For Solution 3 cases where the value of the proposed floor plan lies between two given floor plans, the value of the Proposed Cost per Floor Plan corresponding to the lower of the two floor plans shall be utilized. If the applicant elevated higher than the required elevation height, the elevation cost will be pro-rated with the lower cost of the Proposed Cost per Floor Plan, up to 2 feet above BFE (*see below for the pro-rated calculation). The Program will always use the lesser square footage and/or cost incurred. The pro-rated cost factor is defined as a consideration of how much the applicant paid per square foot to elevate their home. This cost factor is then used to calculate the applicant's reimbursement allowance based on their Program-eligible elevation height and their eligible reconstruction square footage.

(4) For Solution 3 cases where elevation exceeds 9' in elevation which was required to meet BFE+2', will need to go to the exceptions panel for approval.

(5) Elevation calculations will be based on what the applicant has submitted to the Program and what is stated in their construction contract. **If the contract states "foundation" with a dollar amount, the Solution 3 Team will use that value.** If the contract includes an itemized breakdown but is listed as "elevation," the Solution 3 Team will use that total value.

*Pro-rated calculation for elevation: Replacement Structure Elevation Price / (TBF - LAG)) / Replacement Structure Square Footage = Pro-rated Cost Factor per Square Foot
 Pro-rated Cost Factor per Square Foot * Program Eligible Elevation Height * Eligible Reconstruction Square Footage = Elevation Reimbursement Allowance.

i. All files will use this calculation, regardless of if they're going from larger square footage to smaller square footage or vice versa.

Second Story Conversion / First Floor Abandonment Elevation Methodology

Applicants are permitted to use Second Story Conversion / First Floor Abandonment as an elevation method

under the condition that they adhere to the building requirements of their local municipality. (note: Second Story Conversion / First Floor Abandonment is not permissible under Solution 1).

The Recon Team will perform a square foot verification of the original structure and the livable area of the new structure to ensure an accurate grant award calculation. For more information about Second Story Conversion / First Floor Abandonment VOB procedures, please see Recon VOB Procedures below.

Because all Second Story Conversion / First Floor Abandonment files will require a square foot verification, the Recon Team must be notified of all files that meet this criterion so that these cases can be added to the Recon queue for processing. Program staff can notify the Recon Team of these cases by emailing recon@restore-la.org.

>>>> BELOW NEEDS MAJOR EDITING BY THE TEAM RESPONSIBLE BUT IT MAY NEVER HAPPEN <<<<

Homeowner Solution 2 Workflow

Award Acknowledgment

- Applicant chooses option during application process.
- Case manager explains all options available to homeowners.
- Applicant chooses Solution 2.
- Applicant is presented with Award Acknowledgment.
- Applicant Selects to Accept, Appeal, or Consultation.
If Consultation is selected, Construction Technical Advisor may discuss damage assessments, contractor vetting, or progress inspections

Contractor Selection, Vetting, and Closing

- Once a Solution 2 applicant has accepted their Award Acknowledgment, they will move to Contractor Selection.
- Upon contractor selection by the applicant, contractor documentation or bids/proposals should be provided to the construction management team.
- Contractor type is selected, Residential Building Contractor, Home Improvement Contractor, Self-Managed Construction, or Mobile Home Dealer.
- Prospective contractors are vetted, bids/proposals reviewed.
- Grant Agreement is executed.

Construction

- Construction Technical Advisor (CTA) will generate and send out Notice To Proceed.
- Applicant has 180 days to begin construction per the Grant.
- Agreement eGrants status is changed to Construction Begin / Resume or Payment Requested

Progress Inspections and Draws

- The applicant will contact the CTA to request a progress inspection.
- The CTA will notify the inspection scheduler of the Applicant's request.
- The Inspector will change applicable ECR line items to Complete, along with photos and send the adjusted ECR to the CTA.
- The CTA will send a Disbursement Request along with the adjusted ECR from the Progress Inspection.

- When the Applicant notifies the CTA that all work is complete, a Final Inspection will be scheduled and conducted.
- The CTA will send a Disbursement Request along with the adjusted ECR from the Final Inspection.

Solution 2 Payment Option

- Solution 2: Applicant-Managed Rehabilitation or Reconstruction or Manufactured Home Replacement.
 - The Program will issue two-party checks to the applicant and the homebuilding contractor or manufactured home seller or lien holder. If the applicant elects to self-manage prospective repairs, the Program will issue one-party checks to the applicant.

Contractor Selection and Vetting Process

Once a Solution 2 applicant has accepted their Award Acknowledgment, they will move to Contractor Selection status in eGrants.

The CTA will review the applicant's file, paying particular attention to the damage assessment report and the amount of award. The CTA will contact the applicant to confirm whether the applicant has selected a Louisiana licensed or registered contractor, is self-managing repairs, or has selected an MHU Dealer.

The applicant can select to self-manage their own construction. However, if the repairs include work that requires permitting, the homeowner must ensure that all applicable permits are obtained. The Program will collect permits in the event that a final certificate of occupancy is needed (i.e. Solution 2 reconstruction projects/elevation, or if the applicant receives a Substantial Damage determination).

For Manufactured Housing Units, the CTA will advise the applicant of:

- The award caps for single-wide and double-wide MHUs
- The use of the Award Letter as a commitment document with MHU dealerships
- The inspection and disbursement process and
- The Manufactured Home Guidance Document (Appendix K), which discusses requirements, details, and the process.

When the applicant decides upon their contractor/MHU Dealer, the CTA will assign one of the following Contractor Types via dropdown for Solution 2 to the My Contractor Assignments:

- Residential Building Contractor: The Residential Building Contractor is intended for Applications with an Estimated Cost of Repair. If Residential Building Contractor is selected, the License (can be captured as a screenshot from the Louisiana State Licensing Board of Contractors and converted to PDF), Insurance, Contract, and W-9 documents are required and uploaded into eGrants.
- Home Improvement Contractor: Home Improvement Contractor is intended for applications with an Estimated Cost of Repair that is less than or equal to \$75,000.00. If the Estimated Cost of Repair is greater than \$75,000.00, the user receives an error message and the Home Improvement Contractor cannot be saved. If a Home Improvement Contractor is selected, a PDF of the License, Insurance, Contract and W-9 documents are required and uploaded into eGrants.
- Self-Managed Contractor: Self-Managed Construction is intended for applicants that have an Estimated Cost of Repair (ECR) and that plan to manage all of their repairs without the use of a Louisiana licensed or registered contractor. The applicant will sign a Self-Managed Prospective Repairs Certification (Appendix M) detailing the various subcontractors hired, and the CTA will upload it into eGrants. If the ECR is over \$10,000.00, the CTA will ask the applicant to submit bids or quotes for some of the items noted in the ECR to demonstrate that the applicant has conducted due diligence on the scope of work in the ECR.

- Mobile Home Dealer: Mobile Home Dealer is intended for Applications with a Structure Type of "Single-Wide Mobile Home," "Double-Wide Mobile Home," or "Manufactured Housing Unit." If the Structure Type is not "Single-Wide Mobile Home," "Double-Wide Mobile Home," or "Manufactured Housing Unit," the user receives an error message and Mobile Home Dealer cannot be saved. When Mobile Home Dealer is selected, Contract and Installation Inspection documents are required License, Insurance, and W-9 documents are not required.

Contractor Selection Procedure

The following Contractor Details are required when selecting Contractor Type Residential Building Contractor or Home Improvement Contractor:

- Name
- Street
- City
- State
- Zip
- Phone
- Primary Contact First Name
- Primary Contact Last Name
- Primary Contact Email

The CTAs should obtain the following from contractors:

- Residential Building Contractors license (or a PDF of the license number from the licensing board website) or Registered Home Improvement Contractor certification valid in the State of Louisiana and local jurisdictions (if applicable). The contractor license or registration will be confirmed via the Louisiana State Licensing Board for Contractors website (<https://www.lslbc.louisiana.gov>).
- Insurance certificate documenting current insurance of good standing that states the minimum insurance requirements for workers compensation and general liability as required by the Louisiana State Licensing Board for Contractors.
- Payment and Performance Bond for jobs over \$100,000, which exceed the simplified acquisition threshold in accordance with § 24 CFR 85.36 Procurement (h) bonding.
- A copy of the applicant's contract with his or her contractor that has been signed by all those party to the contract.
- The Contractor's W-9.

The CTAs should obtain the following documentation from MHU Dealers:

The applicant will provide a Purchase Agreement for the new MHU and an Elevation Certificate if applicable (located in a flood zone). If located in a flood zone, the Elevation Certificate will be reviewed for compliance of first finished floor at Advisory BFE plus two feet or more of elevation.

- The CTA will upload the Purchase Agreement and, if applicable, the Elevation Certificate into eGrants.
- The CTA will review the Purchase Agreement against the base award (\$45,000 or \$65,000) and if the Purchase.

Agreement is less than the base award, the CTA will:

- Submit a request to systems.helpdesk@restore-la.org identifying the Account ID# and applicant's name and requesting the following actions to be taken:

- Make ECR tabular data change to the Purchase Agreement amount and upon confirmation from the helpdesk that the action has been taken, continue with contractor vetting.

The construction management team will independently verify the following information:

- That the contractor is eligible to participate in Federal programs and is not de-barred from participating. CTAs will search for excluded parties by using the System for Award Management at www.sam.gov. CTAs will search under the tab "Advanced Search: Exclusion." If the name of the contractor is not returned in the search, the contractor is an eligible entity. If the contractor's name is returned, the contractor may not receive Federal funds, and the reason for the exclusion is typically provided in the database. The applicant will be immediately notified that their contractor is excluded, and this communication will be noted in the notes within eGrants.
- The CTA will create a PDF using information from the contractor's license, contractor insurance certificate, and contract and will upload the PDF into eGrants for internal monitoring.

Notice to Proceed

- Once the CTA uploads contractor information and supporting documents in eGrants, the eGrants status will move to Ready for Closing.
- After closing, the CTA will create a Notice to Proceed document and mail or e-mail it to the applicant, as well as upload it to eGrants. The upload will move the eGrants status to Construction Begin/Resume for Solution 2 applicants or Payment Requested for Solution 2,3 applicants, so the Solution 3 funds get released.
- The applicant has 180 days to begin construction after the grant agreement is executed.
- The assigned CTA will make at least 2 attempts to contact the applicant and schedule a progress inspection during the 180-day period. The attempted contacts must be noted in eGrants).
- If the applicant does not respond to the CTA after the 180-day period, Applicant Relations will email and/or mail the First Notice of Construction Delinquency letter (Appendix AH).
- If the applicant has not responded within 30 days of the issuance of the Notification of Construction Delinquency Letter, the CTA will attempt a third contact to the applicant. The attempted contact must be noted in eGrants.
- If the applicant still fails to respond after the CTAs third attempted call, a Second Notice of Construction Delinquency letter will be issued to the applicant (Appendix AI).

Scope Deferment

Applicants who cannot fulfill their homeowner responsibility obligations at the time of grant execution may be eligible for scope deferment to the extent that their eligible repair scope includes items that are non-essential for occupancy or habitability. Scope deferment is not intended to remove the cost of the scope item from the responsibility of the homeowner, but rather to defer the work to the end of the construction project.

The calculated value of the approved deferred scope will reduce, and in some cases eliminate, the amount the applicant is responsible for submitting in initial homeowner responsibility requisitions for Solution 2. Scope deferment is inclusive of line items related to finishing and/or non-essential items such as interior painting for walls, interior painting for ceilings, and painting of baseboards/trim. Scope deferment is only available to stick-built dwellings and is not applicable for reconstruction projects or mobile home units. See Appendix I for a copy of the Scope Deferment Policy procedures and guidelines.

Construction Begin/Resume

The applicant will contact the CTA to request a progress inspection as the scope of work in the Repair Estimate is completed.

For Manufactured Housing Units, the CTA will schedule and conduct an Installation Inspection, which will include:

- Taking photos of front, left, rear, and right of installed MHU
- Taking photos of any jurisdiction permits and HUD manufacturer label
- Loading the Installation Inspection photos and permits into Xactimate and
- Loading the Installation Inspection photos and permits into eGrants using AcctID_MH_FI.
- Upon upload of Installation Inspection documents, the eGrants status will move to Ready For Closing.

Inspection Scheduled

- The CTA will schedule a Progress Inspection and move the eGrants status to Inspection Scheduled.
- The CTA will confirm that the homeowner responsibility funds have been spent as required in the Repair Estimate.
- A member of the inspection team will conduct the progress inspection. The applicant must be present during the inspection. The inspector will photograph only the completed repairs observed during the specific inspection, and any applicable documents and include as part of the revised ECR.

The inspector will change applicable ECR line items to Complete and forward the adjusted ECR to the CTA.

- A Disbursement Request will be included with the adjusted ECR (Appendix N).
- The eGrants status will move to Payment Requested.
- When the applicant notifies the CTA that all work has been completed, a Final Inspection will be scheduled and conducted in accordance with the progress inspection process. The Final Inspection and Disbursement Request will be uploaded as AcctID_ECR_FI.
- The eGrants status will move to Payment Requested.

Change Orders

When unforeseen conditions present themselves in the course of construction related to program identified scope that necessitate a modification to the Estimated Cost of Repair, or Scope, change orders will be accepted, reviewed, and adjudicated.

A change order process, managed by the Program Administration, will allow applicants to submit to their CTA a request for a change in scope to rectify the Scope (additive and deductive) according to established program rules, policy, and guidelines. All change orders require approval by the state, and applicants are required to acknowledge that changes will be made to their Grant Agreement, prior to state approval.

Additionally, all additive change orders (ACO) will be processed at any time after NTP in eGrants using the Unforeseen Condition Change Request Form located under Appendix C. A signed ACO pdf from Xactimate will be uploaded by the CTA to eGrants along with any supporting photos of documents from the applicant's contractor in reference to additional scope and/or actual photos of unforeseen damages are required.

A deductive change order (DCO) can be processed in eGrants at any time by the CTA after NTP and prior to Funds Disbursed. A signed DCO pdf from Xactimate will be uploaded to eGrants by the CTA with the applicant's acceptance of the scope not being completed and not being funded by the Program. Additional photos of the line items not being completed are not required.

Definition of Unforeseen Condition

Unforeseen Condition: Repair scope identified during the construction process that are necessary to deliver

a habitable structure that were not documented during the Damage Assessment. Unforeseen conditions include, but are not limited to concealed, hidden, or otherwise un-observable conditions that cannot be readily identified without the benefit of destructive and/or laboratory and/or expert testing. Appendix E provides the procedure for change order processing.

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Procedure Change Alert – Elevation Documentation Requirement

Issued: February 21, 2018

Effective: February 1, 2018

Revised: February 28, 2018

Revised: October 23, 2018

Functional Area(s): All

Elevation and elevation documentation are required in the following circumstances:

- Properties located within the floodplain that are required to be elevated by local ordinance and the local code enforcement officials determination that a property is substantially damaged or will be substantially improved or
- Properties outside of the floodplain which are required to be elevated by local ordinance as part of a reconstruction (this is rare, but it does happen).

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). Homeowners in this situation will be required to prove that they have elevated to the appropriate elevation height by providing an Elevation Certificate. This applies to:

- Homeowners inside the Special Flood Hazard Area (SFHA) whose renovation costs constitute a Substantial Improvement, as determined by the local floodplain administrator or
- Homeowners inside the SFHA who have reconstructed their property.

The Restore Louisiana Homeowners Assistance Program (RLHP) will comply with elevating homes where the local jurisdiction requires such elevation.

Solution 2: Homeowner Managed

If a local jurisdiction is going to require the homeowner to elevate, the applicant will need to notify the RLHP of the requirement when they or their homebuilding / home improvement contractor obtains all necessary permits. The RLHP will adhere to the following guidelines:

- a. If elevation is required and the home is slab on grade, the home may become a reconstruction project. The applicant must submit their reconstruction design plans to the RLHP. The Program will evaluate the reconstruction plans to verify design for ABFE + 2.0' requirement. The applicant is required to submit the final Elevation Certificate demonstrating compliance with the ABFE + 2.0' Program requirement. The Elevation Certificate must be submitted to RLHP to confirm proper elevation height has been completed during contractor selection.
- b. If elevation is required and the home is pier and beam, elevation costs are eligible to be included in the ECR. The RLHP would then add elevation costs as a change order, based on the local jurisdiction requirement to elevate. The RLHP would provide cost to elevate the structure to ABFE + 2.0' and would notify the homeowner of the ABFE + 2.0' requirement. The applicant is required to

submit the final Elevation Certificate demonstrating compliance with the ABFE +2.0' Program requirement. The Elevation Certificate must be submitted to RLHP to confirm proper elevation height has been completed during contractor selection.

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