

THE RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM

PROGRAM MANUAL

March 16, 2018

Version 3.1



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RLHP supports Fair Housing/Equal Employment Opportunity/ADA Accessibility

VERSION HISTORY

6/5/2017	Version 1.0 Published
11/09/2017	Version 2.0 Published
	<ul style="list-style-type: none"> • Additional formatting, grammar and non-substantive changes have been included throughout version 2.0. • Added Fair Housing logo and statement. page vi • Added Versioning Policy. page 4 • Added information regarding the Policy Change Control Board. page 4 • Added definition of “Disability” to clarify that the program definition for disability is consistent with federal law. page 5 • Added definition of “Habitable” to replace references to “decent, safe, and sanitary”. page 5 • Added definition of “Manufactured Home” to clarify that per the program manufactured housing that is modular will be treated as stick- or site-built construction. page 5 • Edited Sec. 5 to clarify that applicants who have already demolished their damaged structure will need to provide documentation related to the damage and condemnation of the property. page 8 • Edited Sec. 5(b) to clarify that an executed construction contract is required prior to grant agreement execution for applicants who choose to manage their own construction under Solution 2. pages 9-10 • Added language to Section 5(b) to address policy changes related to situations where a homeowner manages their own construction project. pages 9-10 • Edited Section 5(b) clarifying that home improvement contractors who are registered with the Louisiana Contractors Licensing Board are eligible service providers for Solution 2 homeowners. pages 9-10 • Edited Section 5(b) to reflect policy change that allows homeowners to remain in their property, rather than vacate, during construction activities and that the final decision of the Program on this issue is not appealable. pages 9-10 • Edited Section 5(b) to include description of when the RLHP may issue a one-party check to an applicant. pages 9-10 • Edited Sec. 5(c) to add detail regarding federal reimbursement requirements and clarify that construction work performed after application or after the HUD deadline (if application is after the deadline) cannot be reimbursed by RLHP. Changed HUD deadline from September 8, 2017 to September 8, 2018 per HUD agreement to extension. Further updated to remove the previous requirement that all construction activities must be completed prior to reimbursement award. Also clarified that work performed between the date of application and the grant execution will be paid via draw against the repair award, upon successful completion of program inspection. pages 10-11 • Edited Sec. 5(d) to more clearly state the applicant’s responsibility for elevation of property inside the SFHA. page 11 • Edited Sec. 8 to describe the Program’s rationale allowing for additional criteria for prioritization and processing steps related to opening applications in additional phases, based on such criteria as homeowners’ limited access to

	<p>resources, impending deadlines related to applicant temporary disaster housing and program implementation efficiencies. page 14</p> <ul style="list-style-type: none"> Deleted Phase Criterion 3. Change in policy expanding Phase eligibility criteria to include homeowners who had flood insurance at the time of the flooding events. Previous policy excluded those with flood insurance. Removed references to the previous requirement that barred application of homeowners who had flood insurance through a private service provider or the NFIP. pages 16, 18, 20, 22, 24, and 26 Updated Phase charts to remove the flood insurance requirements from Phases and to update tiering criteria. All phases are now eligible for up to 100% of their prospective repair awards. Phases III-VI are now eligible to receive up to 50% of their reimbursement awards. pages 16, 18, 20, 22, 24, and 26 Edited Sec. 9(b)(1) to clarify HUD rule related to reimbursement of manufactured home repair when the program benefit is replacement. Reduction of duplication of benefit is allowed, but reimbursement is not. page 27 Reorganized Sec. 9(c) for clarity and added sub-headings 1-6. pages 29-34 Edited Sec. 9(c) to add detail regarding the Program's decision to replace rather than rehabilitate damaged mobile home units. pages 29-30 Edited Sec. 9(c) to clarify that any structure where a manufactured home constitutes a portion of the structure will be classified as a manufactured home under RLHP and that the size of the manufactured home portion will serve as the basis of any potential award. page 31 Edited Sec. 9(c) "Replacement of Manufactured Homes" to add detail regarding change of structure type between manufactured housing and stick-or site-built construction. pages 30-31 Edited Sec. 9(c) to more clearly identify the parameters around the applicable funding caps when an applicant replaces a stick-built home with a manufactured housing unit. pages 30-31 Edited Sec. 9(c) to clarify that when a manufactured home is procured to replace a damaged stick built structure, that the award shall remain within the manufactured home replacement caps. Therefore, demolition of the previous stick-built structure is not considered an additional reimbursable cost. page 32 Edited Sec. 9(c)(1) to clarify that RLHP intends for any applicant replacing a manufactured housing unit with a stick-built structure, that the new structure must be constructed on the same underlying property on which the damaged MHU was located. Edited Section 10(d) to include the option for single-party check issuance in instances where an applicant acts on his/her own behalf as to manage his/her construction project. page 36 Edited Sec. 11(b) to clarify who must versus who may be on the application, who must sign documentation, and that RLHP bears no liability for any dispute between owner-occupants and non-occupant owners. page 36 Edited Sec. 11(e) to add language from grant agreement into policy document for consistency. This language makes clear that the damaged property may not
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	<p>be transferred or sold until all work performed by the program has been completed. page 39</p> <ul style="list-style-type: none"> • Edited Sec. 11(f)(1)(b)(4) to remove “and will be considered on a case by case basis”. Also clarified that the usufructuary must have been an occupant of the damaged structure at the time of the relevant flooding event. Usufruct documentation provided by an applicant will be reviewed, for sufficiency, by Program staff members who are Louisiana licensed attorneys. page 37 • Added Sec. 11(f)(1)(b)(6) to address applicant property at risk of seizure and foreclosure. page 40 • Edited Section 11(f)(1)(c)(1) to reflect more clearly defined criteria surrounding instances where a property owner who occupied the damaged home at the time of the relevant flooding event is now deceased, as well as the situation where a deceased homeowner passed away prior to the flooding event. page 41 • Edited Sec. 11(f)(2) to clarify that the driver’s license must be valid / unexpired as of the date of application. page 43 • Edited Sec. 11(f)(5)(a) to define the valid income certification period of one year, per HUD AGI income calculation methodology. page 45 • Edited Sec. 11(j)(2) “SBA” to more clearly identify the narrow instance where approved SBA loans may not be counted as a DOB. Further added “SBA loan declination is defined as an applicant having never executed the SBA loan documents” for clarification. page 47 • Updated example award calculation tables to remove tiered repair awards because policy expansion now allows all eligible applicants, regardless of phase, to receive up to 100% of their eligible repair award. pages 49-50 • Updated example award calculation tables to increase the 25% reimbursement for non-LMI applicants to 50%. pages 49-50 • Edited Sec. 13(a)(2) to clarify that applicants in Phases III-V who choose to waive a non-code, non-safety related eligible repair component of their award in order to proceed directly to their reimbursement award, will be re-phased to Phase VI for classification purposes, but will be served in the phase in which they enter the program. page 52 • Rewrite Sec. 13(d) “Types of Damage Assessment” to clarify the distinction between damage estimate types and when they are used. pages 54-56 • Edited Sec. 14 to include details regarding Green Building Standards requirements. page 57 • Edited Sec. 14(a) to clarify which costs are included in the per square foot allowance for reconstruction. pages 57-58 • Added lead-based paint hazard mitigation pricelist to Appendix D. • Replaced Award Letter with Version 2. This version clarifies language for mobile home replacement and corrects a statement regarding timing of construction contract requirement under Solution 2 Homeowner Managed Construction. pages 69-74 • Added Award Calculation Letter for Zero Award where an applicant’s duplication of benefit exceeds the available award amount resulting in an award value of \$0. pages 75-80
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1/25/2018	Version 3.0 Published
	<ul style="list-style-type: none"> • Edited Sec. 5 to clarify that the Program will allow an applicant to manager their own construction project or hire a licensed and insured homebuilding contractor. page 9. • Edited Sec. 5 to clarify that applicants will not be eligible for reimbursement if they have a Manufactured Housing Unit or site-built property that will be replaced or reconstructed. However, these applicants may have their Duplication of Benefits assessment reduced. page 9. • Edited Sec. 5(b)(2) to clarify that Solution 2 self-management is allowed only for rehabilitation projects. page 10 • Edited Sec. 5(b)(2) to clarify the requirements for self-managed rehabilitation projects at or below \$10,000.00 versus those above \$10,000.00. page 11. • Edited Sec. 5(c) for consistency with edits in Section 5 and to explain how a Duplication of Benefits reduction may be obtained. page 12. • Edited Sec. 9(b)(1) to clarify that reimbursement payments are for eligible expenses where the applicant will repairing their home rather than replacing a MHU or reconstructing a site-built home. page 29. • Edited Sec. 9(c) to include the same language incorporated into Section 5(c) related to the prohibition of reimbursement for repairs on a MHU that will be replaced under the Program. page 31. • Edited Sec. 10(d) to streamline language under the Solution 3 “provision of funding” section of the table. page 37. • Edited Sec. 11(j)(1) and (3) to clarify applicability of duplication of benefits policy to forced mortgage payoffs versus voluntary mortgage payoffs, as required under the Robert T. Stafford Act. pages 48 and 49. • Edited Sec. 11(k) to clarify existing program rules prohibiting repair or reconstruction inside a floodway. page 53. • Added Sec. 12 as a Reserved section to preserve numbering throughout the manual. page 53. • Edited Sec. 13(a) to reference Appendix E for the Program pricelist (formerly Appendix D in version 2). page 53. • Edited Sec. 13(d)(2) to update the reconstruction allowance price per square foot from \$70.75 to \$78.00. page 57. • Edited Sec. 14 to require applicants to close open permits or execute scope affidavit prior to grant execution and explain that failure to perform at least one of these actions will result in a hold on any further progress of the applicant file within the RLHP program. pages 59-60. • Edited Sec. 14(a) to update the reconstruction allowance price per square foot from \$70.75 to \$78.00. Further updated language to describe work included in the \$78.00 per square foot allowance. page 60. • Appendix A updated to include Award Acknowledgment Letter v. 3 and Zero Award Letter v. 2. • Changed Appendix D to add Green Building Standard notifications. • Former Appendix D Pricelist moved to Appendix E.
3/16/2018	Version 3.1 Published
	<ul style="list-style-type: none"> • Edited Section 5 to change a list identification from (b) to (c) to correct a typographical error. page 14.

	<ul style="list-style-type: none"> • Edited Sec. 5(a) to add language from Solution 1 grant agreement related to flood insurance requirements within the main text of the homeowner manual, to make this requirement most clear to applicants. pages 11-12. • Edited Sec. 5(b) to add language from Solution 2 grant agreements related to flood insurance requirements within the main text of the homeowner manual, to make this requirement most clear to applicants. pages 13-14. • Edited Sec. 5(c) to add language from Solution 2 grant agreements related to flood insurance requirements within the main text of the homeowner manual, to make this requirement most clear to applicants. pages 14-15. • Edited Sec. 5(d) to include information to assist applicants with understanding Program elevation requirements. pages 15-16. • Edited Sec. 5(d) to change the word “homeowner” to the word “applicant” for consistency with language throughout the manual. pages 15-16. • Edited Sec. 7(b)(1) to include sub-category (f) to make clear that mixed use buildings are ineligible for Program assistance. page 18. • Edited Sec. 9(c)(1) to clarify the calculation process for MHU awards, consistent with all other explanations of the same throughout this manual. page 34. • Edited Sec. 10(c) to add reference language to Sec. 5 referencing the grant agreements related to the flood insurance requirements. page 40. • Sec. 12 was previously a reserved section in Version 3 to preserve numbering consistency. In this version, Sec. 12 has been appropriated to address proof of compliance with elevation requirements. This is clarification of policy. pages 56-57. • Edited Sec. 14(b)(4) to clarify Program intent by removing the sentence “Roofing damages will be considered when the Damage Assessor documents that the level of flooding for a structure reached at least to the roof rafter fascia of the home.” page 67. • Edited Sec. 15 to include information about the effects of policy changes on awards and retroactive award re-calculation. page 71. • Edited the award acknowledgment letter to include flood insurance and elevation language consistent with the homeowner manual and grant agreement documents. Also added information about the applicability of policy changes to retroactively re-calculate awards. Appendix A. • Edited the zero award letter to add information about the applicability of policy changes to retroactively re-calculate awards. Appendix A. • Made minor edits to the award letters related to the inclusion and exclusion of overhead and profit in the award calculation to provide consistency of application of the overhead and profit rule. Overhead and profit (O&P) is added to awards in Solution 2 and Solution 3 only. Appendix A.
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VERSION POLICY

Version history is tracked in the table above, with notes regarding version changes. The dates of each publication are also tracked in this table.

Substantive changes within this document that reflect a policy change will result in the issuance of a new version. For example, the inclusion of homeowners with flood insurance is a substantial change to the criteria for phase qualification that was provided in Version 1.0. This, and other substantial changes, has resulted in the issuance of Version 2.0, an increase in the primary version number. Future policy changes will result in additional revision and the issuance of a new primary version number.

Non-substantive changes such as minor wording and editing, or clarification of existing policy, that do not affect the interpretation or applicability of the policy will be included in minor version updates denoted by a sequential number increase behind the primary version number. Such changes would result in a version number such as 2.1, 2.2, etc...

POLICY CHANGE CONTROL BOARD (Policy CCB)

Policy review and changes for RLHP are considered through a change control process. When, during the course of the program, policy clarifications, additions, or deletions are needed to more precisely define the rules by which the Program will operate, Program staff submit a Policy Change Request Form or a Request for Decision Form through the Program Sharepoint site for internal review by the Program Management Office (PMO). Within the PMO, two reviews are performed to verify that all relevant information and any supporting documentation are included in the request. Upon PMO concurrence that the request raises a policy issue, rather than a process issue, the Policy Change Request Form or Request for Decision is forwarded for OCD-DRU review. The requests are compiled and brought before the Policy CCB.

The Policy CCB is composed of OCD-DRU staff members representing OCD-DRU leadership, legal, and policy specialists, as well as IEM PMO and senior management staff members. Subject Matter Experts working in a particular policy area or task area that will be affected by the Policy CCB decision may be invited to assist in policy evaluation, if necessary.

The Policy CCB meets regularly to consider all pending requests that have been submitted via the previously described process. The Policy CCB meets as frequently as is necessary to consider policy decisions critical to moving the Program forward timely. The schedule for Policy CCB meetings is expected to move to a lower frequency as the Program matures.

1. Definitions

Act of Donation: a form of property transfer without exchange or payment.

Applicant: all homeowners who are owner-occupants of a damaged property are applicants. All owner-occupants must sign program documents.

CDBG-DR: Community Development Block Grant- Disaster Recovery Program

Common Area Under Roof: The total area under the common roof is primarily interior, conditioned spaces, and for single-story homes, equal to the footprint of the house. The term is also synonymous with the eligible area. In addition, exterior spaces such as detached porches and garages are not considered in the eligible area.

Disability: RLHP defines disability, for purposes of the program, consistent with federal law under The Social Security Act, as amended, 42 U.S.C. §423(d), The Americans with Disabilities Act of 1990, as amended, 42 U.S.C. §12102(1)-(3), and in accordance with HUD regulations at 24 CFR §§5.403 and 891.505

Duplication of Benefits (DOB): A duplication of benefit is the receipt of funding from multiple sources for the same purpose. The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of the loss resulting from a major disaster as to which he/she has already received financial assistance under any other program or from insurance or any other sources. It is an amount determined by the program that may result in the reduction of an award value.

Habitable: A habitable dwelling unit is one that is structurally sound, weather tight and in good repair.

HCDA: Housing and Community Development Act of 1974

HUD: Department of Housing and Urban Development

Low to Moderate Income (LMI) Household: A household is considered to be of low or moderate income if the household income (including income derived from assets) is at or below 80 percent of an area's median income. All income is based on the Area Median Income limits set annually by HUD for each parish or metropolitan statistical area.

Major/Severe damages: \$8,000 or more of FEMA inspected real property damage or 1 foot or more of flood damage on the first floor.

Manufactured home or Manufactured housing unit (MHU): For the purposes of this program, references to manufactured homes more specifically refers to mobile homes. Manufactured housing that is of modular construction will be treated as stick- or site-built construction.

New Construction: A replacement home that substantially exceeds the original footprint by 20% or more on the existing lot (if permitted) or the construction of a new home in a new location.

NFIP: National Flood Insurance Program. When the Program refers to NFIP in the context of eligibility or duplication of benefits, the Program is referring to private and public flood insurance programs that cover structural repairs resulting from flood damages.

Reconstruction: Demolition and rebuilding of an existing structure based on the program's building standards. Reconstructed property is built on the same footprint as the original structure and will not substantially exceed (limited to an increase of 20% or less) the square footage of the current or demolished structure. This requirement will subordinate to the local jurisdiction's building code requirements.

Rehabilitation: Repairs made to an existing structure based on the program's building standards.

2. Program Description and Objectives

The Department of Housing and Urban Development (HUD) has allocated funding to assist in Louisiana's long term recovery from the severe flooding that occurred throughout much of the state in March and August of 2016. The funding for The Restore Louisiana Homeowner Assistance Program (RLHP or Program) is allocated out of HUD's Community Development Block Grant Disaster Recovery Program (CDBG-DR) and was appropriated by Congress in Section 145 of the Continuing Appropriations Act, 2017, Section 192 of the Further Continuing and Security Assistance Appropriations Act, 2017, the Consolidated Appropriations Act, 2017, and any applicable future allocations. CDBG-DR grants are authorized under Title I of the Housing and Community Development Act of 1974 (HCDA) for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in the most impacted and distressed areas resulting from a major disaster. Given the extent of damage to Louisiana's housing stock, HUD requires the state to primarily consider and address its unmet housing recovery needs.

HUD maintains all federal rules, regulations and documents related to the CDBG-DR allocation to the State of Louisiana. These can be accessed online at www.HUDexchange.info.

The survey is the first step in the program process. Homeowners may register for an account and take the survey online by going to www.restore.la.gov. Homeowners without internet access may register and take the survey over the phone by calling the program call center at 866-735-2001.

3. Program Requirements

a. Eligible Activities

The following activities under the Housing and Community Development Act of 1974 (HCDA) are eligible: 105(a)1-11, 14-15; 18; 20; 23-25 as well as (42 U.S.C. 5305(a)(4)); Housing Incentive and FR 5989-N-01 VI.B.28:

- Rehabilitation, reconstruction, reimbursement, replacement, buyouts, acquisition and new construction.

Applicant must meet all eligibility requirements as specified in Section 6 of this manual.

Property must be located in a designated disaster area per Section 7 of this manual.

b. Ineligible Activities

Forced mortgage payoffs; SBA home/business loan payoffs; funding for second homes; assistance for those who previously received Federal flood disaster assistance and did not maintain required flood insurance; and compensation payments are all ineligible activities for which CDBG-DR grant funds cannot be used.

Note: The eligible and ineligible categories of activities are determined by HUD and are set forth in the rules and regulations specific to the CDBG-DR funds allocated to the State of Louisiana for the 2016 floods.

c. National Objectives

The primary objectives of the CDBG-DR Program are to assist communities recovering from the impact of a disaster by providing decent housing and suitable living environments, and to expand economic opportunities, principally for persons of low and moderate income (LMI). These objectives are achieved by ensuring that each funded activity meets one of three named National Objectives: benefiting LMI persons; preventing or eliminating slums or blight; or meeting urgent needs in the community. The RLHP housing program will serve the LMI and urgent need National Objectives as defined below:

- Low to Moderate Income (LMI) National Objective – Activities which benefit households whose total annual gross income does not exceed 80% of Area Median Income (AMI), adjusted for family size. Income eligibility will be determined and verified in accordance with HUD guidelines for adjusted gross income. The most current income limits, published by HUD annually, shall be used to verify the income eligibility of each household applying for assistance at the time the assistance is provided.
 - Very Low: Household's annual income is up to 30% of the area median income, as determined by HUD, adjusted for family size.
 - Low: Household's annual income is between 31% and 50% of the area median family income, as determined by HUD, adjusted for family size.
 - Moderate: Household's annual income is between 51% and 80% of the area median family income, as determined by HUD, adjusted for family size.
- Urgent Need National Objective – An urgent need that exists because existing conditions pose serious and immediate threat to health/welfare of community, the existing conditions are recent or recently became urgent (typically within 18 months) and the recipients cannot finance the activities on their own because other funding sources are not available.

Note: HUD determines the criteria the state must meet to be in compliance with one or more of the required National Objectives.

4. Program Allocation and Administration

On September 29, 2016, President Obama signed into law a Continuing Resolution directing \$500 million to the U.S. Department of Housing and Urban Development for recovery from disasters in 2016. HUD allocated \$437.8 million of that \$500 million in CDBG-DR to the State of Louisiana as a result of the catastrophic and destructive floods that impacted the state in both March and August 2016. On

December 10, 2016, President Obama signed into law the Fiscal Year 2017 Further Continuing Resolution, directing HUD to allocate an additional \$1.8 billion to states that experienced presidentially declared disasters in 2016 prior to December 10, 2016. HUD allocated \$1,219,172,000 of that \$1.8 billion to the State of Louisiana as additional recovery funds because of the catastrophic and destructive floods that impacted the state in both March and August 2016. On May 5, 2017, President Trump signed into law the Consolidated Appropriations Act, 2017, directing \$400 million to HUD for disaster recovery. HUD allocated \$51,435,000 in additional funding to the State of Louisiana for the 2016 flood recovery efforts. Future allocations may be applicable.

5. Program Solutions

Given the time elapsed since the March and August flooding events, homeowners are in varied states of progress in their rebuilding process, depending on the extent of damage and resources available. In response, the state will implement the RLHP, which will consist of four possible solutions (defined below) – Program Managed or Homeowner Managed rehabilitation or reconstruction; reimbursement for completed repairs (as defined below); or voluntary buyouts and acquisitions (not yet open). Program staff will provide guidance to applicants on the guidelines and requirements of each solution. Based on their individual conditions at the time of application, applicants will choose the program solution which best fits their need.

Applicants choose the program solution best suited to their progress in the recovery process and their capacity to complete their home repair or reconstruction. The state's program solutions will give applicants with prospective work the option to either a) work with a Program Managed homebuilding contractor b) manage their own construction project or c) select their own licensed and insured homebuilding contractor. Regardless of the solution selected, all homebuilding contractors must follow the corresponding local jurisdiction's requirements for construction activities. Applicants who participate in the Program Managed or Homeowner Managed solutions, with partially completed work on a site-built home at the time of the Program's damage assessment inspection, may also be eligible for reimbursement. Applicants who have already begun to repair their flood damaged Manufactured Housing Unit (MHU) or their flood damaged site-built home and for whom the Program will replace the MHU or reconstruct the site-built home, will not be eligible for reimbursement. However, applicants in these situations will be afforded the possibility of reducing any Duplication of Benefits assessment. Applicants who have completed full repairs may be eligible for reimbursement of eligible expenses, as determined by the Program.

The level of construction required, either rehabilitation or reconstruction, will be determined by the Program and the applicant's corresponding local jurisdiction. In the event that the level of damage to a home triggers a local jurisdiction to require a full reconstruction, rather than repair, the Program will adhere to the local jurisdiction's determination. If a local jurisdiction does not have a standard that triggers a requirement to reconstruct rather than repair a home, the Program will reconstruct homes where the cost of repair is 80% or more of the cost to reconstruct (elevation costs not included), as determined by the Program. 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 may proceed as a rehabilitation project regardless of the value of any subsequently identified unforeseen construction conditions requiring a change order. Homeowners who have already demolished their flood-damaged structures must provide documentation of the damaged structure type, square footage, and damage to the home caused by the flooding. Applicants should also provide any local jurisdiction notice of condemnation, substantial damage notification, or other notice of requirement to demolish.

a. Solution 1: Program Managed

Applicants may choose to have the Program manage and complete the construction process for the rehabilitation or reconstruction of impacted homes. The Program will contract with a pool of homebuilding contractors and assign them to repair or reconstruct damaged properties. Applicants will be required to enter into grant agreements with the state. The state will pay the grant proceeds directly to the homebuilding contractor at 50% and 100% of construction completion. Construction progress and quality will be monitored throughout each project and payment of each progress draw is contingent upon successful inspection by the Program. In the event that an applicant disagrees with the payment of a homebuilding contractor for completed work, the Program reserves the right to have a third party inspection performed by the independent QA/QC contractor. Should the QA/QC contractor find that the quality of the work is consistent with Program standards, the Program may issue the homebuilding contractor the payment regardless of applicant approval.

During a pre-construction walk through with the Applicant, Construction Technical Advisor (CTA), and a Program Managed Contractor (PMC), it will be determined if the scope of work in the Program Repair Estimate will require the Applicant to personally vacate the property during the construction activities. If the Program determines that the necessary construction activities are extensive in nature and would create an undue hardship on the PMCs ability to perform the scope of work, or would endanger the health and safety of the Applicant, then the Applicant will be required to personally vacate the property for the period of time required to complete the scope of work. If the homeowner is required to vacate, it must be done within 30 days of the issuance of the construction Notice to Proceed. If the Program determines that no undue hardship or health and safety issue is presented by the anticipated repair work, the Applicant would not be required to personally vacate the property. The determination of whether a homeowner will need to vacate the property or not is not appealable.

SOLUTION 1 PROGRAM-MANAGED CONSTRUCTION REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the Damaged Home, reconstructed home or replacement home is located in a Special Flood Hazard Area, any insurable structure on any part of the property shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the property, applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on the property. In the event that the applicant(s) fail to provide such notice, applicant(s) may be liable to the United States for future disaster assistance related to the property.

Evidence that the Damaged Home (or reconstructed home) is covered by any required flood insurance must be provided at the Grant Agreement Execution and again before the final disbursement of grant funding. A declaration sheet or ACORD form describing the coverage from the Applicant(s) insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required, but not available due to the disrepair of the Damaged Home, applicant(s) must submit a declination letter from the insurer at the Grant Agreement Execution. The applicant must also provide proof that he/she

obtained flood insurance once construction has been completed, prior to final payment of grant dollars.

b. Solution 2: Homeowner Managed

Applicants may choose to manage their own rehabilitation process and the Program will provide construction advisory services for all applicants in this solution. Applicants will select their own licensed and insured homebuilding contractor or certified home improvement contractor and contract directly with them. However, the RLHP will also allow applicants to self-manage their rehabilitation project in accordance with Louisiana's Contractors Licensing Law - LA R.S. Title 37. If the applicant chooses to self-manage their rehabilitation project, any repairs that require a permit must be completed by an individual or company possessing the requisite license. Applicants whose construction activity under the RLHP is reconstruction, rather than rehabilitation, must obtain a licensed homebuilding contractor to perform the reconstruction scope of work.

Requirements for applicants obtaining licensed homebuilding or home improvement contractor. A verification of licensing and insurance will be conducted for any homebuilding contractor or home improvement contractor selected by the applicant. Applicants may only use homebuilding or home improvement contractors that meet these minimum standards. The contractor's information and a copy of the executed construction contract must be provided to RLHP prior to grant agreement execution.

Requirements for applicants who will self-manage their rehabilitation project. Applicants choosing to manage their own rehabilitation project will be required to submit additional documentation. If the repair scope of work is equal to or less than \$10,000.00, the applicant will need to submit the homeowner managed self-certification form provided by the RLHP Construction Technical Advisor (CTA). If the repair scope of work is greater than \$10,000.00, the applicant will need to submit the homeowner-managed self-certification form and will need to provide additional supporting documentation in the form of bids or contracts for the repair work. The purpose of this additional requirement for applicants with repair scopes of work greater than \$10,000.00, is to have the applicant provide proof of the applicant's plan, ability and resources necessary to manage the rehabilitation project to completion.

All applicants. Construction must begin within 180 days of execution of the grant agreement unless a written hardship extension is approved, or the applicant's award will be terminated.

Applicants or their homebuilding/home improvement contractor must obtain all necessary permits. Copies of permits must be turned over to the Program.

Applicants will also enter a grant agreement with the state for their eligible program funding. Applicants will be provided with the information and assistance necessary to support compliance with Program rules. The Program will monitor all projects in the Homeowner Managed Solution (Solution 2).

Construction progress will be monitored throughout each project and payment of each progress draw is contingent upon successful inspection by the Program. If the applicant self-manages the construction scope of work, one check will be issued to the applicant upon successful completion of the final inspection by the RLHP.

At the Program's discretion, RLHP may issue two-party payment to the applicant and the homebuilding contractor/home improvement contractor based on the payment schedule in the applicant's written construction contract. RLHP will not pay any advance payment on behalf of an applicant, regardless of the terms of the applicant's contract between the applicant and their homebuilding/home improvement contractor. The RLHP will issue no more than five construction draws per applicant construction project, regardless of the terms of the applicant's contract. Any applicant whose construction contract requires more than five construction draws must negotiate terms of these additional payments with their homebuilding/home improvement contractor.

These procedures do not guarantee payment to the applicant's homebuilding/home improvement contractor. Further, these procedures do not create a contractual relationship between RLHP and the applicant's homebuilding/home improvement contractor. Finally, the applicant's homebuilding/home improvement contractor is not a third party beneficiary of the applicant's grant agreement between the applicant and the RLHP.

SOLUTION 2 HOMEOWNER-MANAGED CONSTRUCTION REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the Damaged Home, reconstructed home or replacement home is located in a Special Flood Hazard Area, any insurable structure on any part of the property shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the property, applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on the property. In the event that the applicant(s) fail to provide such notice, applicant(s) may be liable to the United States for future disaster assistance related to the property.

Evidence that the Damaged Home (or reconstructed home) is covered by any required flood insurance must be provided at the Grant Agreement Execution and again before the final disbursement of grant funding. A declaration sheet or ACORD form describing the coverage from the Applicant(s)' insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required, but not available due to the disrepair of the Damaged Home, applicant(s) must submit a declination letter from the insurer at Grant Agreement Execution. The applicant must also provide proof that he/she obtained flood insurance once construction has been completed, prior to final payment of grant dollars.

SOLUTION 2 MOBILE HOME REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the replacement unit is located in a Special Flood Hazard Area, it shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in Applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the unit, Applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on any manufactured home located on the same property. In the event that the Applicant(s) fail to

provide such notice, Applicant(s) may be liable to the United States for future disaster assistance related to the manufactured home.

Evidence that the replacement unit is covered by any required flood insurance must be provided at the Grant Agreement Execution and again before the final disbursement of grant funding. A declaration sheet or ACORD form describing the coverage from the Applicant(s) insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required, but not available due to the disrepair of the damaged unit, or the absence of an insurable structure, Applicant may submit a declination letter from the insurer at Grant Agreement Execution. However, the applicant must provide proof that he/she has obtained flood insurance prior to final payment of grant funds.

c. Solution 3: Reimbursement

Applicants who have completed partial or full repairs on their home before applying to the Program may be eligible for reimbursement of a percentage of eligible expenses incurred prior to the application process, which includes inspection, to the Program or prior to September 8, 2018, whichever occurs first. Reimbursement is limited to only those expenses determined eligible by the Program, less any duplication of benefits. Eligible expenses will be based on a standard pricing guide for construction used by the Program and as assessed during an onsite inspection. Only eligible expenses at the Program standard price will be considered for reimbursement. Actual expenses incurred are expected to be higher than the Program's eligible expenses and price standard. In most circumstances, the eligible reimbursement amount will be less than the actual price paid by the applicant. Receipts will not be accepted as justification for the increase of the program allowances identified for any eligible reimbursable line item in the estimate.

The Program is prohibited from paying funds toward a project that does not result in the full rehabilitation of the applicant's dwelling. As such, the Program is not allowed to reimburse applicants who have already begun to repair their Manufactured Housing Unit (MHU) or site-built home when the Program will replace the MHU or reconstruct the site-built home. However, applicants in these situations may reduce their Duplication of Benefits assessment. A Duplication of Benefits reduction is possible when the applicant provides receipts documenting the repairs made to the damaged structure that will be replaced or reconstructed or if the Program can assess the value of the repairs using estimating methodology.

For Applicants who are utilizing a combination of Solutions 1 and 3 or 2 and 3, reimbursement funds will be paid following execution of the grant agreement, pursuant to the terms of the grant agreement. In addition, a separate grant agreement must be executed for each solution.

If the applicant's Environmental Review is completed prior to the applicant's invitation to application, the RLHP does not require applicants to stop their construction progress to wait on their RLHP award(s). After the Program has completed an applicant's damage assessment and the program has generated the repair and / or reimbursement estimates for the damaged property, the applicant may continue with their construction activities. Work that is completed after the creation of the damage assessment and prior to grant execution will be inspected and paid as a draw against the repair award.

SOLUTION 3 REIMBURSEMENT REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the Damaged Home, reconstructed home or replacement home is located in a Special Flood Hazard Area, any

insurable structure on any part of the property shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in Applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the property, Applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on the property. In the event that the Applicant(s) fail to provide such notice, Applicant(s) may be liable to the United States for future disaster assistance related to the property.

Evidence that the Damaged Home, reconstructed home or replacement home is covered by any required flood insurance must be provided at the Grant Agreement Execution (or before the final disbursement of grant funding if reimbursement is being provided as part of a Solution 1 or 2 grant). A declaration sheet or ACORD form describing the coverage from the Applicant(s) insurance company will be sufficient evidence to satisfy this requirement.

d. Elevations

Elevations will be evaluated on a case-by-case basis. Elevations will be considered 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.

If local code, ordinance or code enforcement official requires elevation of a home and that home has a slab-on-grade foundation, the only option for assistance under the RLHP will be reconstruction with elevation. RLHP will not elevate slab-on-grade structures.

"Substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

"Substantial improvement" means any reconstruction, rehabilitation, addition or other improvement to a structure, the total cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement.

The determination of whether a home is substantially damaged or requires substantial improvement is decided by local governmental authorities responsible for permitting and local regulations. The Program does not decide whether a home needs to be elevated. Homes that are located inside a floodplain and which are substantially damaged, as determined by the local jurisdiction, will require elevation to federal requirements. In most cases, unless required by local ordinance, properties that are being repaired, rather than reconstructed, will not be eligible to be elevated through the Program.

An applicant who has completed his/her repair or reconstruction projects and was required to elevate, per federal requirements, is 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). Applicants 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:

- Applicants inside the SFHA whose renovation costs constitute a Substantial Improvement, as determined by the local floodplain administrator; or
- Applicants inside the SFHA who have reconstructed their property.

The ABFE for a particular location can be determined by contacting the local floodplain administrator or by checking a property address on the LSU Agricultural Center's Floodmaps website at <http://maps.lsuagcenter.com/floodmaps/> or by contacting the local floodplain manager. Local floodplain managers can be contacted through the applicable local government authority.

6. Applicant Eligibility Criteria

To be eligible to apply for the RLHP, the applicant(s) must have owned and occupied the property as their primary residence prior to April 8, 2016, if requesting recovery assistance for the March 2016 floods, and prior to August 31, 2016, if requesting recovery assistance for the August 2016 floods. Owners of site-built homes and manufactured housing who did not own the land on which their residence was situated are eligible to apply for assistance.

a. Ownership

Due to the many different ownership situations and structure types, the Program has developed detailed policies related to the verification of ownership. Section 11(f)(1) defines ownership and verification methodology.

b. Occupancy

To confirm occupancy, the Program looks for a homestead exemption in the property tax records provided by the Parish from the time of the flood event. If the property tax records have established ownership and the Parish has granted a homestead exemption, the property is considered to be occupied by the applicant. Alternative acceptable documentation for proof of occupancy is outlined in Section 11(f)(2).

c. FEMA Registration

The program will obtain information directly from FEMA to verify any FEMA assistance the applicant may have received. FEMA registration is not a pre-requisite to eligibility.

7. Property Eligibility Criteria

The impacted home must have been located in one of the 51 disaster-declared parishes eligible for FEMA Individual Assistance: Acadia, Allen, Ascension, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Catahoula, Claiborne, De Soto, East Baton Rouge, East Carroll, East Feliciana, Evangeline, Franklin, Grant, Iberia, Iberville, Jackson, Jefferson Davis, Lafayette, La Salle, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Ouachita, Pointe Coupee, Rapides, Red River, Richland,

Sabine, St. Helena, St. James, St. Landry, St. Martin, St. Tammany, Tangipahoa, Union, Vermilion, Vernon, Washington, Webster, West Baton Rouge, West Carroll, West Feliciana and Winn.

a. Geographic Target Areas

Using its own methodologies, HUD identified ten parishes (Ascension, East Baton Rouge, Lafayette, Livingston, Ouachita, Tangipahoa, Acadia, Vermilion, Washington and St. Tammany) as the Most Impacted and Distressed (MID), having sustained the highest level of damage during the flood events. HUD requires that a minimum of 80% of all total funding is spent in these MID parishes.

b. Structure Types

In order to qualify as a Program eligible structure type, the impacted home must be a single-family dwelling, duplex, town home, modular home, manufactured home or condominium. Eligible structures with verified ownership will be considered eligible, regardless of whether or not the applicant owns the land on which the housing structure is situated. Structure type will be verified during the property damage assessment/inspection process.

1. Special Circumstances

a. Duplexes

- i. Single owner: Applicants who own and occupy one side of a duplex and rent the other side are eligible to apply to RLHP. The owner of the duplex structure must be an owner-occupant of at least one side of the duplex. Duplexes where both units are used for rental purposes, and the owner is not an occupant of at least one side of the duplex, are not eligible. Applicants will be allowed to use RLHP grants to fund the repairs of both sides of the duplex.
- ii. Multiple Owners: In situations where there are different owners for each unit in a duplex or there are joint owners who occupy separate sides, each side is treated as a separate unit and each owner-occupant is eligible to apply to RLHP.
- iii. Tenants: The rental portion of the duplex must be vacant at time of application. Applicants are prohibited from evicting existing tenants in order to apply for assistance. Any applicant found to have evicted a tenant in order to participate in the RLHP will be ineligible for assistance and is responsible for any damages sustained by the evicted tenant, including any temporary relocation costs. Applicants are required to document, at grant execution, that they have contacted the tenant displaced by the flooding event and offered the repaired rental unit to the displaced tenant, as a right of first refusal. Additionally, applicants must submit to the Program the household income information for the initial tenant who occupies the repaired, rented side of the duplex.

b. Condominiums

- i. Condominium owners who occupy the condo unit are able to apply for assistance; however, Condo Associations are not eligible applicants to the program.

- ii. Condo owners who use the condo unit as rental property are not eligible to apply.
 - iii. Condominium owner-occupants will be required to have written approval from the condominium association of the scope of work.
- c. **Manufactured Homes:** Manufactured home owners are eligible to apply for the RLHP regardless of whether the applicant owns the land on which the manufactured home was situated at the time of the flood or not.
- d. **Boats:** Boat owners who occupied their boat as a residence are not eligible to apply for the program.
- e. **Recreational Vehicles (RVs):** RV owners who occupied the RV as a residence are not eligible to apply for the program.
- f. **Mixed use buildings:** Mixed-use buildings are ineligible structure types and will not be funded for repair or reconstruction by the program. For example, a warehouse or business where an applicant has converted a portion of the space to living quarters is ineligible for funding.

c. Tie-Back and Damage Requirements

The home must have sustained Major / Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a program inspector will confirm whether a home experienced one foot or more of flood damage on the first floor of the structure.

8. Prioritization Criteria

Due to limits in the funding available from the HUD allocation, the Program will prioritize impacted applicants that meet outlined criteria. If additional funding is made available, the Program reserves the right to modify program criteria to provide additional assistance and/or assist additional applicants with remaining unmet needs. Though the intent of the Program is to assist as many disaster-affected citizens as possible, all assistance is subject to available funding and some applicants may not be assisted.

All information provided by the applicant on the survey will be verified during the application process. If it is determined that any information provided on the survey must be modified, based upon the application verification, the result could be a phase change for that applicant and / or the application could be placed on hold. The information verified during the application process will be the final basis for determining the phase for the applicant. Should application verification result in a phase change, the Program reserves the right to serve the homeowner in the phase in which the homeowner initially entered the application stage of the program.

While the Program will generally follow the phased approach described below when inviting homeowners to apply to the Program, additional prioritization may be given to homeowners meeting different criteria to address immediate, unforeseen needs. Additionally, some homeowners may be

processed out of sequence in order to safeguard the Program from inefficiencies in implementation. The Program is working to first assist the most vulnerable populations (Phases I and II) and the population of homeowners who did not have flood insurance at the time of the floods, as these homeowners have the greatest unmet need and limited access to other resources for recovery. As of October 25, 2017, the Program has been opened to applicants whose environmental review has been completed and who are in:

- Phase I or II;
- Phase III without flood insurance;
- All homeowners, regardless of phase, who are approaching a deadline to vacate their FEMA Manufactured Housing Unit; and
- Phase IV without flood insurance.

Applicants who were placed in Phases III-V because their survey responses indicated they had remaining work to be completed on their homes, are able to continue to be processed through their original survey phase, even if they were able to complete repairs between submission of their survey and the time the damage assessment occurs on their homes. Although these homeowners may ultimately be categorized under Phase VI, for implementation and efficiency purposes, these homeowners will not be required to wait until Phase VI opens in order to be fully processed through the application process.

Homeowners will be invited to apply to the Program on a continued and rolling basis.

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM		PHASE I	PHASE II	PHASE III	PHASE IV	PHASE V	PHASE VI
PHASES AND TIERS							
DAMAGE LEVEL	MAJOR AND SEVERE	✓	✓	✓	✓	✓	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	✓	✓				✓
	PARTIAL REPAIRS COMPLETED	✓	✓	✓	✓	✓	
	REMAINING PROSPECTIVE WORK	✓	✓	✓	✓	✓	
GEOGRAPHY	ALL 51 IMPACTED PARISHES	✓	✓			✓	✓
	10 MOST IMPACTED PARISHES			✓	✓		
100-YEAR FLOOD PLAIN	INSIDE		✓		✓	✓	✓
	OUTSIDE	✓		✓		✓	✓
INCOME	ALL INCOME LEVELS			✓	✓	✓	✓
	LMI ONLY	✓	✓				
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓	✓	✓	✓	✓	✓
	NO			✓	✓	✓	✓
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK*	100%	100%	50%	50%	50%	50%
	PROSPECTIVE CONSTRUCTION	100%	100%	100%	100%	100%	N/A

* Homeowners who have completed partial or full repairs before applying to the assistance program may qualify for reimbursement of eligible expenses incurred before the application process or by September 8, 2017, whichever is sooner.

Note: On August 18, 2017, the program was expanded to include homeowners with structural flood insurance.

a. Phase I Criteria

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM		
PHASE I AND TIERS		PHASE I
DAMAGE LEVEL	MAJOR AND SEVERE	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	✓
	PARTIAL REPAIRS COMPLETED	✓
	REMAINING PROSPECTIVE WORK	✓
GEOGRAPHY	ALL 51 IMPACTED PARISHES	✓
	10 MOST IMPACTED PARISHES	
100-YEAR FLOOD PLAIN	INSIDE	
	OUTSIDE	✓
INCOME	ALL INCOME LEVELS	
	LMI ONLY	✓
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓
	NO	
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK*	100%
	PROSPECTIVE CONSTRUCTION	100%

To be considered for funding in Phase I, applicants must meet all the criteria defined below:

1. Damage Threshold (Major/Severe)

The home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure.

2. Status of Repairs

For Phase 1, applicants who have not started any repair or reconstruction work as well as applicants with partial or fully completed repairs at the time of application to the Program are eligible to receive funding.

3. Deleted

4. Geographic Requirements

For Phase I, the impacted home must be located in one of the 51 impacted parishes.

5. Special Flood Hazard Area

For Phase I, the impacted home must be **located outside** of the Special Flood Hazard Area. A Special Flood Hazard Area (SFHA) is defined as an area having a one percent chance of being inundated by flood waters in any given year.

6. Income Requirements

For Phase I, the applicant must meet federal Low-to-Moderate Income (LMI) requirements. LMI households' total annual gross income cannot exceed 80% of Area Median Income (AMI), adjusted for family size for the parish where their primary residences are located.

Note: Income limits are based upon household size and geographic area and are determined by HUD. We are currently using HUD's most recent income limits which may be found at www.huduser.gov/portal/datasets/il.html. The program will update the income limit requirements each year based on HUD's yearly income threshold publication. Income determinations will be based on the most recent tax year and correlated to the most recently published HUD income tables.

7. Demographic Criteria

For Phase I, the applicant residing in the home at the time of the storm must have been at least 62 years of age as of April 8, 2016 for the March flood event or August 31, 2016 for the August flood event, OR be a person with disabilities or have a person with disabilities permanently residing in the household. If an applicant indicates that a person with disabilities is a household member, then the applicant must submit documentation through the following acceptable methods:

- Letter documenting disability assistance from relevant department or agency
- Mobility impaired ID card
- Signed verification of disability form

b. Phase II Criteria

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM		
PHASE II AND TIERS		PHASE II
DAMAGE LEVEL	MAJOR AND SEVERE	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	✓
	PARTIAL REPAIRS COMPLETED	✓
	REMAINING PROSPECTIVE WORK	✓
GEOGRAPHY	ALL 51 IMPACTED PARISHES	✓
	10 MOST IMPACTED PARISHES	
100-YEAR FLOOD PLAIN	INSIDE	✓
	OUTSIDE	
INCOME	ALL INCOME LEVELS	
	LMI ONLY	✓
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓
	NO	
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK*	100%
	PROSPECTIVE CONSTRUCTION	100%

To be considered for funding in Phase II, applicants must meet all the criteria defined below. The difference between Phase I and Phase II is that Phase I homes are located outside of the SFHA (floodplain) and Phase II homes are located within the SFHA (floodplain):

1. Damage Threshold (Major/Severe)

The home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure.

2. Status of Repairs

For Phase II, applicants who have not started any repair or reconstruction work as well as applicants with partial or fully completed repairs at the time of application to the Program are eligible to receive funding.

3. Deleted

4. Geographic Requirements

For Phase II, the impacted home must be located in one of the 51 impacted parishes.

5. Special Flood Hazard Area

For Phase II, the impacted home must be **located inside** of the Special Flood Hazard Area. A Special Flood Hazard Area (SFHA) is defined as an area having a one percent chance of being inundated by flood waters in any given year.

6. Income Requirements

For Phase II, the applicant must meet federal Low- to Moderate-Income (LMI) requirements. LMI households' total annual gross income does not exceed 80% of Area Median Income (AMI), adjusted for family size for the parish where their primary residences are located.

7. Demographic Criteria

For Phase II, the applicant residing at the damage address at the time of the storm must be at least 62 years of age on the date of the flooding event OR be a person with disabilities or have a person with disabilities permanently residing in the household. If an applicant indicates that a person with disabilities is a household member, then there must be proof of the documentation through the following acceptable methods:

- Letter documenting disability assistance from relevant department or agency
- Mobility impaired ID card
- Signed verification of disability form

c. Phase III Criteria

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM		
PHASE III AND TIERS		PHASE III
DAMAGE LEVEL	MAJOR AND SEVERE	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	
	PARTIAL REPAIRS COMPLETED	✓
	REMAINING PROSPECTIVE WORK	✓
GEOGRAPHY	ALL 51 IMPACTED PARISHES	
	10 MOST IMPACTED PARISHES	✓
100-YEAR FLOOD PLAIN	INSIDE	
	OUTSIDE	✓
INCOME	ALL INCOME LEVELS	✓
	LMI ONLY	
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓
	NO	✓
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK*	50%
	PROSPECTIVE CONSTRUCTION	100%

To be considered for funding in Phase III, applicants must meet all the criteria defined below:

1. Damage Threshold (Major/Severe)

The home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure.

2. Status of Repairs

In order to qualify under Phase III, the applicant must not have fully completed rehabilitation or reconstruction of the impacted home at the time of application to the program; applicants must have prospective work to complete in order to be eligible under Phase III.

3. Deleted

4. Geographic Requirements

For Phase III, priority will be given to applicants located in the ten most impacted parishes (see Section 7a). The ten most impacted and distressed parishes are East Baton Rouge, Livingston, Ascension, Tangipahoa, Ouachita, Lafayette, Acadia, Vermilion, Washington and St. Tammany.

5. Special Flood Hazard Area

For Phase III, the impacted home must be **located outside** of the Special Flood Hazard Area. A Special Flood Hazard Area (SFHA) is defined as an area having a one percent chance of being inundated by flood waters in any given year.

6. Income Requirements

For Phase III, no priority will be given based upon an applicant's income.

7. Demographic Criteria

For Phase III, no priority will be given based on a household's demographics.

d. Phase IV Criteria

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM		
PHASE IV AND TIERS		PHASE IV
DAMAGE LEVEL	MAJOR AND SEVERE	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	
	PARTIAL REPAIRS COMPLETED	✓
	REMAINING PROSPECTIVE WORK	✓
GEOGRAPHY	ALL 51 IMPACTED PARISHES	
	10 MOST IMPACTED PARISHES	✓
100-YEAR FLOOD PLAIN	INSIDE	✓
	OUTSIDE	
INCOME	ALL INCOME LEVELS	✓
	LMI ONLY	
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓
	NO	✓
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK*	50%
	PROSPECTIVE CONSTRUCTION	100%

To be considered for funding in Phase IV, applicants must meet all the criteria defined below:

1. Damage Threshold (Major/Severe)

The home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure.

2. Status of Repairs

In order to qualify under Phase IV, the applicant must not have fully completed rehabilitation or reconstruction of the impacted home at the time of application to the program; applicants must have prospective work to complete in order to be eligible under Phase IV.

3. Deleted

4. Geographic Requirements

For Phase IV, priority will be given to applicants located in the **ten most impacted parishes** (see Section 7a). The ten most impacted and distressed parishes are East Baton Rouge, Livingston, Ascension, Tangipahoa, Ouachita, Lafayette, Acadia, Vermilion, Washington and St. Tammany.

5. Special Flood Hazard Area

For Phase IV, the impacted home must be **located inside** of the Special Flood Hazard Area. A Special Flood Hazard Area (SFHA) is defined as an area having a one percent chance of being inundated by flood waters in any given year.

6. Income Requirements

For Phase IV, no priority will be given based upon an applicant's income.

7. Demographic Criteria

For Phase IV, no priority will be given based on a household's demographics.

e. Phase V Criteria

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM		
PHASE V AND TIERS		PHASE V
DAMAGE LEVEL	MAJOR AND SEVERE	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	
	PARTIAL REPAIRS COMPLETED	✓
	REMAINING PROSPECTIVE WORK	✓
GEOGRAPHY	ALL 51 IMPACTED PARISHES	✓
	10 MOST IMPACTED PARISHES	
100-YEAR FLOOD PLAIN	INSIDE	✓
	OUTSIDE	✓
INCOME	ALL INCOME LEVELS	✓
	LMI ONLY	
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓
	NO	✓
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK*	50%
	PROSPECTIVE CONSTRUCTION	100%

To be considered for funding in Phase V, applicants must meet all the criteria defined below:

1. Damage Threshold (Major/Severe)

The home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure.

2. Status of Repairs

In order to qualify under Phase V, the applicant must not have fully completed rehabilitation or reconstruction of the impacted home at the time of application to the program; applicants must have prospective work to complete in order to be eligible under Phase V.

3. Deleted

4. Geographic Requirements

For Phase V, the impacted home must be located in one of the 51 impacted parishes.

5. Special Flood Hazard Area

For Phase V, the impacted home may be located **either outside or inside** of the Special Flood Hazard Area. A Special Flood Hazard Area (SFHA) is defined as an area having a one percent chance of being inundated by flood waters in any given year.

6. Income Requirements

For Phase V, no priority will be given based upon an applicant's income.

7. Demographic Criteria

For Phase V, no priority will be given based on a household's demographics.

f. Phase VI

RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM		
PHASE VI AND TIERS		PHASE VI
DAMAGE LEVEL	MAJOR AND SEVERE	✓
STATUS OF REPAIRS	100% OF REPAIRS COMPLETED	✓
	PARTIAL REPAIRS COMPLETED	
	REMAINING PROSPECTIVE WORK	
GEOGRAPHY	ALL 51 IMPACTED PARISHES	✓
	10 MOST IMPACTED PARISHES	
100-YEAR FLOOD PLAIN	INSIDE	✓
	OUTSIDE	✓
INCOME	ALL INCOME LEVELS	✓
	LMI ONLY	
HOMEOWNER 62+ AND/OR PERSON WITH DISABILITY IN HOME	YES	✓
	NO	✓
TIERED AWARD	REIMBURSEMENT OF COMPLETED WORK*	50%
	PROSPECTIVE CONSTRUCTION	N/A

To be considered for funding in Phase VI, applicants must meet all the criteria defined below:

1. Damage Threshold (Major/Severe)

The home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure.

2. Status of Repairs

For Phase VI, work repairing or reconstructing the impacted home must be complete. Applicants who acquired manufactured homes to replace their flood damaged structure, prior to applying for the program may be eligible under Phase VI.

3. Deleted

4. Geographic Requirements

For Phase VI, the impacted home must be located within one of the 51 impacted parishes.

5. Special Flood Hazard Area

For Phase VI, the impacted home may be located either outside or inside of the Special Flood Hazard Area. A Special Flood Hazard Area (SFHA) is defined as an area having a one percent chance of being inundated by flood waters in any given year.

6. Income Requirements

For Phase VI, no priority will be given based upon an applicant's income.

7. Demographic Criteria

For Phase VI, no priority will be given based on a household's demographics.

Note: The state may add additional phases or modify phase criteria to add additional applicants to existing phases to the extent additional funding is available to serve more disaster-impacted applicants. Details will be provided in an updated version of this manual.

9. Level and Terms of Assistance

The Program uses a tiered approach to determine the level and terms of assistance provided to eligible applicants, based on the Phase, income and other criteria in which the applicant falls.

a. Eligible Award Cap

The maximum award will be determined by (a) an assessment of work completed prior to submitting an application to the program and / or (b) an assessment of work remaining to be completed. Both assessments are based on economy / standard grade building materials as calculated by the program using national building standard estimating software. Further, the maximum award provided will be adjusted based on any Duplication of Benefit, the income level category of the applicant, and activity category (repair or reimbursement).

b. Award Structure

Applicants may be eligible for rehabilitation/reconstruction funding and/or reimbursement. Each award is calculated based on the reimbursement estimate and/or the scope of remaining work needed to return the home to a habitable state (rehabilitation estimate or reconstruction estimate), less any duplication of benefits. In addition, the Program uses a tiered approach to determine the level of assistance provided based on the income of the applicant.

1. Reimbursement Award Structure

The Program will reimburse certain eligible expenses based on a tiered approach according to the household's income level, based on the Area Median Income limits set annually by HUD for each parish. The Program will not reimburse applicants for repairs that are not in compliance with Program requirements, or repairs that must be removed in order to properly repair the damaged property; however, applicants may be eligible for rehabilitation or construction assistance under Solution 1 or Solution 2. Temporary repairs provided under the Shelter at Home Program are not eligible reimbursable expenses. Applicants will receive the reimbursement portion of their award following execution of the grant agreement.

HUD rules prevent RLHP from reimbursing personal funds invested into the rehabilitation of homes when a program results in the replacement of the damaged housing unit with a new unit (manufactured or stick-built). Applicants who have already placed FEMA, SBA, NFIP, or other funds into the rehabilitation of a manufactured home or into a home that will be reconstructed are not eligible to be reimbursed for the funds already invested into the repair of the structure that will be replaced. Applicants in this situation will need to provide receipts to RLHP for the repair work performed. All documentable repair dollars spent on eligible repair expenses will be subtracted from any duplication of benefit to reduce or eliminate the duplication, increasing the applicant's potential award for replacement, up to any applicable program cap.

a. Phases I-V

All eligible reimbursement amounts will be disbursed to applicants after execution of the grant agreement. Construction does not have to be completed prior to an applicant receiving reimbursement funds if they are Solutions 1,3 or Solutions 2,3 applicants who will be repairing their homes.

Phases I and II are eligible for 100% of reimbursement of program-assessed value of repairs or program eligible costs related to the replacement of a flood damaged manufactured home completed prior to the application to RLHP less any duplication of benefits.

Applicants who are not eligible under Phases I or II who, prior to applying for the program, have completed repair or reconstruction of their home or acquisition of a replacement manufactured home will be eligible under Phase VI.

Applicants in Phases III-V, are eligible for a reimbursement award for work completed prior to application to the Program, on the condition that they also have prospective work in either the Program Managed (Solution 1) or Homeowner Managed (Solution 2) solutions (rehabilitation/reconstruction).

Repair values are calculated based on economy / standard grade materials included in building industry software prices and MHU program cost limits, not actual expenses incurred by applicant. The pricing software identifies economy grade materials as "Standard Grade". For example, if an applicant replaced granite countertops with similar style granite, he or she will only be reimbursed for the price of economy-grade countertops provided under the Program.

For applicants in Phases III – V, the program will take the total value of completed repairs, less any duplication of benefits to calculate the potential reimbursement award. Applicants are eligible for reimbursement for 50% of the potential reimbursement award in Phases III-V, only if they have remaining prospective work. Repairs are calculated based on building industry software prices not actual expenses incurred by applicant.

Phase	Funding Tier
Phase I and II	100% of eligible repairs completed prior to program application
Phase III-V	50% of eligible repairs completed prior to program application

b. Phase VI

In Phase VI, applicants are only requesting reimbursement for repairs completed prior to the Program's damage assessment. This Phase is limited to applicants who do not meet the criteria in Phases I and II. Applicants must not have any prospective work remaining on their home. The Program will take the total Program-assessed value of completed repairs (not the amount actually paid by the applicant), less any duplication of benefits to calculate the potential award. Applicants will receive reimbursement for 50% of the calculated reimbursement award amount. All awards will be calculated as detailed above and will be tiered based on the household's income level. All income levels are based on the Area Median Income limits set annually by HUD for each parish.

Income Level	Funding Tier
All Income Levels	50% of eligible repairs completed prior to program application

2. Rehabilitation or Reconstruction Award Structure (Prospective Work)

For applicants in Phases I-V, who have prospective work, at the time of application, in either the Program Managed or the Homeowner Managed solutions may receive up to 100% of their eligible repair award. All awards will be calculated based on the repair estimate, as determined by the Program and based on economy / standard grade materials in a building industry software, less any duplication of benefits.

Prior to receiving an award from the Program for Solution 1 (Program Managed Construction), applicants must place in escrow all funding sources necessary to complete construction on their homes, over and above the grant award, up to the value of the repair, reconstruction, or reimbursement estimate. This includes amounts necessary due to duplication of benefits.

Applicants who choose Solution 2 (Homeowner Managed Construction) may contribute additional money toward construction upgrades, but the applicant is responsible to apply all duplication of benefit and/or upgrade costs necessary to complete the scope of work in the construction contract. Applicants must expend all additional dollars exceeding the grant amount, for which they are responsible, prior to any RLHP dollars being used for the project. The Program will inspect the applicant's property upon notification by the applicant that the contributory dollar value has been spent on construction. Upon verification of completion of work by Program inspectors, the portion of construction fundable through RLHP dollars will commence. Program draws will not be funded until successful completion of inspection.

c. Replacement or Reimbursement of Manufactured Homes

Water damage to manufactured housing often results in serious structural and environmental health hazards for occupants of manufactured housing units that may not be effectively remediated with rehabilitation activities. Based on other disaster program experience within and external to Louisiana, RLHP has determined it is more cost-effective and has also determined homeowners will be more fully protected and able to achieve long-term recovery through the replacement of the

damaged unit with a new unit, rather than repairing manufactured housing units. Additionally, RLHP has weighed factors such as deterioration potential and rapid depreciation of manufactured housing units, especially units that have been ruined by water-related weather events. The Program has determined it is more cost-effective to replace a flood-damaged unit rather than to rehabilitate it, as repairs may not sufficiently address the structural and environmental damages, and the repaired unit may ultimately need to be replaced. This belief is founded on the goals of best serving the long-term housing needs of our flood-affected citizens and protecting homeowners from potential latent environmental health hazards. Newer manufactured housing units are built to higher construction standards and offer more storm resiliency and energy-efficient options that result in better utility efficiency and lower utility charges. RLHP will provide funds for the replacement of single-wide or double-wide damaged units and the homeowner has complete control over the choice of the unit they select.

The Program is prohibited from paying funds toward a project that does not result in the full rehabilitation of the applicant's dwelling. As such, the Program is not allowed to reimburse applicants who have already begun to repair their Manufactured Housing Unit (MHU) or site-built home when the Program will replace the MHU or reconstruct the site-built home. However, applicants in these situations may reduce their Duplication of Benefits assessment. A Duplication of Benefits reduction is possible when the applicant provides receipts documenting the repairs made to the damaged structure that will be replaced or reconstructed or if the Program can assess the value of the repairs using estimating methodology.

1. Program Allowances and Eligible Replacement/Reimbursement Options

RLHP will not fund repairs to damaged manufactured homes. Applicants may replace a qualifying flood-damaged structure (single family stick-built home or manufactured housing unit) with an habitable manufactured housing unit. Alternatively, manufactured home owners may use their replacement award to fund site-built construction.

All prospective replacement of manufactured homes will be completed under the Solution 2 – Homeowner Managed Program when prospective replacement is the eligible RLHP construction activity. If a habitable MHU has already been installed on the property to replace a damaged single-family home or MHU prior to damage assessment, the eligible Program activity will be Solution 3-Reimbursement.

The Program establishes maximum allowances for costs associated with removal of damaged unit, replacement of manufactured homes and the costs associated with the delivery and set up of the home. Owners of manufactured homes will be eligible for funding up to the lesser of the actual costs or the program maximum allowance, less any duplication of benefits, and per the tiered award.

The Program establishes maximum allowances for replacement manufactured homes:

- Single-wide unit: \$45,000
- Double-wide unit: \$65,000

These Program allowances apply to the following situations:

- Prospectively replacing a damaged MHU with a new (not used) MHU

- Reimbursement for a habitable MHU (new or used) that has already been installed, prior to inspection for damage assessment, when the original damaged structure was a MHU
- Prospectively replacing a damaged stick-built structure with a new (not used) MHU
- Reimbursement for a habitable MHU (new or used) that has already been installed, prior to inspection for damage assessment, when the original damaged structure was a stick-built single-family home
- Prospectively replacing a damaged MHU with a stick-built structure
- Reimbursement for a habitable stick-built structure that has already been completed, prior to inspection for damage assessment, when the original damaged structure was a MHU

The maximum allowances include all costs associated with site preparations, delivery, removal of the damaged manufactured home (if it is in the location where the new home will be situated), and tie-in to site infrastructure.

If any portion of a structure is a manufactured home, the entire structure will be classified as a manufactured home for purposes of the RLHP. Manufactured homes where the homeowner has constructed attachments, no matter how extensive such attachments may be, will be treated as manufactured homes, either singlewide or doublewide, regardless of the additions. Calculation of an applicant's eligible award is based on the size of the original MHU portion of the structure.

MHU to MHU. If an applicant replaces a damaged MHU with a new MHU, the maximum Program allowance will be determined by the classification of the damaged MHU. A damaged singlewide MHU will yield a maximum Program allowance of \$45,000. A damaged doublewide MHU will yield a maximum Program allowance of \$65,000. The maximum Program allowance will be reduced by any duplication of benefit and subject to any award tiering. An applicant's actual award will be adjusted to the lesser of the actual cost of the replacement MHU or the applicant's eligible award, whichever is less, and any duplication of benefits will be subtracted from this amount. The applicant must provide bill of sale for the replacement unit.

Applicants with a damaged doublewide MHU may elect to replace the damaged doublewide MHU with a new singlewide MHU at the \$65,000 cap. The new singlewide MHU can be funded up to the lesser of the actual cost or the program maximum \$65,000 cap, less any DOB and per the tiered award.

Stick-built to MHU. If an applicant chooses to replace a stick-built property with a new MHU, the singlewide or doublewide Program allowances will be applied to the applicant's award based on the livable square footage of the damaged stick-built property. If the damaged home is 1,500 square feet or less of livable space, the maximum allowance for the replacement MHU will be capped at the lesser of actual cost or \$45,000, less any duplication of benefit, and subject to award tiering (if reimbursement). If the damaged home is greater than 1,500 square feet of livable space, the maximum allowance for the replacement MHU will be capped at the lesser of actual cost or \$65,000, less any duplication of benefit, and subject to award tiering (if reimbursement). An applicant's actual award will be adjusted to the lesser of the actual cost of

the replacement MHU or the applicant's eligible award, less any DOB and per the tiered award. The applicant must provide bill of sale for the replacement unit.

MHU to Stick-built. If an applicant chooses to replace his/her damaged MHU with a new stick-built single family home on the same site as his/her damaged mobile home, the maximum Program allowance will be determined by the classification of the original damaged MHU. A damaged singlewide MHU will yield a maximum Program allowance of \$45,000 . A damaged doublewide MHU will yield a maximum Program allowance of \$65,000. The maximum Program allowance will be reduced by any duplication of benefit and subject to any award tiering. An applicant's actual award will be adjusted to the lesser of the actual cost of the replacement MHU or the applicant's eligible award, less any DOB and per the tiered award. The applicant must provide proof of construction cost for the new construction stick-built home.

2. Elevation and Relocation of MHUs

The Program will provide additional funds for manufactured home elevation, if required by local jurisdiction. Elevation costs will be based on approved program pricing.

For Applicants of manufactured homes who will be locating the new unit on a lot different from the location of the damaged unit or in a different location on the same lot, an Environmental Review must be completed on both the original site and the new site on which the new unit will be installed.

3. Damage Level

The applicant's home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a Program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure. Mobile homes that have not been classified as having Major/Severe damage with proof of interior damage, must have sustained at least one foot of flood damage inside the MHU to qualify for replacement.

4. MHU Replaced or Demolished Prior to Damage Assessment

If a damaged structure, MHU or stick-built, is replaced with a MHU prior to the damage assessment, the eligible activity will be reimbursement under Solution 3, for the replacement MHU purchase and installation only. Demolition of the previous structure will not be reimbursed. Reimbursement will be limited to the maximum of the program allowance or the actual cost of the replacement unit (whichever is less), less any duplication of benefits, and subject to award tiering. The Program will verify that the replacement unit is habitable.

However, if the original damaged structure has already been removed or demolished, but not yet replaced, at the time of the damage assessment inspection, the eligible activity will be

prospective replacement under Solution 2. In this scenario, the applicant will be required to prove that a MHU or stick-built home was on the property at the time of the qualifying event. Such documentation may include such items as FEMA damage assessment, utility bill at time of storm, original bill of sale, lot rental payments (if owner rented land) or property tax records (if manufactured home owner owned the underlying land), applicant photographs, and/or demolition/salvage bill for the haul off and destruction of the flooded unit. This list is not comprehensive, but is intended to illustrate the types of information that would substantiate the applicant's claim that a single-family stick-built home or MHU was present on the property during the required time period.

Program inspectors will observe site conditions to document any indication that a single family stick-built home or manufactured home previously occupied the footprint indicated by the applicant. Program staff members may seek to obtain aerial imagery from Google Earth or similar service to identify whether a unit existed at the time of the floods, if additional verification is needed. Ownership and occupancy of the original damaged structure at the time of the flood events, will be verified.

5. Replacing a Stick-built Home with a MHU

Applicants who had a stick or site-built flood damaged home with a FEMA Major/Severe damage classification or 1 foot or more of floodwater, may replace that damaged structure with a manufactured home when the Program determines that reconstruction is the only program option. If the flood damaged home has been demolished and a new manufactured home has been purchased and installed on the property prior to program damage assessment, the homeowner may be eligible for reimbursement for a singlewide or doublewide manufactured home, up to the MHU cap or actual cost (whichever is less), less any DOB, and subject to award tiering.

If a stick-built property was demolished and replaced with a manufactured housing unit, prior to damage assessment inspection, the eligible activity will be reimbursement for the replacement MHU under Solution 3. If the stick built property has already been demolished, but no replacement structure is present, the prospective replacement of the structure with a MHU will proceed under Solution 2. Any demolition costs associated with the stick-built property, if applicable, are included within the replacement manufactured housing unit Program allowance and is not considered as additional costs. Further, the replacement cap associated with the new MHU will be determined by the livable square footage of the damaged stick-built home. If the damaged home is 1,500 square feet or less of livable space, the maximum allowance for the replacement MHU will be capped at the lesser of actual cost or \$45,000, less any duplication of benefit, and subject to award tiering (if reimbursement). If the damaged home is greater than 1,500 square feet of livable space, the maximum allowance for the replacement MHU will be capped at the lesser of actual cost or \$65,000, less any duplication of benefit, and subject to award tiering (if reimbursement).

Prior to receiving funding for the prospective replacement of a manufactured home, applicants must provide evidence of purchase and installation of a new (not used) manufactured home (such as a Purchase Agreement with a manufactured home seller). Prospective replacement of a damaged manufactured home with a used manufactured home, after damage assessment, is generally not eligible. However, applicants who have received a FEMA MHU as part of their

assistance package from FEMA for the 2016 flooding event(s), and who wish to purchase that mobile home unit from FEMA with their RLHP award, may do so when FEMA allows for the purchase of that mobile home.

Upon receipt of acceptable documentation, the Program may issue a two-party check to the applicant and the manufactured home seller or lien holder for an amount up to the established award cap. The Program may issue a single-party check to applicants who have replaced the damaged mobile home prior to damage assessment inspection and who do not owe any financed payments to the dealer from whom the unit was purchased. Payment will be made upon inspection of the manufactured home at the applicant's site, verifying purchase and completion of installation.

For Solution 3 reimbursement of manufactured housing unit replacement that has occurred prior to damage assessment inspection, the program may reimburse for either a new or used unit. The final inspection of the property will verify that the replacement unit, which can be new or used, is installed and habitable.

6. New Construction in lieu of MHU Replacement

New Construction in lieu of manufactured home replacement may be funded under either Solution 1 or Solution 2. Under Solution 1, the manufactured home owner must place all necessary contributions toward the construction of the home into an escrow account. These funds will be used prior to any Program funds. Under Solution 2, the manufactured home owner must first expend their own funds for construction, prior to accessing any Program dollars. Awards for applicants that choose this option will be based on the award cap for manufactured housing replacement (\$45,000 for singlewide and \$65,000 for doublewide) or actual cost of construction (whichever is less), less any DOB. The award amount may be contributed to the construction of a site built home, rather than a manufactured housing unit replacement. The determination of which MHU cap applies will be based on whether the original damaged unit was a singlewide or doublewide MHU.

d. Remaining Unmet Needs

Applicants must provide the Program with documentation verifying that 100% of the funding (including the grant amount) needed to rehabilitate or reconstruct the home is available prior to the Program completing the award acknowledgement process, and the applicant receiving Program funding. The Program will verify availability of the applicant funds, if applicable, in the following areas:

- Duplication of benefits (e.g., insurance funds, SBA, FEMA IA).
- Funding necessary to pay for upgrades the applicant chooses to add to his or her rebuilding process through Solution 2: Homeowner Managed.

e. Additional Work Outside of Program Scope

Applicants who select Solution 2, Homeowner Managed rehabilitation or reconstruction, may choose to contribute additional funds to his / her rehabilitation project for items that are not included in the repair estimate approved by the Program. If an applicant chooses to contribute

funds, these funds must be expended prior to accessing any program funds. No upgrades are allowed under Solution 1.

f. Escrow

Applicants in Solution 2 will not be required to place funds in escrow. Only applicants in Solution 1 who have a demonstrated duplication of benefits will be required to escrow all funding above the grant amount, at grant execution. A Notice-to-Proceed will not be issued and construction may not proceed until verification of deposit in escrow of all funds in excess of grant award. All applicants requiring escrow will be provided with escrow instructions.

Applicants in Solution 2 who must contribute funds to the project will be required to first spend personal and/or borrowed funds on the project prior to receiving Program funds. The Program will conduct a site inspection to ensure the personal and/or borrowed funds have been spent on the project and that the remaining work can be completed with the Program funds. Only then will funds be disbursed to complete construction.

g. Recapture

An applicant may be required to repay all or a portion of the funds received. The reasons for recapture include but are not limited to the following:

- An applicant moves from one phase to another phase based on eligibility criteria and is then eligible for a different tier of funding or award amount;
- An applicant is determined to have provided false or misleading information to the Program;
- An applicant withdraws from the program prior to completion of the project;
- An applicant does not complete construction; and / or
- An applicant does not report the receipt of additional insurance, SBA, FEMA, non-profit assistance and/or any other duplication of benefits received after award.

10. Grant Execution

The Program will use the grant execution process to meet in person with applicants and review all Program requirements prior to receipt of federal grant funds. Applicants will execute separate grant agreements with the Program, for each of his / her qualifying Solutions, at the time of grant execution. Grant agreements require applicants to comply with the Program requirements. All owner-occupants must execute the grant agreement(s). The Program will accept properly executed Power of Attorney documents to assist owner-occupants who cannot attend the grant execution. Sample grant agreement documentation is included in Appendix A.

a. Pre-Award Verifications

Applicants are responsible for providing truthful, accurate and complete applications to the Program. However, prior to making an award, the Program is responsible for reviewing each applicant file to verify all information is complete, applicant eligibility is verified and all benefit calculations are completed correctly.

b. Award Acknowledgement Letter

Once the applicant has completed the application process, including submitting all required documentation, has been determined eligible and has had an award calculation conducted, an award acknowledgment letter will be issued electronically and mailed to applicant address. The award acknowledgment letter provides the applicant with information about their potential eligible award, award calculation, their damage assessment documentation, and the appeals process.

c. Grant Agreement Documents

Prior to receiving an award, applicants will:

1. Self-certify that they still own the damaged property and that they have not received notices of default or seizure related to taxes, mortgage, or title.
2. Have an affirmative obligation to notify the Program if they receive notice of default or seizure after receipt of award from the Program.
3. Resolve all appeals issues.
4. Provide a copy of current flood insurance declaration page or declination letter.

For applicants utilizing a combination of solutions, a separate grant agreement must be executed for each solution. All self-certified information may be investigated by the Program or by HUD at a later date. Applicants are under an obligation to comply with any Program request for verifying documentation that supports a self-certification, even after awards have been granted and applicant files have been closed.

Applicants whose property is located within the SFHA are required to obtain and maintain flood insurance on their property, as a condition of receiving award assistance from RLHP. Failure to maintain flood insurance on the property will result in the subject property being disqualified from receiving any future federal disaster recovery assistance. Please refer to Section 5 of this manual for additional details related to the flood insurance requirements that are contained in the Program's Grant Agreement that must be executed in order to receive grant assistance.

d. Provisions of Funding

Program Solution	Provisions of Funding
Solution 1 – Program Managed Rehabilitation or Reconstruction	<ul style="list-style-type: none">• The Program will pay homebuilding contractors directly.• Applicant will not receive any direct funding.
Solution 2 – Homeowner Managed Rehabilitation or Reconstruction or Manufactured Home Replacement	<ul style="list-style-type: none">• The Program may issue a single-party check to homeowners who manage their own construction project.• The Program may issue two-party checks to the applicant and the homebuilding contractor or manufactured home seller or lien holder.
Solution 3 – Reimbursement	<ul style="list-style-type: none">• The Program will pay applicants for eligible work completed, reconstruction completed or manufactured home replacement completed prior to damage assessment.

11. Operating Procedures

a. Deadlines

Throughout the life of the Program deadlines will be established. These deadlines will relate to the dates upon which the survey and application periods will close, grant agreements must be executed, and construction activities must be completed. Additional deadlines for other Program activities not included in this list may also be established. This manual will be updated as those deadlines are established.

b. Application Intake

Once a person has moved from the survey stage to the application stage, he or she will then be considered to be an applicant to the program. All property owner-occupants will be considered applicants at this stage. From that point forward, applicant(s) must abide by all Program policies and procedures outlined in this manual.

Applicants are encouraged to complete the RLHP application online; however, case managers will be available to help applicants to complete applications at Housing Assistant Centers or by phone through the Program's call center. Other reasonable accommodations may be available as needed. All applicants must sign the Program's Consent and Release, Fraud Acknowledgement, Income Tax releases, and other program-related documents as needed, in each applicant's particular situation. All required documentation may be submitted either electronically or in person during an appointment with a case manager. Examples of the application forms are contained in Appendix B.

All owner-occupants should be listed on the program application. All owner-occupants must sign all program forms. Only one owner-occupant is required to execute the grant agreement(s); however, the Program will make all payments in the name of all owner-occupants. Owners who are not occupants may be listed on the application, but are not required to be. Owners who are not occupants are not required to sign any program forms or provide any income or other documentation. RLHP is not liable for any dispute arising between owner-occupants and non-occupant owners.

c. Stop-Work

All activities funded by CDBG-DR are subject to the provisions of the National Environmental Policy Act of 1969 (NEPA), as well as to the HUD environmental review regulations at 24 CFR Part 58. The primary purpose of this Act is to protect and enhance the quality of our natural environment. The HUD environmental review process and all necessary consultations must be completed before any funds are committed and disbursed for eligible expenses. Thus, prior to funding repairs, reconstruction, acquisition or reimbursement, the program will conduct an environmental review on each property.

After submitting an application to the program, applicants whose environmental review has not been completed are required to stop all existing repair work until the environmental review is conducted by the program. This requirement will be referred to as the "stop-work requirement." Any applicant subject to the stop-work requirement will be notified by their case manager and the applicant will sign an acknowledgement of the stop-work order.

Currently, the program process is defined to eliminate the stop-work requirement, to the maximum extent feasible. To accomplish this, the Program is conducting environmental review after the survey and prior to applicant application to the program. These reviews are conducted from the right of way and no appointment is scheduled with the applicant. A Program inspector will take photographs of the property and note any visible environmental conditions. All Program inspectors will wear a Program-approved collared shirt with the RLHP logo and carry an RLHP identification badge.

The Program is currently designed so that only homeowners with a completed survey and a completed environmental review may apply. Therefore, in most cases, the environmental stop-work requirement will not apply. However, in rare and exceptional circumstances, there may be some instances where a homeowner may be able to apply prior to the completion of the environmental review. In these limited circumstances, an applicant will be subject to the stop-work order.

Exceptions to the “stop-work requirement” may be allowed in the event an applicant entered a written contract with a homebuilding contractor prior to applying to the Program. In such cases, the applicant may be allowed to continue the work outlined in the written contract, as it was described and executed prior to the applicant’s application to the Program. However, in such cases an applicant may not enter into new contracts, engage additional laborers, execute any change orders to existing contracts or purchase materials after application to the Program and prior to completion of an environmental review. Failure to comply with the “stop-work requirement” or eligible exceptions to the “stop-work requirement” may result in an applicant’s ineligibility to the Program for all or partial funding. Applicants should consult with the Program prior to making any additional contract decisions during the mandatory stop-work period.

Applicants that have submitted an application to the Program and who have been given the stop work order, but do not stop work on repairs, are at risk of not being eligible for funding.

d. Applicant Communications

The Program will ensure that all applicants have updated information regarding the status of their application and award. The Program will use various methods of communication including but not limited to the following:

- Phone calls
- Written correspondence (e-mail, direct mailings)
- Fax
- In-person meetings
- Mobile-friendly website

For Applicants requiring special accommodations at the Housing Assistance Centers or wish to inquire about accommodations at the Housing Assistance Centers, please contact the Section 504 Coordinator, at 504Coordinator@restore-la.org.

e. Applicant Responsibilities

Applicants are advised that additional information may be required for the State to properly calculate the Grant Amount and that applicants should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the damaged home. The

State reserves the right to request additional documentation and the applicant is obligated to be responsive to these requests and produce such documentation, when requested. This obligation continues even after all repairs have been completed and all award funds have been distributed to the applicant.

Applicants applying to the Program for assistance have the responsibility to keep the Program informed of current contact information and to update their records if their income situation changes. Applicants are responsible for actively participating in the process and providing access to their property for damage assessments, lead-based paint testing, and construction progress inspections. The Program will make every attempt to remain in contact with each applicant. However, if applicants show a demonstrated pattern of disengagement, the Program will institute a communication due diligence procedure, after which applicants will be notified that their continued participation in the program may be in jeopardy. The due diligence procedure includes:

1. three consecutive unreturned phone calls;
2. email notification of attempted phone calls and request for applicant contact; and
3. US Postal Service notification of attempted contact and request for applicant contact.

If after the full succession of these communication attempts an applicant still fails to make contact with the program within 30 days of the US Postal Service notification mail date, the applicant will be placed on an inactive status. The applicant will be notified by email and US Postal Service that they are on an inactive status, once that status is triggered. If the applicant does not contact the program within 30 days of notification of inactive status, the applicant file will be closed.

Applicant(s) agree not to transfer the Damaged Home or any interest in the Damaged Home, whether voluntarily or involuntarily, until the rehabilitation or reconstruction to be performed under the program has been completed.

f. Eligibility Verification

1. Ownership

The applicant must have been the owner and occupant of the property at the time of the applicable flood event. Ownership of traditionally constructed stick-built homes, modular homes, and immobilized mobile homes on owned land will be verified in the following order:

- 2016 tax records that show the applicant owned the property at the time of the flood events and matched with the most recently available tax record showing that the applicant currently owns the property; or
- The applicant may provide additional documentation including, but not limited to, the following:
 - Deeds or other legal documents to be reviewed Application a case-by-case basis.
- The property title will be searched from public records as available within each jurisdiction when tax record does not exist.

a. Ownership for Applicants on Owned Land

Ownership is verified by comparing property and applicant information with the names and addresses on the property tax records from the time of the flood events and from the most recent tax roll available. If matches are found, the match establishes ownership at the time of the disaster event and currently. If unable to obtain a match between the names on the application and the names on the property tax records or through supplemental documentation provided by the applicant, the program will complete an abbreviated title search (ownership search) to determine ownership. If there is more than one applicant listed on the application file, only one owner-occupant needs to be matched. There is no title insurance policy issued.

b. Special Circumstances Related to Type of Ownership

1. LLC

LLC ownership at the time of the flood event(s) is not an eligible form of ownership with the exception of LLCs where each member is an occupant of the damaged property. Other LLC structures will be considered on a case-by-case basis.

2. Reverse Mortgage

Applicants with a reverse mortgage at the time of the flood event are eligible to apply.

3. Purchase Contracts

- *Contract for deed*: Not eligible unless applicant converts their contract to full ownership prior to executing the grant agreement.
- *Rent to own*: Not eligible unless applicant converts their contract to full ownership prior to executing the grant agreement.
- *Bond for deed*: Not eligible unless applicant converts their contract to full ownership prior to executing the grant agreement.
- *Lease to own*: Not eligible unless applicant converts their contract to full ownership prior to executing the grant agreement.

Evidence of Purchase Contracts may be furnished by the following documentation:

- a. Proof that an applicant was purchasing a home on a contract as identified above may be evidenced by:
 - The applicant presenting the notarized Contract dated and executed prior to the flood event (April 8, 2016 or August 31, 2016) for review; and
 - The Program finding a notarized and executed Contract that was filed prior to the flood event (April 8, 2016 or August 31, 2016) in the conveyance records of the Parish.
- b. Proof that a contract has been completed and title conveyed to the purchaser is provided by:
 - Presentation to the program of a notarized, executed conveyance document from the seller to the contract purchaser; or

- Evidence of recordation of the title in the name of the applicant in the conveyance records of the parish.

4. Usufruct

Applicants in a usufruct situation should be encouraged to apply for the program. An applicant who has a valid usufruct over the damaged property is potentially eligible for program assistance provided he or she also occupied the damaged property as his or her primary residence on the date of the claimed flood event. Any such applicant shall provide evidence of the claimed usufruct. The RLHP will review any evidence of the usufruct to determine if the documentation is sufficient for program eligibility purposes. Naked owners will not be required to execute the grant agreement provided there is an occupant with usufruct.

5. Trust

Property held in trust for the benefit of natural persons can be eligible for a RLHP grant if at least one of the occupants at the time of the storm was a current beneficiary of the Trust. The trustee's powers must include the ability to affect the damaged property. If the trustee's powers do not include the ability to affect the damaged property, the beneficiaries with an interest in the damaged property must sign the grant agreement documents along with the Trustee.

The following is required to confirm eligibility:

- The applicant must provide a copy of the trust document
- The trust document or an abstract or extract of the trust must be recorded in the conveyance records of the parish in which the damaged property is located. This recordation in the conveyance records of the parish in which the damaged property is located may be recorded post-storm if necessary.
- The applicable grant agreement and/or covenants must be executed by trustee(s) unless the trust distributes the property to a beneficiary, in which event the beneficiary receiving the property must execute the applicable grant agreement and/or covenants. If the property was not serving as the primary residence for the current beneficiaries or trustee, the applicant(s) is not eligible for assistance.

6. Seizure of Property and Foreclosure

An applicant whose property is in active seizure will need to provide documentation to the Program in order for Program attorneys to determine whether the default has been cured or whether a foreclosure will proceed. Applicants whose property will be foreclosed upon or whose property is foreclosed upon will not be eligible to receive RLHP program benefits.

c. Special Circumstances Related to Ownership

1. Death of eligible owner-occupant

In the event of death of an eligible owner-occupant prior to grant execution, successors who were occupants at the time of the flood and can prove current ownership through legal process are eligible to apply for the Program. Situations where an occupant was living in the home, but not an owner, at the time of the event, will be handled on a case-by-case basis. Heirs who were not occupants at the time of either flood event are not eligible.

Heirship

An applicant who cannot establish title to the damaged property in his or her name, but who can establish that title to the damaged property was vested in an individual who is deceased, and to whom the applicant is an heir or legatee as of the date of the claimed flood event, can establish an eligible form of ownership in the following ways:

- i. If the decedent died intestate, the applicant can establish heirship by providing an Affidavit of Death, Domicile and Heirship (“ADDH”). Prior to satisfying the ownership requirement for eligibility, the ADDH shall be reviewed and approved by an attorney licensed to practice law in the State of Louisiana. The reviewing Program attorney shall approve the form and substance of the ADDH in writing, at which point the applicant will be deemed to have established an eligible form of ownership.
- ii. If the decedent died testate, the applicant can establish heirship by providing a Judgement of Possession (“JOP”) rendered in connection with the probate of the decedent’s will. The JOP shall identify and recognize the applicant as a legatee of the decedent and shall place him or her in possession of the damaged property, either partially or entirely. A JOP does require Program attorney review and approval.
- iii. In either event, the applicant must establish his or her occupancy of the damaged property address as of the date of the claimed flood event in accordance with program policy.

2. Incapacity of infirmity of applicant

If an applicant is incapacitated due to illness or other infirmity, someone with a legal right to bind that person legally, such as is provided by a power of attorney, is eligible to apply for assistance on behalf of the applicant.

3. Active Military Duty

Active duty military personnel who own a flood-damaged home in Louisiana but are currently assigned to duty away from their home or were assigned to duty away from their home at the time of the flood are eligible to apply.

d. Transfer of ownership back to eligible owner occupant

Applicants who transferred their damaged property to an LLC or to another party by sale or act of donation after the flood event and that meet all RLHP eligibility criteria, can transfer the title back to original pre-flood ownership so that they can receive Program benefits as long as one of the following conditions is met:

- The applicant(s) transferred property to an LLC that is held in their name; or
- The applicant(s) transferred property to an LLC that is held by an immediate family member (mother, father, son, daughter, or spouses); or
- The applicant(s) transferred property by sale or act of donation to an immediate family member (mother, father, son, daughter, or spouse).

e. Site-built homes on leased land

Applicants with site-built homes on leased land must provide the following ownership documentation:

- Document that was recorded in the conveyance records prior to the flood event and which states that the applicant owned the site-built home. Examples of such documents include:
 - Lease for land on which site-built home is located which includes reference to fact that the applicant owned the site built home (recorded in conveyance records prior to flood event);
 - Written transfer of the home as a movable (recorded in conveyance records prior to flood event);
 - Document from the landowner creating the rights to the home as a movable (recorded in conveyance records prior to flood event);
 - Notarized bill of sale which provides ownership to applicant of the site-built home (recorded in conveyance records prior to flood event);
 - 2016 tax record for the site-built home on leased land; or
 - Signed affidavit from the applicant stating they were owner of the site-built home at the time of the flood event AND two of the following as supporting ownership documentation from the time of the flood event:
 - Insurance policy in name of applicant insuring the structure;
 - Parish tax assessment for the structure; or
 - Unrecorded lease agreement for the land.

f. Manufactured Homes on Leased Land

Applicants of manufactured homes on leased land must provide the following ownership documentation, including one of the following dated pre-flood event:

- Title from the Department of Motor Vehicles;
- Title found in the land records for the manufactured home;
- Notarized bill of sale which provides ownership of the manufactured home; or
- 2016 tax record for the manufactured home on leased land.

2. Occupancy

Occupancy as primary residence will be determined through review of the following data sources and documentation:

- Occupancy will be primarily verified through parish records. The Program looks for a homestead exemption in the 2016 property tax records provided by the Parish from the time of the flood event. If the tax records have established ownership and the Parish has granted a homestead exemption, the property is considered occupied by the applicant.
- The Program uses the following hierarchy to establish occupancy (all occupancy documentation must be from the time of the flood event):
 - 2016 tax records demonstrating homestead exemption for the property.
 - Copy of electric, gas, water, trash, sewage, cable or landline phone bill. The bill must confirm that service was provided in the month preceding or the month of the applicable disaster event and must match name and address on the program application. Bills must reflect usage of services indicative of occupancy.
 - Letter from electric, gas, water, trash, sewage, cable or landline phone company. The letter must confirm that service was provided in the month preceding or month of the applicable flood event and must match name and address on the RLHP application.
 - Voter registration records submitted together with valid driver's license (unexpired as of date of application) must match the name and address on the program application.
 - Copy of credit card bill sent to damaged residence in the month preceding or month of the applicable flood event and matching the name and address on the RLHP application.
 - Copy of bank statement sent to damaged residence in the month preceding or month of the applicable flood event and matching the name and address on the RLHP application.
 - Title search results that yield proof of homestead exemption.

For all solutions, applicants execute a grant agreement certifying that the applicant was the owner- occupant at the time of the flood event event(s).

3. Damage

The home must have sustained Major /Severe damage, as a direct result of the 2016 Severe Storm and Flooding events, which lasted from March 8, 2016 - April 8, 2016 and August 11, 2016 - August 31, 2016, respectively. Information provided by FEMA will be used to verify disaster-related levels of damage. If the information provided by FEMA is unclear or if the information is not available, a Program inspector will attempt to confirm whether a home experienced one foot or more of flood damage on the first floor of the structure. If this cannot be confirmed by the inspector, it is the applicant's responsibility to provide proof of flood damage, including flood height, within the structure.

4. Special Flood Hazard Area (SFHA)

Location outside of or within an SFHA is used to determine an applicant's funding priority. The Program will determine if an applicant's home falls within an SFHA using property-level data from FEMA. In the event that the applicant's property is partially within an SFHA but the residence falls outside of it, the applicant may obtain a letter from their local jurisdiction

indicating that the structure is not within the SFHA. This will allow the Program to consider the property outside of the SFHA for the purposes of prioritization and programmatic requirements.

Elevation requirements are established within the SFHA by the local jurisdiction and are typically based on the substantial damage determination or substantial improvement value, as assessed by that authority. The Program will abide by the decisions of the local jurisdiction regarding elevation requirements. In the event that a home will be required to be elevated and that home is currently a slab-on-grade structure, the only program option available for the applicant is reconstruction with elevation. The Program will not attempt to elevate any slab-on-grade home.

If an applicant whose local jurisdiction has determined that the damaged property is substantially damaged, requiring elevation, and that applicant has repaired the home, but has not elevated to the local jurisdiction standards, the property is ineligible for reimbursement. However, the property may be eligible for reconstruction with elevation to bring the home into compliance with local requirements.

5. Income Requirements

The Program is open to households at all income levels. However, the Program will determine the grant award to an applicant based on household income. The Program will collect income information to determine level of funding and for meeting the reporting requirements related to tracking expenditures on activities that benefit low to moderate income households, as established by HUD.

Furthermore, Phases I and II of the Program prioritize only those households that qualify as Low to Moderate Income (LMI) based on HUD's published income limits. HUD's published income limits vary by parish and household size. An LMI applicant's household income must be less than or equal to 80% Area Median Income (AMI) adjusted for household size. The income calculation includes the annual adjusted gross income of all adult household members, including earnings and in-kind sources like social security and pensions.

a. Household Income Basis

The Program will use HUD's published income limits for each parish or metropolitan statistical area to determine eligibility. Household income will be based on the household's annual income data per the most recent IRS 1040 adjusted gross income definition, as verified by receiving a copy of the household members' most recent tax form(s).

The Program will use the processes for calculating income as defined by HUD, and as described in the following section. The Program certifies at the point at which sufficient documentation is provided and remains valid for one year. Recertification of income will not be required when an applicant has executed his/her grant agreement within the one-year income certification period.

b. The Process of Determining Income

The Program will use adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes. Income eligibility is certified at the date of income calculation for program eligibility and is valid for one year from that date. The applicant must execute their grant

agreement within one year of the income certification date or income must be recalculated by the Program.

- The Program will collect and analyze appropriate income documentation for household members through third party verification or source documentation. This process will include the most recent tax form(s).
- Applicants will need to certify whether or not their income has changed since their most recent tax return information. If there has been a change in the applicant's household income, the Program may allow the applicant to provide additional information such as pay stubs or other proof of income to verify the change. Documentation sufficient in this circumstance includes the last three months of pay check stubs or signed statement from employer stating the wage and frequency of payment, most recent social security and pension income statements, and any other income source documentation.

g. Phase Verification

Once applicants complete the survey and are moved into an open application phase of the Program, the Program will collect and review the supporting documentation provided by the applicant to verify whether the applicant is eligible for the phase for which they are designated. All information provided by the applicant on the survey will be verified during the application process. If it is determined that any information provided on the survey must be modified, based upon the application verification, the result could be a phase change for that applicant and/or the application could be placed on hold. The information verified during the application process will be the final basis for determining the phase for the applicant. Should a phase change be necessary, the applicant may be required to wait until their new phase is open for application before proceeding any further in the process. However, the Program reserves the right to serve the homeowner in the phase in which he/she was initially assigned if the applicant waives prospective work that is not related to habitability standards, wishing only to pursue his/her reimbursement award.

h. Grant Determination

The Program determines the grant amount by calculating the estimated cost of repaired damages and/or total repairs needed based on the property inspection less the duplication of benefits an applicant received for the same purpose. The Program then will consider the respective award tiers, based on income level, for Reimbursement (Solution 3). For those Applicants who are disabled, a review and analysis of the cost reasonableness of any potential special accommodations, not in the standard repair estimate, may be made. Upon completion of the review and analysis of the cost, the Applicant will receive a determination regarding inclusion of each item in the final repair estimate.

Award tiers are determined by income level and phase. Applicants with no duplication of benefit, who are at or below 80% of the Area Median Income, as defined by HUD, are eligible for up to 100% of their potential repair, reconstruction, and / or reimbursement award. Applicants with no duplication of benefit, who are above 80% of the Area Median Income, as defined by HUD, are eligible for up to 100% of their potential repair or reconstruction award and 50% of their potential reimbursement award.

i. Damage Assessments and Economy / Standard Grade Materials

The Program completes property inspections to determine the total repairs necessary for each property. The inspections will be conducted by program inspectors and utilize industry standard software. Inspectors are required to include an inspection for work already completed (Solution 3- Reimbursement) as well as prospective repairs needed to complete the home (Solution 1 and 2) in their inspection.

The Program will use an economy/standard grade of materials to determine the value of total repairs needed for each property. The economy/standard grade of materials is expected to have a lower value than the value of the materials an applicant used in the work completed prior to the Program and may be of lower value than the materials proposed to an applicant through a homebuilding contractor in Solution 2: Homeowner Managed. The Program will not provide additional funding for costs related to the use of higher-grade materials. Under Solution 1: Program Managed, the Program will use economy/standard grade materials for the rehabilitation or reconstruction of an eligible home.

j. Duplication of Benefits Calculation

The following are sources of funding assistance provided for structural damage and loss that are considered a duplication of benefits and under federal law must be deducted from the grant assistance amount:

1. FEMA

a. FEMA Individual Assistance (FEMA IA)

Definition: FEMA IA assistance may be provided for home repairs. In the cases where applicants have received assistance for home repairs, that amount will be considered a duplication of benefits by the program.

Verification: FEMA IA will be determined and verified by RLHP through the FEMA NEMIS database. If RLHP is unable to verify the FEMA IA amount through the FEMA NEMIS database, RLHP will use the payment amount provided by the applicant at the time of application. If an applicant can provide documentation demonstrating that the FEMA IA amount provided by the FEMA NEMIS database includes amounts not paid to cover structural loss, RLHP will use the documentation provided by the applicant to adjust the FEMA IA payout amount. The documentation provided by the applicant must come from FEMA.

b. FEMA National Flood Insurance Program (NFIP) Insurance

Definition: Payments for loss to dwellings under NFIP insurance policies are deducted from the grant the applicant is eligible to receive. Payments for contents or other expenses are not deducted from the applicant's funding assistance award. At this time, applicants who received NFIP payouts are eligible only within certain program phases.

Verification: The Program will collect flood insurance information from the applicant through the application process. In addition, the Program will work directly with NFIP to verify the information provided by the applicant.

Exception: Insurance proceeds taken by a mortgage company as a forced mortgage payoff will not be counted as a duplication of benefits as long as proper documentation is provided by the applicant. The applicant will need to provide supporting documentation demonstrating that the mortgage payment was involuntary and the RLHP will attempt to verify this information with the applicant's mortgage company. Voluntary mortgage payoff, using insurance proceeds, is a duplication of benefits that will be counted in an applicant's award calculation.

2. SBA

Definition: Federal regulations deem Small Business Administration (SBA) loans for repair to be a duplication of benefit for federally-funded repair programs. If an applicant has executed a loan from the SBA to cover the cost of repairs, the total amount of the approved loan is considered a duplication of benefits. The entire SBA approved loan amount counts as a duplication of benefits even if an applicant has declined the loan or requested a reduction after SBA approval. Further, the entire SBA approved amount counts as a duplication of benefits even if an applicant has not drawn down any funds from the approved loan.

Applicants who have applied for an SBA loan but have a record of declining the loan or have not executed the SBA loan may be considered for RLHP funding, but awards will be adjusted to account for any SBA DOB. If a low to moderate income (LMI) household has declined an SBA loan, a hardship will be presumed and the SBA loan will not be considered a duplication of benefit. SBA loan declination is defined as an applicant having never executed the SBA loan documents.

Verification: RLHP will collect SBA information provided by the applicant through the application process. In addition, the RLHP will obtain a data feed provided by SBA to verify all approved amounts for SBA loans. The Program will collect specific information from SBA that breaks out the approved SBA loan amounts into the different categories of assistance (e.g. real property, personal property, vehicles, etc.). Any approved amount from SBA, including those amounts declined by the applicant, are considered a duplication of benefits and factored into the award calculation, unless otherwise allowed and approved under the RLHP Declined SBA Award Policy.

3. Private insurance

Definition: All property or casualty insurance, including flood, settlement amounts for loss to dwellings are deducted from the applicant's funding assistance award. Private insurance payments for contents or other expenses are not deducted from the applicant's funding assistance award.

Verification: Insurance proceeds are initially determined by RLHP Program through applicant provided information. Program applicants will authorize the Program to contact third-party private insurance providers to verify information provided by the applicants within their applications. Third party re-verification will only occur if the applicant self-attests a claim has been filed and the applicant is unable to provide a claim summary.

Exception: Insurance proceeds taken by a mortgage company as a forced mortgage payoff will not be counted as a duplication of benefits as long as the applicant provides adequate documentation. The applicant will need to provide supporting documentation demonstrating the mortgage payment was involuntary and the RLHP will attempt to verify this information with the applicant's mortgage company. Voluntary mortgage payoff using insurance proceeds is a duplication of benefits that will be counted in an applicant's award calculation.

4. Other Funding

Funding received for the same purpose of a RLHP grant such as funding provided by a non-profit entity to assist applicants with rebuilding their home must be reported by applicants through the application process and must be accounted for and verified by the Program. In addition, the support documentation related to other duplicative funding sources will be provided by the applicant and verified and applied as a duplication of benefits by the Program.

5. Award Calculation

The formula below is how the Program will calculate an applicant's award.

- 1) Identify Eligible Scope of Completed Construction Work
- 2) Identify all Potentially Duplicative Assistance to be Deducted out of Completed Work
- 3) Deduct Assistance Determined to be Duplicative
- 4) Determine Maximum Allowable Reimbursement CDBG-DR Award
- 5) Apply Applicable Reimbursement Award Tier to Determine Reimbursement Program Award Amount
- 6) Identify Eligible Repair Costs/Need for Prospective Work
- 7) Identify all Potentially Duplicative Assistance remaining
- 8) Deduct Assistance Determined to be Duplicative
- 9) Determine Maximum Allowable CDBG-DR Award
- 10) Apply Applicable Award Tier to Determine Program Award Amount

Eligible Repair Costs/Need:

The Program will determine an eligible repair estimate using information from the inspection. The repair estimate will be valued based on economy / standard grade materials and industry-standard labor costs. If the homebuilding contract between the applicant and homebuilding contractor is based on higher standards than those assessed by the state, the state will use the value of the Program's assessment as the basis for the eligible repair estimate.

Calculating Potential Duplication of Benefits:

If an applicant is requesting reimbursement from the Program, all duplication of benefits expended prior to reimbursement will be calculated at the time of the calculation of the reimbursement award.

If an applicant is requesting reimbursement and rehabilitation, all duplication of benefits expended will be deducted from the reimbursement award. If duplication of benefits expended are greater than the reimbursement award, then the remainder of the duplication of benefits will be deducted from the rehabilitation award.

If an applicant is only applying for rehabilitation award, then the full duplication of benefits will be accounted for at the time of the rehabilitation award calculation. The duplication of benefits check will be completed prior to the signing of the construction contract and again prior to the processing of the final draw of funds.

All unexpended duplication of benefits funding must be accounted for prior to the applicant receiving an RLHP award. Applicants participating in Solution 1, must place all duplication of benefits funding in the Program's escrow account. Further guidance on escrow accounts will be provided by the Program.

Repair		
Example: Repair		
Cost estimate for repair work		\$ 80,000
Duplication of benefits		
FEMA assistance for structural repairs		\$ 10,000
SBA loan for structural repairs		\$ 10,000
Total duplication of benefits		\$ 20,000
Maximum eligible repair work award		\$ 60,000
Award		
Phase I -V		\$ 60,000
Phase VI		N/A

Reimbursement		
Example: Reimbursement Work Completed		
Program assessed values for completed work		\$ 80,000
Duplication of benefits		
FEMA assistance for structural repairs		\$ 10,000
SBA loan for structural repairs		\$ 10,000
Total duplication of benefits		\$ 20,000
Maximum eligible reimbursement award		\$ 60,000
Tiered Awards Based on Phases and Income		
Phase I & II	100%	\$ 60,000
Phase III-VI	50%	\$ 30,000

Applicant Completed Partial Repairs Prior to Application		
Example: Reimbursement Work Completed		
Program assessed values for completed work (reimbursement)		\$ 30,000
Duplication of benefits		
FEMA assistance for structural repairs		\$ 15,000
SBA loan for structural repairs		\$ 10,000
Total duplication of benefits		\$ 25,000
Maximum eligible reimbursement award		\$ 5,000
Repair		
Cost Estimate for repair		\$ 25,000
Maximum eligible repair award		\$ 25,000
Total Maximum Award Prior to Tier and Phase (Reimbursement + Repair)		\$ 30,000
Tiered Awards Based on Phases and Income (Reimbursement)		
Phase I & II	100%	\$ 5,000
Phase III, IV, & V	50%	\$ 2,500
Phase VI	50%	\$ 2,500
Tiered Awards Based on Phases and Income (Repair)		
Phase I -V		\$ 25,000
Phase VI		N/A

6. Subrogation

All duplicative funding received must be remitted to the Program, regardless of when it is received. If applicants receive additional funding for the same purpose as the RLHP award (permanent repair to storm damaged home) even after and RLHP award is executed, the applicant is required to remit the additional funding to the Program. By accepting the award, applicants agree that they will remit any duplicative funds to the Program, whenever received. A copy of the Program's subrogation agreement can be found in Appendix C.

k. Environmental Review

Every project, including all reimbursement, rehabilitation and reconstruction and acquisition projects under RLHP, undertaken with CDBG-DR funds and all activities related to that project is subject to the provisions of the National Environmental Policy Act of 1969 (NEPA), as well as to the HUD environmental review regulations at 24 CFR Part 58. The HUD environmental review process must be completed before any funds are committed through a grant agreement and disbursed for program-eligible activities. No work may start on a proposed project before the environmental review process is completed, even if that work is being done using non-HUD funds. In other words, environmental review must be concluded for each project prior to the firm commitment of federal or non-federal funds to any expenses or contracts related to a project. A violation of this requirement may jeopardize federal funding to this project and disallow all costs that were incurred before the completion of the Environmental Review.

The primary objectives of the HUD environmental review are to identify specific environmental factors that may be encountered at potential project sites and to develop procedures to ensure compliance with regulations pertaining to these factors. All Disaster Recovery CDBG-funded projects

and activities must have documentation that they follow NEPA and all other environmental requirements.

Laws and regulations which contain environmental provisions with which must be complied with include:

- Noise
- Historic Properties
- Coastal Zones
- Environmental Justice
- Floodplains
- Wetlands
- Manmade Hazards
- Water Quality
- Air Quality
- Endangered Species
- Farmland Protection

The program will attempt to conduct federally required environmental reviews based on the survey data and prior to a homeowner's formal application to the program. Once a homeowner has completed a survey and their environmental review is completed by the program, the homeowner will be notified that they are able to apply for the program, when their designated phase is opened for application. Sequencing the survey, environmental review and application in this manner significantly reduces the burden on applicants who would otherwise be required to stop work on their damaged homes, upon application to the Program. However, in a limited number of circumstances, this may not be possible and an environmental stop-work order shall be issued.

Federal funds may not be used to improve, repair or replace housing structures located within a floodway. This means that any home that was damaged during the 2016 flooding events may not be repaired or reconstructed using RLHP grant dollars. Owners of damaged MHUs may still be eligible for the Program, but the new replacement housing unit must be located outside of both the floodway and the floodplain. Owners of flood damaged site-built construction located within a floodway will not be eligible for repair or reconstruction awards under RLHP. However, RLHP may offer a buyout option (Solution 4) for homeowners with damaged properties inside floodways, in the future.

12. Elevation Requirements

a. Solution 1: Program-Managed Construction

If a local jurisdiction is going to require the applicant to elevate, the RLHP will be notified of the requirement when a Program-Managed Contractor obtains all necessary permits. A separate cost of elevation, when applicable, will be added to the Estimated Cost of Repairs (ECR) as a change order. The RLHP will adhere to the following guidelines:

1. If elevation is required and the home is slab on grade, the home will become a reconstruction project. Reconstruction plans will be evaluated to verify design for ABFE + 2.0' requirement.

An Elevation Certificate will be obtained to confirm proper elevation height prior to final payment.

2. If elevation is required and the home is pier and beam, elevation costs are eligible. 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 notify the homeowner of the ABFE + 2.0' requirement. The RLHP would obtain an elevation certificate prior to final payment.

b. Solution 2: Homeowner Managed Construction

If a local jurisdiction is going to require the applicant 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:

1. If elevation is required and the home is slab on grade, the home will 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 prior to final payment.
2. 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 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 prior to final payment.

c. Solution 3: Reimbursement

Applicants must submit elevation certificates so that the Program can verify compliance with the ABFE + 2.0' requirement, for applicants who:

1. reconstructed a home located within the SFHA,
2. received a Substantial Damage Letter,
3. received a Substantial Improvement determination from the local floodplain administrator, or
4. if the local jurisdiction otherwise required elevation.

NOTE: APPLICANTS IN THE SFHA WHO WERE REQUIRED TO ELEVATE THEIR PROPERTY ARE NOT ELIGIBLE FOR REIMBURSEMENT FUNDING UNDER CURRENT POLICY IF THEY HAVE NOT ELEVATED TO 2 FEET ABOVE THE ABFE. HOWEVER, THEY MAY BE ELIGIBLE FOR PROSPECTIVE WORK AWARDS UNDER SOLUTION 1 OR SOLUTION 2, TO BRING THE HOME INTO COMPLIANCE WITH THE ABFE +2.0' REQUIREMENT. CONSIDERATION FOR A SOLUTION 1 OR 2 PROSPECTIVE AWARD TO BRING A HOME INTO COMPLIANCE WITH ELEVATION REQUIREMENTS, WILL BE MADE ON A CASE BY CASE BASIS.

13. Repair and Reconstruction Estimates

a. Introduction

Assistance is provided to applicants based on the Program's estimate of the cost to repair or reconstruct the flood damaged home. The Program's inspectors will conduct Damage Assessments to provide an estimate of the cost to repair or to reconstruct an impacted home. Due to a limitation of funding available to the state for the recovery from the impacts of the Great Floods of 2016, the Program will assess applicants' costs of repairs or reconstruction at an economy-grade standard of materials, noted as "Standard Grade" within the cost estimates. Therefore, it is likely that the Program's assessment of the value of repairs or reconstruction will be lower than other assessments that an applicant may have, whether from SBA, NFIP, a private homebuilding contractor or another third-party entity. The Program will rely solely on its assessment of the cost of repairs or reconstruction. The Program's pricelist for eligible expenses is included in Appendix E.

RLHP provides grant assistance for flood damages from the 2016 floods. RLHP does not provide assistance for deferred maintenance other than that required to ensure a habitable home and/or to protect the investments being made through the Program, or for damages that may have occurred during the construction process or subsequent to the 2016 Floods. Further, certain items are not covered. See attached pricelist for details.

Housing rehabilitation experts and consultants in consultation with the State of Louisiana's Office of Community Development considered a wide range of typical repair and replacement items associated with flood damage. This section provides the protocols and general framework for estimating the cost of repairs or reconstruction and a list of items approved by the Program to be included in the estimated cost of repairs.

1. Sources of Cost Estimating Data

Prices for construction material and labor vary, often significantly, among suppliers and homebuilding contractors, and both regionally and within the same city. To ensure consistency and fairness throughout the affected parishes, RLHP has selected Xactware's Pricing Data Service and Xactimate Cost Estimating Software. Xactware's Pricing Data Service reports and validates cost information based on actual prices and transactions (e.g., completed bids) that have occurred recently in an impacted area. Xactware pricing data reflects insurance industry standards; prices are comprehensive and have been independently researched. Xactimate provides pricing data for different regions within Louisiana (Alexandria, Baton Rouge, Houma, Lafayette, Lake Charles, Mandeville, Monroe, New Orleans, Shreveport). The Program will use Xactimate pricing data as of May 2017 to estimate the cost of repairs. Regional pricing will be applied and local sales tax will be included based on local jurisdictional tax rates.

2. Repair/Replacement Quality Standards

RLHP is designed to provide assistance to as many applicants as possible in order to ensure a habitable living environment for applicants who participate in the Program. However, the approach outlined in this section also ensures the most serious and significant issues standing in the way of home occupancy can be addressed. In most cases, RLHP assistance may not restore affected Louisiana homes to pre-flood conditions and the program is not intended to replace

damaged materials with the same quality or grade of material previously present in the home. The Program will provide assistance for the basic repair of damages, but may not address damages or replace items that are not necessary to make the home livable. This approach also reflects the limited funding available to RLHP.

In some instances, applicants may feel that their repairs are complete and a program inspector may identify minor, non-code and non-fire, life, or safety repairs that may still be eligible for program funding. In these limited circumstances where minor repairs that are not code or safety related issues are scoped, but an applicant wishes to proceed without completing the minor repairs, the applicant may certify their repairs as complete and waive the repairs as observed by the inspector. In doing so, the applicant would be eligible for their reimbursement award only.

3. Obtaining Information about Damages

a. Physical Inspection and Applicant Information

The RLHP damage assessment and cost estimate process relies primarily on physical inspection and, where repair work is underway or completed, information and documentation from the applicant about what was present before the flood, what was damaged during the flood, and what work has been completed. Dated photographs of flood levels and reports from insurance adjusters are helpful supplements to RLHP determinations of damage when damages are in question.

b. Providing Details and Identifying Questionable Information and Potential Fraud

The Damage Assessment process permits Damage Assessors to provide details and to record situations where they believe an applicant is providing information that warrants further review.

- Questionable and/or inconsistent provided to the Program will be noted in Xactimate software to determine further review quality control staff or construction specialist. Potentially fraudulent information such as undamaged items being reported by the applicant as damaged is recorded and referred to a Fraud Review team to determine whether there is reason to believe the applicant intended to deceive the damage assessor. If the review confirms potential fraud the case is referred to The RLHP's Anti-Fraud, Waste, and Abuse (AFWA) Group.
- Observations that require policy interpretation, for example, damage caused by a fire that took place at the time of the flood, are recorded and reviewed by the Program for eligibility.

b. Damage Assessors and Their Roles

Damage Assessors are experienced construction professionals who include, but are not limited to, insurance adjusters, home inspectors and builders. Many have performed property inspections after major natural disasters. Damage Assessors receive training on how to perform Damage Assessments consistent with RLHP protocols, policies and procedures. The training includes sessions on eligible housing components, how to determine and measure the physical compensable area, and how to

use the Xactimate tools and software to assess home damage and repair cost estimates. Estimators also receive training on ethics and fraud prevention.

The role of the Damage Assessor is to collect sufficient data from a damaged property to estimate the damage and/or cost to repair the eligible flood damages. The repair estimate is one of several factors used by the RLHP to calculate benefit awards. The Damage Assessor does not make grant decisions and does not communicate information about the status of applications.

A step-by-step description of the Damage Assessment process is beyond the scope of this document. A summary of the Damage Assessment process is provided below.

1. Damage Assessor receives work order to conduct an evaluation.
2. Damage Assessor (or call center case manager) makes an appointment with applicant.
3. Damage Assessor arrives at the home with appropriate tools to conduct evaluation, including forms, measuring tapes, flashlights and cameras.
4. Damage Assessor explains to applicant that he/she is a representative of RLHP and provides the applicant with evidence of same. The Damage Assessor will also communicate that he/she is there to interview the applicant and collect information about the damaged property.
5. Damage Assessor interviews the applicant to collect information about the applicant's damage.
6. Damage Assessor assesses the overall condition of the structure, conducts a room-by-room inspection of the storm-damaged areas, and takes measurements and photographs to document the extent of the damage. The Assessor inspects, measures, sketches and photographs the entire home.
7. Damage Assessor completes damage assessment and submits final report to Program.
8. Damage assessment reports are subject to QA/QC by Program's independent third party QA/QC contractor.
9. Damage Assessors are trained to report any suspected fraudulent activities with their supervisors who will in turn report this to the RLHP Program.

c. Damage Assessments v. Insurance Inspections

RLHP Damage Assessments differ from an insurance inspection in several important ways:

First, insurance adjusters typically perform an independent assessment of damages that does not consider applicant input. Because in many cases the applicants have either completed repairs or have started the repairs when the RLHP Damage Assessor visits the property, applicants may provide information to the Damage Assessor.

Second, an insurance company typically replaces damaged items with like items. RLHP provides cost for repairing or replacing housing components that were damaged as a result of the 2016 Louisiana Floods and that are necessary to bring the home into a reasonably habitable condition, using only

the most cost-effective approaches and materials, where possible. These costs are based on items likely to be in a modest house with modest amenities. For example:

- An insurance company would typically replace a granite countertop with a granite countertop, while RLHP provides a standard allowance for an economy/standard grade countertop for every applicant regardless of the quality or cost of the damaged element.
- Certain housing components may be limited to one per residential unit. For example, each home can receive assistance for only one kitchen regardless of how many kitchens the home may have had prior to the flood event(s).
- RLHP does not provide assistance to applicants for detached structures including garages, carports, mother-in-law quarters, sheds, fences, swimming pools, landscaping, etc. or decks larger than necessary for ingress and egress to the home even though these items are typically covered by insurance claims.

d. Types of Damage Assessments

Damage Assessors conduct up to three types of inspections: Repair, Reconstruction, and / or Reimbursement.

1. Repair Estimates

Repair estimates are component-by-component assessments of damages to the home using Xactimate assessment tools and software. Damages are assessed in only those areas that are in the common area under roof—no detached structures or structures attached by lean-to or breezeway are eligible for assessment. The Program performs repair estimates on structures that are safe to enter and not demolished or partially demolished. Estimates are generated by Xactimate software based on the information collected by the Damage Assessor.

If no work has been completed prior to application to the Program, then only a Repair Estimate is required. If an applicant has completed repairs on their home prior to application to the Program, then only a Reimbursement Estimate is required. If an applicant is partially complete with repairs at the time of application to the Program, then the applicant will require both a Repair and a Reimbursement Estimate.

Estimates are reviewed for correctness and completeness, prior to being used to calculate RLHP benefits.

- The “correctness” review ensures that the applicant information (name, address, RLHP Program Identification Number, etc.), structure type, eligible rooms, and damages are listed.
- The “completeness” review includes checks to ensure that all field data is included in the applicant’s damage assessment file, including the reimbursement estimate (if applicable), repair estimate, photographs, GPS coordinates and site sketches.

2. Reconstruction Estimates

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 \$78.00 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.

3. Deciding Which Estimate to Use (Repair vs. Reconstruction)

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 regardless of the value of any subsequently identified unforeseen construction conditions requiring a change order.
 - 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.

4. Reimbursement Estimates

Reimbursement estimates, similar to Repair Estimates, are component-by-component assessments. However, unlike a Repair Estimate, a Reimbursement Estimate is an assessment of the value of completed repairs rather than an assessment of damages remaining. Both are produced through the use of Xactimate assessment tools and software. Potential eligible reimbursement costs are assessed in only those areas that are in the common area under roof—no detached structures or structures attached by lean-to or breezeway are eligible for assessment. The Program performs reimbursement estimates on homes where either partially completed repairs or fully completed repairs are present. Estimates are generated by Xactimate software based on the information collected by the Damage Assessor.

Estimates are reviewed for correctness and completeness prior to being used to calculate RLHP benefits.

- The “correctness” review ensures that the applicant information (name, address, RLHP Program Identification Number, etc.), structure type, total living area, and repairs are listed.
- The “completeness” review includes checks to ensure that all field data is included in the applicant's file, including the Reimbursement Estimate (if applicable), Repair Estimate, photographs, GPS coordinates and site sketches.

14. Construction

The Program's construction activities will comply with Green Building Standards as described in Federal Register (FR) 5989-N-01. The State of Louisiana has adopted the ENERGY STAR Certified Home standard for projects that were substantially damaged or where reconstruction is required. Homes that were non-substantially damaged must apply the HUD CPD Green Building Retrofit checklist to all work undertaken as a part of the program. For construction projects completed, under construction, or under contract prior to the date of the program damage assessment, adherence to the applicable standards to the extent feasible is encouraged, but not required. RLHP will include in its construction estimates the necessary materials, products, and labor needed to meet program-required Green Building Standards. Adherence to the applicable Green Building Standard will be verified at each construction draw inspection. Should an applicant or an applicant's contractor fail to comply with the applicable Green Building Standard, the work is not eligible for payment under the program.

Applicants who have open permits must either close out their existing open permits or execute a scope affidavit that relinquishes liability for items that cannot be inspected by the municipality, prior to execution of the grant agreement. RLHP will not issue any reimbursement payments or any Notice to Proceed for construction activities if the applicant fails to close the permits or execute the affidavit. Failure to perform at least one of these actions will result in the applicant's file being placed on hold.

a. Reconstruction Allowance

Replacement allowances for reconstruction estimates are based on:

- \$78.00 per square foot times the square footage of the eligible living area.
- The \$78.00 per square foot unit rate is based on replacing an impacted home with a home of modest, standard condition. It is not intended to compensate an applicant for replacement of a custom or semi-custom home. The unit rate takes into account ownership of the land and only calculates the cost to rebuild at a modest level.
- The \$78.00 per square foot allowance includes demolition of the previous structure.
- The square foot allowance also includes elevation of the home, up to three feet. Where applicable, the Program will calculate into the grant amount the additional costs necessary for complying with the applicable elevation standards above three feet. This may be priced separately.
- Excavation, framing, roofing, MEP, HVAC, utility service, interior finish work, and up to 750 square feet of driveway are included in the \$78.00 per square foot unit rate.

Solution 2 applicants who will be managing their own reconstruction project must hire a licensed and insured homebuilding contractor. The applicant must submit the design drawings to the program, along with their construction contract, contractor's information, and permits prior to beginning construction activities. There is no square footage limitation on a Solution 2 reconstruction project. However, the Program will only pay the Program-determined reconstruction award, less and duplication of benefits, and in accordance with the applicant's award tier. The applicant is responsible for any costs over and above the Program award. Any amount of necessary funding that exceeds the Program award must first be paid by the applicant, before any Program dollars are used. If the home is in the SFHA, the applicant is responsible for ensuring that the home is built such that the lowest habitable floor is two (2) feet above the ABFE. RLHP will evaluate the

applicant's submitted design drawings to verify that the elevation requirements have been incorporated into the new home's design. The applicant must also provide a final elevation certificate demonstrating that the home was built to the two (2) feet above the ABFE Program requirement. The applicant must also build the home to energy efficient standards and provide proof that the new home has achieved Energy Star Certified Home status.

b. Repair Allowances

The repair allowances described in this section are general descriptions provided to assist applicants with understanding the type of repairs that may be allowable. The following descriptions are not comprehensive. Applicants should refer to the attached published pricelist for more detailed pricing and scoping information.

Repair allowances for estimates are based on component-by-component damage estimates. The following sections include information about the units of measurement and limits of eligibility for the most common repairs and improvements. Only damaged elements or components allowed to be repaired or replaced under Program requirements will be included in the estimate. Complete specifications and allowances (other than allowances explicitly indicated below) are incorporated in the Xactimate software used to estimate costs.

1. Units of Measurement

During the damage assessment, conventional units of measurements and quantities—e.g., square feet and linear feet—are generally used to determine quantities of materials damaged or requiring replacement.

2. Site Improvements

a. Elevation Cost

- Site-built (Single Units, Doubles, Town Homes) homes within the Special Flood Hazard Area that are required by local code to be elevated will be considered.
- Site-built (Single Units, Doubles, Town Homes) homes outside the Special Flood Hazard Area that are required by local code to be elevated may be considered.
- Manufactured home and mixed manufactured home and site-built homes required by local code to be elevated may be considered.

b. Garages

Attached garages and carports that are included in the common area under roof are eligible for damage assessment repair estimates; however, the square footage of these areas will not be included in the calculation for the reconstruction estimate. Detached garages connected to main house via a breezeway or lean-to are not eligible for Program assistance.

c. Exterior Surfaces on Historic Properties and/or Properties in Historic Districts

To the extent that eligible properties are designated historical by SHPO or are located in historical districts, they will be eligible for assistance for historically-appropriate exterior surfaces.

d. Exterior Cladding

Allowances assume that all siding and trim will be brought to an intact, weather proof state, within limits as further detailed in the attached pricing index.

e. Exterior Railing and Steps

Allowances will assume that handrails will be present on one side of all interior and exterior steps or stairways with more than two risers and around porches or platforms over 30" above ground level. It is also assumed that railing repairs will be historically sensitive, and that steps and stairs will be structurally upgraded to current building code requirements.

Allowances assume that existing railings that do not meet the current code will be removed and replaced with preservative treated lumber that meets requirements of the local historic structures commission. It is also assumed that replacement steps and stairways will be constructed of preservative treated lumber in conformance with the current required building codes.

f. Exterior Painting – Siding and Trim

Only replaced or repaired exterior siding and trim receive a paint allowance. Painting allowances are not provided for cosmetic purposes, such stained or discolored surfaces that are undamaged. The allowance assumes that all replaced exterior siding surfaces will be properly sealed and weatherproofed. Siding and trim will be primed and covered with two coats of acrylic latex paint.

3. Windows and Doors

a. Interior (Passage) Doors

Allowances assume that a hollow core, pressed wood product door with bedroom lockset, a jamb, and casing will be used.

b. Exterior Doors

Allowances assume that all replacement doors will be metal exterior doors. However, if a home requires specific door types due to the historic nature of the home, as determined by the State Historic Preservation Office (SHPO), doors will conform to the SHPO requirements. It is further assumed that steel doors may be installed at entrances not visible from the front street, and that dead bolt locks will be installed on all doors. Replacement allowance includes all necessary jambs, casing, stain or paint, and hardware. Side-lite grade is assumed to be consistent with door grade.

c. Windows

A replacement window and appropriate decontamination of the frame is eligible for Program assistance when evidence of disaster-related damage or health and safety issues are present.

Allowances assume that windows will be weather tight, include a locking device and will operate freely.

Allowances assume that double glazed vinyl windows that meet minimum Energy Star® requirements will be used; historically similar windows will be used when required by SHPO. Allowances do not include shutters, security grates or metal bars.

4. Roofing

Deteriorated and actively leaking roofs will be eligible for repair whether the damages are flood related or not in order to make the living space habitable and to protect the repair investment being made by the RLHP Program. Architecturally appropriate materials will be used on historic properties when required by SHPO. Refer to attached price list for details.

5. Insulation

a. Insulation

Allowances assume that damaged attic areas and crawl space will be insulated.

Allowances assume that the entire building will conform to the required energy code upon completion. Wall insulation thickness will conform to the home's rough framing dimensions.

b. Kitchen Ventilation

Allowances assume that all kitchen hoods or exhaust fans will be exterior ducted.

6. Interior Areas

a. Eligible Replacement Items

Interior components eligible for replacement at the RLHP quality standards amounts established by Xactimate cost estimating software and pricing guide. Replacement appliances shall be Energy Star® compliant.

b. Accessibility Improvements

Assistance for accessibility improvements for disabled applicants or household members is available upon request by the applicant, disabled household member, or a family member or legal representative of a disabled family member. Any accessibility features that were present in the home of a disabled person and destroyed or damaged by flood waters will be assessed for replacement.

c. Interior Walls and Ceilings

Allowances assume that holes, cracks and deteriorated and un-keyed plaster and drywall will be repaired to match the surrounding surfaces.

d. Flooring

Allowances assume that baths will receive vinyl sheet goods over plywood underlayment. Kitchens will be vinyl sheet goods over plywood underlayment. Other rooms may be carpet or vinyl with appropriate underlayment or pads. Refer to attached price list for details.

e. Kitchen

Allowances assume that complete kitchens include economy / standard grade pre-finished cabinetry, plastic laminate countertop, sink and garbage disposal, stove/oven, range hood and light, microwave, dishwasher and combined refrigerator / freezer unit. Dishwashers are eligible for replacement. If lower cabinetry is damaged, the lower cabinets and upper cabinets are both eligible to be replaced.

f. Bathrooms

Complete bathrooms include metal faucets and, toilets, vanity, sink, fiberglass tub / shower unit, exhaust fan with heater, door, and medicine cabinet.

7. Electrical

a. Specialized Circuit Breakers

Allowances assume that non-functioning ground fault circuit interrupters (GFCI) will be replaced. Basement and kitchen receptacles within 6 feet of a sink, and all bath and garage receptacles and at least one exterior receptacle will be protected by a GFCI.

b. Passage Lighting

Allowances assume that all common halls and stairways between living space will be well lit.

c. Smoke Detectors

Allowances assume that smoke detectors will be installed on each dwelling floor, and in each habitable room and hallway per code requirements, when the Program identifies remaining repairs to be performed. Carbon monoxide (CO) detectors will be installed on all fuel burning furnaces when remaining repairs are to be performed.

d. Interior Electric Distribution

Allowances assume that exposed knob and tube will be replaced. Every room will have a minimum of two duplex receptacles, placed on separate walls and one light fixture or receptacle switched at each room entrance. Where the source wiring circuit is accessible (e.g., first floor above basements, in gutted rooms, etc.), receptacles will be grounded. All switch, receptacle, and junction boxes will have appropriate cover plates. Wiring shall be free from hazard and all circuits will be properly protected at the panel. Floor receptacles will be removed and a metal cover plate installed. Exposed conduit is assumed in some cases. It is further assumed that when a room's wall finishes are removed and repaired, uncovered electrical systems will be rewired to the latest version of the current required code.

It is assumed that all wiring, receptacle, switches, etc. below the inundation level will be replaced.

Allowances assume that all rooms will be rewired to the latest version of the required code using historically correct (when required) or economy / standard grade fixtures and devices. It is assumed that a rewire of room or house will include smoke alarms.

e. Service and Panel

When damaged or required to be upgraded by code, allowances assume that two hundred (200) amp service with a main disconnect panel containing at least 30 circuit breaker positions will be installed. Attached garages may be fed with up to 100-amp sub panels.

8. Plumbing System

a. Water Heaters

Allowances assume that high efficiency water heaters will be installed. No more than two water heaters will be allowed per home.

b. Water Supply

Allowances assume that all inoperable or leaky main shut off valves will be replaced. Damaged lead pipe and damaged galvanized pipe will be replaced.

9. Heating, Ventilation, and Air Conditioning

a. Heating and Air Conditioning

For houses with central air and heat, each applicant can receive assistance for up to two air conditioning units per structure.

For homes without central cooling, an allowance is provided for window units. There is no cap on the number of window units (only damaged units are replaced), but the total assistance for window units cannot exceed the maximum replacement allowance for a complete HVAC unit.

b. Fireplaces and Chimneys

Damages to fireplaces and chimneys, are not eligible for assistance. Fireplace inserts are eligible.

c. Repair Allowances: Duplexes and Townhomes

If at the completion of the project, a decent, safe and sanitary structure cannot be achieved without repairing portions of the structure over which the owner has no control, the project cannot move forward if or until those issues are resolved. RLHP uses the same repair allowances and units of measures for duplexes and town homes that are used for single-family homes, with the following modifications.

- **Roof:** Individual units receive a pro-rata share of the cost of the roof and associated components such as insulation. If units are identical, the allocation is the same for all units. If units are not identical and therefore the roof, foundation, and other structural components are not equally shared, Estimators are instructed to make their best field estimate to fairly apportion those components.

- **Wall Sharing:** Town homes receive an allowance to repair/replace the damaged interior walls of their unit. End units of a town home structure are eligible to receive allowances for repairing or replacing up to three damaged exterior walls; middle units in a town house structure are eligible to receive allowances for repairing or replacing up to two damaged exterior walls.
- **Interior Components:** Interior components of a town home are evaluated using the protocols and allowances established for single-family detached structures.
- **Common Area Elements Not Listed Above:** The following three protocols will be used to allocate common area components not specifically addressed above:
 1. **Pro-rata Square Footage.** The total square footage of the eligible area is measured and calculated for the entire townhouse, excluding utility and garage space. Each living unit is measured for its pro-rata share of the compensable square footage. This ratio, expressed as a percentage, is used to prorate the common building components that are equally shared, for example, insulation, exterior siding, site improvements, utility services, and exterior porches.
 2. **By Ownership and Use Agreement.** Components that can be allocated by use or ownership to a specific unit are included in that unit's calculation. For example, if an owner of a town home, per a lease agreement, has use of an attached garage, then that unit receives damages attributable to the garage. Similarly, if the owner of the town home uses an entire eligible interior utility room for storage, it is included in the primary user's calculation of damages.
 3. **By Unit.** Individual building components that are clearly associated with the unit, for example, doors and windows, are included in the individual unit's count.

d. Repair Allowances: Condominiums

If the completion of the project a decent, safe and sanitary structure cannot be achieved, without repairing portions of the structure over which the owner has no control, the project cannot move forward if or until those issues are resolved.

The condominium parcel repair estimate will consist of an Estimate of the applicant's unit and an Estimate of the common elements as declared in the condominium declaration or bylaws. RLHP will use the repair allowances and units of measurement for condominium units and common elements that are used for other structure types (single-family homes, duplexes, and town homes).

e. Structural Damage Assessments

1. Structural Damage: Definition

Structural damage, a term used by structural engineers, refers to a situation where a load carrying structural member of a home that is part of the permanent fabric of the building is broken or otherwise damaged so that it cannot carry or transmit the loads it was intended to carry. Only a licensed structural engineer is able and capable of assessing valid structural damage to a home.

2. Structural Damage: RLHP Policy

The Program will arrange for a licensed structural engineering analysis when there is an indication of structural damage observed or suspected by either the homeowner or the damage assessor.

15. Appeals, Complaints and Grievances

A thorough process will be implemented to allow for RLHP appeals. The appeals process will be provided on the Program website and a copy will be included electronically with each applicant's award or ineligibility letter, or notice of file closure. Applicants may appeal an award determination decision by filing an appeal within the prescribed deadlines. An appeal may be filed prior to execution of the grant agreement or thirty (30) days of the date of the award decision letter, whichever occurs first. In the event a future policy change by the program would positively impact the amount of your grant award, your grant will be recalculated accordingly and you will have the option to accept and sign a grant agreement with the updated grant award.

a. Program Appeals

All applicants may submit the following appeals electronically.

1. Program eligibility
2. Grant calculations prior to execution of grant agreement
3. Repair or Reimbursement Estimates limited to measurements of the home and quantities of damaged materials only
4. Duplication of benefits
5. File closure

Applicants may not appeal policies that have been approved and incorporated by the Program, such as the Program's process for assessing the value of materials eligible under the Program. In addition, applicants are not allowed to appeal the award amount after grant execution. Further, statutory and regulatory requirements / guidelines may not be appealed.

Regardless of the reason(s) you have filed an appeal, your entire file will undergo a full review. You must be aware that this full file review may result in positive or negative changes to your eligibility status or an increase or decrease in your previous award amount. Such variations in your final award are necessary to ensure that your home is properly repaired and that the Program only pays for work that is necessary and reasonable within Program guidelines. In any instance of a decrease in the actual cost of your repair or reconstruction, the grant award and disbursements will be reduced to reflect the reduction in repair or construction costs.

b. Solution 1 Construction Grievances

For Solution 1 only, applicants may appeal work that is not in keeping with established homebuilding contractor standards and workmanship outlined by RLHP. The applicants will make an appeal to the state or its designated vendor to contest the work completed by the Program-contracted homebuilding contractor.

Solution 1 applicants wishing to file a grievance must do so prior to sign-off of final construction payment and completion certification.

c. Solution 2 Construction Grievances

In Solution 2, Homeowner Managed Construction, the applicant will resolve conflicts with the homebuilding contractor directly, as the state is not a party to the contract between the applicant and the homebuilding contractor.

16. Records Management

In accordance with HUD regulations, as a grantee and recipient of CDBG-DR funds, OCD-DRU follows the records retention as cited in 2 CFR Part 200.333-337, which includes financial records, supporting documents, statistical records and all other pertinent records are maintained for five years after close out of the grant between HUD and OCD-DRU. OCD-DRU established requirements in its subrecipient and contractor agreements for compliance with all HUD cross cutting requirements outlined in 2 CFR 200 Appendix II, including record keeping requirements.

Owner/Occupant(s) are advised that additional information may be required for the state to properly calculate the Grant Amount and that Owner/Occupant(s) should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the damaged home for no less than seven (7) years from the date of the grant agreement.

a. Administrative Records

Administrative records, kept in electronic format, are files that apply to the overall administration of the CDBG-DR funded program. They include the following:

- Personnel files;
- Property management files;
- General program files: Files relating to the subgrantee's, subrecipient's, or contractor's application to the grantee, the subrecipient agreement, program policies and guidelines, correspondence with grantee and reports, etc.; and,
- Legal files: Articles of incorporation, bylaws of the organization, tax status, board minutes, contracts and other agreements.
- Financial records: These include the chart of accounts, a manual on accounting procedures, accounting journals and ledgers, source documentation (purchase orders, invoices, canceled checks, etc.), procurement files, bank account records, financial reports, audit files, etc.
- Project/applicant files: These files document the activities undertaken with respect to specific individual beneficiaries, property owners, and/or properties.

b. Personally Identifiable Information

All files containing personally identifiable information (PII) must be handled in a secure manner. To protect PII, files should be given a unique identification number.

c. File Security

All records will be maintained in an electronic format. Files are secured to ensure privacy of all applicant PII located within the files. Electronic files containing PII will be secured in password protect electronic folders. The vendor will backup files on a routine basis. Required reports to stakeholders may include applicant names but will not include unique identifiers such as social security number, etc.

d. Record Retention

Records are maintained to document compliance with program requirements and federal, state, and local regulations and to facilitate an audit review by HUD. Records are maintained in accordance with 24 CFR 570.3, which states they must be maintained for a period of 5 years following the closeout of HUD's grant with to the state. Proper records management ensures that:

- 1) The state complies with all requirements concerning records and records management practices under Federal and state regulations;
- 2) The state has the records it needs to support and enhance ongoing business and citizen service, meet accountability requirements and community expectations;
- 3) These records are managed efficiently and can be easily accessed and used for as long as they are required; and
- 4) These records are stored as cost-effectively as possible and when no longer required they are disposed of in a timely and efficient manner based on HUD Handbook 2225.6, Records Disposition Schedules and HUD Handbook 2228.2.

e. Applicant Files

The program must maintain electronic files for each applicant funded through RLHP. Each file must contain at a minimum the following information:

- Verification of program eligibility
- Determination of the national objective met
- Award calculation
- Duplication of benefits
- Grant Recapture documents
- Environmental clearance
- Grant agreement documents
- Monitoring QA/QC
- Appeals, if applicable
- Final Determination of Anti-fraud, waste, and abuse check, if applicable All documents submitted by the applicant
- Correspondence from the program

17. Other Federal Requirements

All federal funding source compliance provisions shall include the following:

a. Fair Housing/Civil Rights

The Fair Housing Act requires all grantees, subrecipients, and/or developers funded in whole or in part with HUD financial assistance to certify that no person was excluded from participation in,

denied the benefit of, or subjected to discrimination in any housing program or activity because of their age, race, color, creed, religion, familial status, national origin, sexual orientation, military status, sex, disability or marital status. OCD-DRU complies with and enforces the Civil Rights requirements of Title I of the Housing and Community Development Act and the Fair Housing Law.

b. Anti-Fraud Waste and Abuse

HUD requires that specific policies are developed to prevent fraud, waste and abuse. Therefore, OCD-DRU has established procedures for verifying the accuracy of information provided by program applicants, vendors, and subrecipients. OCD-DRU's Anti-Fraud, Waste and Abuse (AFWA) check is designed to identify discrepancies and risk-relevant issues in information provided by third parties that may be indicative of fraud, waste, and abuse. OCD-DRU will ensure that accurate information obtained from third party vendors and AFWA checks are conducted systematically, utilizing standardized research methodologies and flag identification processes for consistency and equitable treatment across relevant sources. Flag codes, notations, and relevant supporting documents are checked for errors.

1. Program Applicants

The program will ensure that secure feeds are set up from third party vendors, which will be used to verify information provided by the applicant. Program staff will review the applicant provided information and the third party verified information

2. Vendors

In addition to verifying the accuracy of information provided by program applicants, the program verifies the accuracy of information provided by its vendors. As part of the state procurement process, contractors are required to complete a vendor background questionnaire and to report derogatory information relating to the contractor and/or its key personnel. Prior to contract execution, OCD-DRU's procedures include, but are not limited to: reviewing debarment lists, searching known databases for information (such as State of Louisiana tax liens and incorporation documents), conducting internet research, and obtaining information available from state and Federal agencies (such as substantiated investigative findings and audit reports). OCD-DRU has established regular channels of communication with other state and local government agencies who are contracting with various entities for services relating to storm recovery efforts in order to be on guard for issues relating to contractor fraud, waste, and abuse.

Appendix A: Award Letter and Sample Grant Agreements

- Award Acknowledgement Letter
- Zero Award Letter
- Solution 1 Program Managed Repair
- Solution 2 Homeowner Managed Repair
- Solution 2 Manufactured Home Replacement
- Solution 3 Reimbursement

AWARD ACKNOWLEDGEMENT LETTER



Based on the information you have provided to the Restore Louisiana Homeowner Assistance Program (the “Program” or “RLHP”), in connection with your application, the Program has made a determination on the eligibility of your application and calculated your potential award. Your award calculation table is available by clicking the link “Open Grant Award PDF” within eGrants.

If you have already completed all construction activities and your award is a reimbursement award only, this letter outlines how your final award has been calculated and your award calculation table shows your final award determination. If you have a Solution 1 or 2 *repair or reconstruction* award or a Solution 2 *mobile home replacement* award, this award acknowledgment notification letter outlines how your final award has been calculated and your award calculation table shows your final award determination.

If you have a Solution 2 repair award, the Program will provide technical assistance for you and your selected construction contractor to review and confirm the Program’s scope of work. You are **strongly encouraged** to review the enclosed scope of work with your repair contractor to determine if there are any eligible items or repairs which have not been included in the award. Any changes to this award that your contractor documents will be reviewed by the Program if you appeal your repair estimate **prior to grant execution**. The Program will determine if requested changes are eligible under the program rules and, if they are, necessary eligible modifications will be reflected in your grant agreement, prior to starting actual construction. You must notify the Program within thirty days that you will be requesting an adjustment to the award. (See Appeal Procedures for Applicants included at the end of this letter.)

During construction, your homebuilding contractor may discover unforeseen conditions requiring additional repair or alternative construction practices that were not included in your repair award. In these instances, **only unforeseen conditions** may result in a change order to your scope of work and your ultimate award, subject to Program review and approval. These changes may be positive, meaning an increased award, or they may be negative, meaning a decreased award. Such variations in your final award are necessary to ensure that your home is properly repaired and that the Program only pays for work that is necessary and reasonable within Program guidelines. In any instance of a decrease in the actual cost of your repair or reconstruction, the grant award and disbursements may be reduced to reflect the reduction in repair or construction costs.

If your damaged home, reconstructed home or replacement home is located in a Special Flood Hazard Area, any insurable structure on any part of the property shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in you being ineligible for future disaster relief. Upon the sale or transfer of the property, you will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation

to maintain flood insurance on the property. In the event that you fail to provide such notice, you may be liable to the United States for future disaster assistance related to the property.

Evidence that your damaged home (or reconstructed home) is covered by any required flood insurance must be provided at the Grant Agreement Execution and again before the final disbursement of grant funding. A declaration sheet or ACORD form describing the coverage from your insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required, but not available due to the disrepair of your damaged home, you must submit a declination letter from the insurer at the Grant Agreement Execution. You must also provide proof that you obtained flood insurance once construction has been completed on your home, prior to final payment of grant dollars.

If you are required to elevate your home, the lowest habitable floor of your home must be elevated to either the local jurisdiction elevation height requirement or two (2) feet above the Advisory Base Flood Elevation (ABFE), whichever is higher. For Solution 1 applicants, the Program will verify this requirement by obtaining final elevation certificates if the local jurisdiction is requiring elevation. If you are a Solution 2 or Solution 3 homeowner, it is your responsibility to obtain your elevation certificates and provide them to the RLHP.

UNDERSTANDING YOUR AWARD

In connection with the calculation of your award, Program representatives have made an inspection of your home and have compiled a list of damages that have either already been repaired and are eligible for reimbursement under Solution 3 and/or are eligible for repair under Solutions 1 or 2. Your estimates can be viewed or downloaded from your online account.

These estimates provide the initial basis of your award calculation. We also evaluated the sources of funding that have been made available to you by FEMA, SBA, insurance, and other sources for the express purpose of repairing your home. These funds, per federal law, are considered “Duplication of Benefits” or “DOB” and must be deducted from your reimbursement and/or repair estimate values. Federal law forbids the Program from providing a second source of financial assistance for the same repair purpose as funds already made available by FEMA, SBA, insurance, etc.

In addition to any reduction due to Duplication of Benefits, your reimbursement award may be reduced due to the Program’s tiering policy that is based on your household’s income category. Homeowners who are in Phases III through VI will receive up to 50% of their eligible reimbursement award. All homeowners are eligible for up to 100% of their prospective repair award.

This letter will explain, in more detail, how we calculated your award. Information contained in this letter does not change any program rules. Program rules contained in the RLHP Homeowner Manual are governing. Please make sure you review and understand current Program policies along with the sample grant agreement(s) located on restore.la.gov. You will need to sign your Grant Agreement at Grant Execution, to receive your award.

Your award calculation worksheet consists of seven main sections:

1. Program Information: Describes factors including your household income analysis, program phase, and your solution selection/qualification.

2. Estimates: Contains the repair estimate to repair your home to program standards and the reimbursement estimate that values the repairs you have already completed, if any, at the program-approved rates.

3. Duplication of Benefits: Details compensation you have received to repair your damaged property from other sources such as SBA, FEMA, and insurance proceeds. This will first be deducted from your reimbursement estimate and any excess DOB will then be deducted from your repair estimate. DOB may lead to unfunded awards for which you may need to escrow funds (Solution 1) or spend your own funds (Solution 2) prior to accessing RLHP funds.

4. Reimbursement Calculation: Demonstrates how the reimbursement portion of your award was calculated.

5. Repair Calculation: Demonstrates how the repair portion of your award was calculated.

6. Reconstruction Calculation: Demonstrates how the reconstruction portion of your award was calculated, if applicable.

7. Homeowner Responsibility: Demonstrates how the homeowner responsibility portion of your award was calculated. The amount shown in this section is the amount of money you will need to either place in escrow (Solution 1) or spend prior to accessing any RLHP grant dollars (Solution 2).

PROGRAM INFORMATION

Area Median Income (AMI) Percentage: HUD publishes income tables for specific geographic regions. AMI is the "middle" number of the incomes in the defined geographic area. Your AMI percentage represents how close your income is to your area's median income. Your household's income affects the phase, or order, in which your application and award are processed. It also impacts the tier, or funding level, for which you are eligible. HUD's definition of income level is based on AMI percentage as detailed below:

AMI PERCENTAGE	INCOME CLASSIFICATION
80% or below AMI	Low to Moderate Income
Above 80% and up to 120% AMI	Moderate to Middle Income
Above 120% AMI	Middle to High Income

Applicant Phase: The Program uses phases to prioritize assistance to applicants with the most need. Program phases are determined by homeowner and property characteristics. Your initial phase is determined by your survey responses. Your initial phase may change based on the information that is verified in your application. More detailed descriptions of the phases can be found in the RLHP Homeowner Manual.

Applicant Program Solution: This line indicates the solution or solutions for which you are eligible (Solutions 1 through 3). You may be eligible for only one solution or a combination of Solutions 1 and 3 or 2 and 3, depending on your individual circumstances.

Solution 1 Program Managed Rehabilitation / Reconstruction: Upon execution of your grant award for this solution, your repair or reconstruction project will be assigned to a Program contractor and your construction project will be initiated. The state will pay the grant proceeds directly to the homebuilding contractor at 50% and 100% of construction completion.

If you have selected Solution 1 and your Award Calculation Table indicates that there **are** escrow funds required, you will need to provide the full amount of your required escrow, in the form of a money order or cashier's check, at your Grant Execution appointment. Funds must be made payable to "Restore Louisiana Homeowner Depository". Please write your Account ID on your check. You will not be eligible for assistance unless these funds are provided to a program representative at your Grant Execution appointment. The RLHP Homeowner Manual contains additional details about the escrow requirements. Once you have executed the Grant Agreement, you may be required to vacate your property for construction to begin.

Solution 2 Homeowner Managed Rehabilitation / Reconstruction: Under this solution, you will contract with your homebuilding contractor directly. Prior to grant execution for this solution, you must supply your selected licensed and insured contractor's information and your construction contract to the Program. Your homebuilding contractor is responsible for obtaining all necessary permits and you are responsible for providing copies of permits to the Program. The Program will issue two-party payment to you and your homebuilding contractor based on the payment schedule in your written construction contract or subject to the Program guidelines. The contractor's information and a copy of the executed construction contract must be provided to RLHP prior to grant agreement execution. Construction must begin within 180 days of execution of the grant agreement unless a written hardship extension is approved, or your award will be terminated.

The Program will allow you to self-manage your construction project or hire a licensed and insured homebuilding contractor or registered home improvement contractor to complete the work. Any work required by law to be performed by a licensed professional (i.e. electrical, plumbing, and mechanical) may not be self-managed unless you are a holder of the necessary license or your trade provider holds the necessary license. If you choose to self-manage your repair work, you must check with your local permitting office on whether or not your scope of work includes work that requires a permit. The Program may require documentation from you showing that you confirmed your scope of work with your local permitting office and that the permitting office determined no permits were required. If permits are required, the Program may require documentation from you showing that the work, as applicable, was in fact performed by a licensed professional.

If you have chosen Solution 2 to complete your remaining repair, you will need to spend the amount of Excess Duplication of Benefits and / or any required homeowner contribution indicated in the Award Calculation Table, on eligible repairs to your home, prior to the disbursement of any Program funds you are otherwise eligible to receive. Program representatives will verify these repairs / expenditures prior to disbursement of Program Funds.

Solution 2 Mobile Home Replacement: If you are eligible for mobile home replacement, your award will be in an amount equal to the maximum program cap or the actual cost of your replacement unit, whichever is less, and will be reduced by any duplication of benefit and/or your award tier, if applicable. The maximum program cap for mobile home replacement is either \$45,000 or \$65,000 depending upon whether you are replacing a single-wide or a double-wide

mobile home. Unlike Solution 2 Homeowner Managed Rehabilitation / Reconstruction, Solution 2 Mobile Home Replacement does not include a 20% construction overhead and profit margin. The maximum program cap includes all costs associated with purchase, site preparations, delivery, removal of the damaged home, as applicable, and tie-in to site infrastructure.

Solution 3 Reimbursement: If you are eligible for reimbursement, your award will be in an amount equal to the Program-determined cost of the eligible repairs already completed, less any Duplication of Benefits, and in accordance with your award tier. Your reimbursement check will be issued to you based on your chosen method of payment, either by check or electronic funds.

Eligible expenses will be based on a standard pricing guide for construction used by the Program and as assessed during an onsite inspection. Program pricing standards are not appealable. Actual expenses incurred are expected to be higher than the Program's eligible expenses and price standard. In most circumstances, the eligible reimbursement amount will be less than the actual price paid.

Combination 1 & 3 or 2 & 3: If you are utilizing a combination of Solutions 1 and 3 or 2 and 3, a separate grant agreement must be executed for each solution.

ESTIMATES

In connection with the calculation of your award, Program damage assessors have made an inspection of your home and have compiled a list of damages to your home that are eligible for repair under Solutions 1 or 2, as well as repairs that have already been completed on your home and which may be eligible for reimbursement under Solution 3. You can view and / or download your estimates from your online account.

If no work has been completed prior to the Damage Assessment, then only a repair estimate is listed in your Award Calculation Detail. If you completed repairs on your home before your Damage Assessment visit, then only a reimbursement estimate is listed in your Award Calculation Detail. Both a reimbursement estimate and a repair estimate would be listed in your Award Calculation if you were partially complete with your home's repairs at the time of your Damage Assessment. The Program also creates a reconstruction estimate for all homes where there are remaining repairs needed. This allows the Program to determine whether it is cost reasonable to repair the home or whether it would be more cost-effective to reconstruct the home.

Overhead and Profit (O&P) will be added to both Solution 2 and Solution 3 estimates. This additional 20% is intended to cover the inherent costs of obtaining and paying a homebuilding contractor, as this is the typical charge passed onto the homeowner. O&P is not added to Solution 1 awards, but is still paid on your behalf to the homebuilding contractor. O&P is not added to mobile home replacement awards.

Square Footage of Home: This line reflects our estimate of the total living area of your home, excluding carports, garages, porches, detached structures and the like.

Reconstruction Estimate: The total living area square footage is multiplied by \$78.00 / square foot cost factor to establish a replacement allowance for your home. We base the \$78.00 / square foot unit rate on the cost of replacing your home with a home of modest, standard condition. The Program is not intended to compensate you for replacing a custom or semi-

custom home. The \$78.00 / square foot unit rate takes into account ownership of your land and only calculates the cost to rebuild at a modest level.

Percentage of RLHP Damage: The relative percentage equals your repair estimate divided by your reconstruction estimate, which is multiplied by 100. This is how the program compares the cost to repair your home versus the cost to reconstruct a modest home of similar square footage.

We use the Percentage of RLHP Damage to choose between the repair estimate and the reconstruction estimate. For applicants who receive both a reconstruction and repair estimate, we determine which cost estimate to use in the award calculation based upon the following:

- If the Percentage of RLHP Damage is less than 80% of the reconstruction amount, we use the repair estimate for calculating the cost of rehabilitation of your home.
- If the 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.

DUPLICATION OF BENEFITS INFORMATION

You will be required to certify that you have reported all DOB and any monies received both before and since the initial application. If you receive additional DOB after the date you sign your grant agreement, you must notify the Program. You will be required to enter into a subrogation agreement allowing the State to claim any additional DOB up to the grant amount.

FEMA IA: FEMA Individual Assistance (FEMA IA) is the assistance FEMA may have provided for home repairs. The FEMA NEMIS database verified this information. If you can provide documentation demonstrating that the FEMA IA amount provided by the FEMA NEMIS database includes amounts not intended to cover structural loss, we will use the documentation you provide to adjust the FEMA IA payout amount. The documentation you provide must come from FEMA.

National Flood Insurance Program (NFIP) Insurance: Any insurance proceeds paid through NFIP for repair of your structure will be deducted from your award as a DOB.

SBA: Federal regulations deem Small Business Administration (SBA) loans for repair to be a DOB for federally funded repair programs. The approved loan amount counts as a DOB even if you have not drawn down any funds from the approved loan or have repaid the funds. The limited exception to this requirement is for low to moderate-income households that have declined an SBA loan.

Private Insurance: We must deduct all property or casualty insurance payments, including flood, settlement amounts for loss to dwellings from your award as a DOB. Private insurance payments for contents or other expenses do not count as a DOB, and we will not deduct such payments from your award.

Other: Funding received from other sources such as non-profit entities that you received for the same purpose as this grant are considered a DOB.

Total Duplication of Benefits: The Total Duplication of Benefits line sums all the prior lines in this section.

REIMBURSEMENT CALCULATION

Reimbursement Estimate with Overhead: This line includes your reimbursement estimate, as determined by the Program, plus the 20% overhead and profit allowance.

Total DOB: The Total Duplication of Benefits applicable to your reimbursement appears on this line and is deducted from your Program eligible reimbursement estimate.

Total Eligible Reimbursement Award: Your Total Eligible Reimbursement Award is the reimbursement estimate, as determined by the Program, with Overhead amount less the Total DOB.

Total Tiered Reimbursement Award: You will receive up to 100% of the Total Eligible Reimbursement Award, as determined by the Program, if you are in Phase I or Phase II. You will receive up to 50% of the Total Eligible Reimbursement Award, as determined by the Program, if you are in Phases III through VI.

REPAIR CALCULATION

Repair Estimate with Overhead: This line includes your repair estimate, as determined by the Program, plus the 20% overhead and profit allowance for Solution 2. No O&P allowance is added to the Solution 1 repair estimate because the O&P is paid directly to the Solution 1 construction contractor by the Program.

Total DOB: The total Duplication of Benefits applicable to your repair appears on this line and is deducted from your eligible repair estimate. This amount is only the excess DOB remaining after DOB has been subtracted from your reimbursement award, if any.

Total Eligible Repair Award: Your Eligible Repair Award is the repair estimate (with O&P included if you are Solution 2), as determined by the Program, less any remaining excess DOB.

Total Tiered Repair Award: You will receive up to 100% of your Total Eligible Repair Award, as determined by the Program, regardless of your assigned Phase and income.

RECONSTRUCTION CALCULATION

Reconstruction Estimate: This line is the total of your living area square footage multiplied by \$78.00/square foot.

Total DOB: The total Duplication of Benefits applicable to your reconstruction appears on this line.

Reconstruction Award: This is the reconstruction estimate, as determined by the Program, amount less the DOB.

Tiered Reconstruction Award: You will receive up to 100% of your Total Eligible Reconstruction Award, as determined by the Program, regardless of your assigned Phase or income.

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.

LEAD HAZARD NOTIFICATION

At application you were provided access to the EPA pamphlet entitled “Protect Your Family from Lead in Your Home” that can be found at https://www.epa.gov/sites/production/files/2014-02/documents/lead_in_your_home_brochure_land_b_w_508_easy_print_0.pdf. If you have not already downloaded a copy of this brochure, please access the link above to obtain a copy for your records.

GREEN BUILDING STANDARDS

The Program’s construction activities will comply with Green Building Standards as described in Federal Register (FR) 5989-N-01. The State of Louisiana has adopted the ENERGY STAR Certified Home standard for projects that were substantially damaged or where reconstruction is required. Homes that were non-substantially damaged (rehabilitation) must apply the HUD CPD Green Building Retrofit Checklist to all work undertaken as a part of the program.

Under Construction or Contract Prior to Grant Execution. For construction projects completed, under construction, or under contract **prior to the date of grant execution**, adherence to the applicable standards to the extent feasible is encouraged, but not required. RLHP will include in its construction estimates the necessary materials, products, and labor needed to meet program-required Green Building Standards. Adherence to the applicable Green Building Standard will be verified at each construction draw inspection. Should an applicant or an applicant’s contractor fail to comply with the applicable Green Building Standard, the work is not eligible for payment under the program.

Not Under Contract or Construction Prior to Grant Execution. Homeowners who have not completed or begun construction or are not under contract for construction services at the time of grant agreement execution **must** comply with the HUD CPD Greenbuilding Retrofit Checklist, as applicable, for rehabilitation projects or the ENERGY STAR Certified Home Standard for reconstruction projects. If during final inspection it has been determined that non-energy efficiency materials were used in place of the prescribed energy efficiency line items for rehabilitation projects, the RLHP will deduct the value of the prescribed energy efficiency line items from an applicant’s final grant award in their entirety. Thus, applicants will not receive funding for any non-energy efficiency materials as observed during final inspection. For reconstruction projects that do not meet the ENERGY STAR Certified Home Standard, the applicant will forfeit the entire amount of the grant.

WHAT TO DO NEXT

You may accept or appeal your award determination, request consultation with your case manager for further explanation of your award, or indicate your intention to withdraw from the Program. You may do this through your online account. If you cannot access your account online, you will need to call the RLHP Call Center or schedule a meeting with your case manager in order to make your selections.

Appeals Procedures for Applicants

If you disagree with how the Program has calculated your award or potential award, with anything contained or omitted in the reimbursement or repair estimate, or with any of the duplication of benefits, you may appeal the decision. You must file your appeal **prior to** executing your grant agreement or within thirty (30) days of the date of this letter, whichever occurs first. In the event a future policy change by the program would positively impact the amount of your grant award, your grant will be recalculated accordingly and you will have the option to accept and sign a grant agreement with the updated grant award.

If your appeal is to request an adjustment of the repair estimate in Solution 1 or 2 repair awards, the appeal process will include the opportunity for a preconstruction review of the scope of work with your contractor and a request for the Program to consider additional items for inclusion in the estimate.

After you have submitted your appeal, the Program may contact you to submit additional supporting documentation, if necessary and depending upon your individual situation. Such supporting documentation may include items such as property records, photographs, or correspondence from agencies such as FEMA or SBA. You will be notified of the specific additional documentation required.

You may not appeal policies that have been approved and incorporated by the Program, such as the Program's process for assessing the value of materials eligible under the Program. In addition, you are not allowed to appeal the award amount after grant execution. Further, statutory and regulatory requirements / guidelines may not be appealed.

The appeal request can be submitted in one of the following ways:

eGrants: You should access the Appeal Form by selecting the Appeal radio button on the Award Acknowledgement screen within eGrants, and selecting the Appeal Button. The Request for Appeal form will display with Save and Submit buttons. Once you have completed the form, you will need to Save and Submit the form.

In Person: If you are unable to file an appeal online, you will need to schedule an in-person meeting with your Case manager.

IMPORTANT: All available supporting documentation must be submitted with your appeal request.

Regardless of the reason(s) you have filed an appeal, your entire file will undergo a full review. You must be aware that this full file review may result in positive or negative changes to your eligibility status or an increase or decrease in your previous award amount. Such variations in your final award are necessary to ensure that your home is properly repaired and that the Program only pays for work that is necessary and reasonable within Program guidelines. In any instance of a decrease in the actual cost of your repair or reconstruction, the grant award and disbursements will be reduced to reflect the reduction in repair or construction costs.

If you have any questions regarding the Appeal process, please contact our Helpline at 866-735-2001.

ZERO AWARD LETTER



Based on the information you provided to the Restore Louisiana Homeowner Assistance Program (the "Program" or "RLHP"), in connection with your application, the Program has reached a determination of your eligibility and your qualification for an award. We regret to inform you that while you met the requirements for program eligibility, you did not qualify for an award. The basis for this determination is outlined below.

Pursuant to the "The Robert T. Stafford Disaster Assistance and Emergency Relief Act" (42 U.S.C. 5121, et seq.), individuals cannot receive additional disaster assistance funds if they received enough from other sources to take care of their damage or losses. You received assistance from other sources such as NFIP, SBA, or FEMA, and that assistance exceeds the amount of any potential award from the Program for the 2016 Severe Storms and Flooding. The Program refers to this as a zero dollar award. You can view the calculation by clicking the link "Open Grant Award PDF" within eGrants.

If you disagree with the calculation, please see the sections below entitled "Duplication of Benefits" and "Appeal Procedures for Applicants" to review the information necessary for an appeal of this determination.

UNDERSTANDING THE CALCULATION

In connection with the calculation of your potential award, Program representatives made an inspection of your home and compiled a list of damages that have either already been repaired or that require repair and were potentially eligible to be funded by the Program. Your estimates can be viewed or downloaded from your online account.

These estimates provide the initial basis of your potential award calculation. We also evaluated the sources of funding that have been made available to you by FEMA, SBA, insurance, and other sources for the express purpose of repairing your home. These funds, per federal law, are considered "Duplication of Benefits" or "DOB" and must be deducted from your reimbursement and/or repair estimate values. Federal law forbids the Program from providing a second source of financial assistance for the same repair purpose as funds already made available by FEMA, SBA, insurance, etc.

In addition to any reduction due to Duplication of Benefits, your reimbursement award may have been reduced due to the Program's tiering policy that is based on your household's income category. Homeowners who are in Phases III through VI will receive up to 50% of their eligible reimbursement award. All homeowners are eligible for up to 100% of their prospective repair award.

This letter will explain, in more detail, how we calculated your potential award. Information contained in this letter does not change any program rules. Program rules contained in the

RLHP Homeowner Manual are governing. Please make sure you review and understand current Program policies along with the sample grant agreement(s) located on restore.la.gov.

Your award calculation worksheet consists of seven main sections:

- 1. Program Information:** Describes factors including your household income analysis, program phase, and your solution selection/qualification.
- 2. Estimates:** Contains the repair estimate to repair your home to program standards and the reimbursement estimate that values the repairs you have already completed, if any, at the program-approved rates.
- 3. Duplication of Benefits:** Details compensation you have received to repair your damaged property from other sources such as SBA, FEMA, and insurance proceeds. This will first be deducted from your reimbursement estimate and any excess DOB will then be deducted from your repair estimate. DOB may lead to unfunded awards for which you may need to escrow funds (Solution 1) or spend your own funds (Solution 2) prior to accessing RLHP funds.
- 4. Reimbursement Calculation:** Demonstrates how the reimbursement portion of your award was calculated.
- 5. Repair Calculation:** Demonstrates how the repair portion of your award was calculated.
- 6. Reconstruction Calculation:** Demonstrates how the reconstruction portion of your award was calculated, if applicable.
- 7. Homeowner Responsibility:** Demonstrates how the homeowner responsibility portion of your award was calculated. The amount shown in this section is the amount of money you will need to either place in escrow (Solution 1) or spend prior to accessing any RLHP grant dollars (Solution 2).

PROGRAM INFORMATION

Area Median Income (AMI) Percentage: HUD publishes income tables for specific geographic regions. AMI is the "middle" number of the incomes in the defined geographic area. Your AMI percentage represents how close your income is to your area's median income. Your household's income affects the phase, or order, in which your application and award are processed. It also impacts the tier, or funding level, for which you are eligible. HUD's definition of income level is based on AMI percentage as detailed below:

AMI PERCENTAGE	INCOME CLASSIFICATION
80% or below AMI	Low to Moderate Income
Above 80% and up to 120% AMI	Moderate to Middle Income
Above 120% AMI	Middle to High Income

Applicant Phase: The Program uses phases to prioritize assistance to applicants with the most need. Program phases are determined by homeowner and property characteristics. Your initial

phase is determined by your survey responses. More detailed descriptions of the phases can be found in the RLHP Homeowner Manual.

ESTIMATES

In connection with the calculation of your potential award, Program damage assessors have made an inspection of your home and have compiled a list of damages to your home that are eligible for repair under Solutions 1 or 2, as well as repairs that have already been completed on your home and which may be eligible for reimbursement under Solution 3. You can view and / or download your estimates from your online account.

If no work has been completed prior to the Damage Assessment, then only a repair estimate is listed in your Award Calculation Detail. If you completed repairs on your home before your Damage Assessment visit, then only a reimbursement estimate is listed in your Award Calculation Detail. Both a reimbursement estimate and a repair estimate would be listed in your Award Calculation if you were partially complete with your home's repairs at the time of your Damage Assessment. The Program also creates a reconstruction estimate for all homes where there are remaining repairs needed. This allows the Program to determine whether it is cost reasonable to repair the home or whether it would be more cost-effective to reconstruct the home.

Overhead and Profit (O&P) will be added to both Solution 2 and Solution 3 estimates. This additional 20% is intended to cover the inherent costs of obtaining and paying a homebuilding contractor, as this is the typical charge passed onto the homeowner. O&P is not added to Solution 1 awards, but is still paid on your behalf to the homebuilding contractor.

Square Footage of Home: This line reflects our estimate of the total living area of your home, excluding carports, garages, porches, detached structures and the like.

Reconstruction Estimate: The total living area square footage is multiplied by \$78.00 / square foot cost factor to establish a replacement allowance for your home. We base the \$78.00 / square foot unit rate on the cost of replacing your home with a home of modest, standard condition. The Program is not intended to compensate you for replacing a custom or semi-custom home. The \$78.00 / square foot unit rate takes into account ownership of your land and only calculates the cost to rebuild at a modest level.

Percentage of RLHP Damage: The relative percentage equals your repair estimate divided by your reconstruction estimate, which is multiplied by 100. This is how the program compares the cost to repair your home versus the cost to reconstruct a modest home of similar square footage.

We use the Percentage of RLHP Damage to choose between the repair estimate and the reconstruction estimate. For applicants who receive both a reconstruction and repair estimate, we determine which cost estimate to use in the award calculation based upon the following:

- If the Percentage of RLHP Damage is less than 80% of the reconstruction amount, we use the repair estimate for calculating the cost of rehabilitation of your home.
- If the 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.

DUPLICATION OF BENEFITS INFORMATION

You will be required to certify that you have reported all DOB and any monies received both before and since the initial application. If you receive additional DOB after the date you sign your grant agreement, you must notify the Program. You will be required to enter into a subrogation agreement allowing the State to claim any additional DOB up to the grant amount.

FEMA IA: FEMA Individual Assistance (FEMA IA) is the assistance FEMA may have provided for home repairs. The FEMA NEMIS database verified this information. If you can provide documentation demonstrating that the FEMA IA amount provided by the FEMA NEMIS database includes amounts not intended to cover structural loss, we will use the documentation you provide to adjust the FEMA IA payout amount. The documentation you provide must come from FEMA.

National Flood Insurance Program (NFIP) Insurance: Any insurance proceeds paid through NFIP for repair of your structure will be deducted from your award as a DOB.

SBA: Federal regulations deem Small Business Administration (SBA) loans for repair to be a DOB for federally funded repair programs. The approved loan amount counts as a DOB even if you have not drawn down any funds from the approved loan or have repaid the funds. The limited exception to this requirement is for low to moderate-income households that have declined an SBA loan.

Private Insurance: We must deduct all property or casualty insurance payments, including flood, settlement amounts for loss to dwellings from your award as a DOB. Private insurance payments for contents or other expenses do not count as a DOB, and we will not deduct such payments from your award.

Other: Funding received from other sources such as non-profit entities that you received for the same purpose as this grant are considered a DOB.

Total Duplication of Benefits: The Total Duplication of Benefits line sums all the prior lines in this section.

REIMBURSEMENT CALCULATION

Reimbursement Estimate with Overhead: This line includes your reimbursement estimate, as determined by the Program, plus the 20% overhead and profit allowance.

Total DOB: The Total Duplication of Benefits applicable to your reimbursement appears on this line and is deducted from your eligible reimbursement estimate.

Total Eligible Reimbursement Award: Your Total Eligible Reimbursement Award, as determined by the Program, is the reimbursement estimate with Overhead amount less the Total DOB.

Total Tiered Reimbursement Award: You will receive up to 100% of the Total Eligible Reimbursement Award, as determined by the Program, if you are in Phase I or Phase II. You will receive up to 50% of the Total Eligible Reimbursement Award, as determined by the Program, if you are in Phases III through VI.

REPAIR CALCULATION

Repair Estimate with Overhead: This line includes your repair estimate, as determined by the Program, plus the 20% overhead and profit allowance for Solution 2. No O&P allowance is added to the Solution 1 repair estimate because the O&P is paid directly to the Solution 1 construction contractor by the Program.

Total DOB: The total Duplication of Benefits applicable to your repair appears on this line and is deducted from your eligible repair estimate, as determined by the Program. This amount is only the excess DOB remaining after DOB has been subtracted from your reimbursement award, if any.

Total Eligible Repair Award: Your Eligible Repair Award is the repair estimate (with O&P included if you are Solution 2), as determined by the Program, less any remaining excess DOB.

RECONSTRUCTION CALCULATION

Reconstruction Estimate: This line is the total of your living area square footage, as determined by the Program, multiplied by \$78.00/square foot.

Total DOB: The total Duplication of Benefits applicable to your reconstruction appears on this line.

Reconstruction Award: This is the reconstruction estimate amount, as determined by the Program, less the DOB.

LEAD HAZARD NOTIFICATION

At application you were provided access to the EPA pamphlet entitled “Protect Your Family from Lead in Your Home” that can be found at https://www.epa.gov/sites/production/files/2014-02/documents/lead_in_your_home_brochure_land_b_w_508_easy_print_0.pdf. If you have not already downloaded a copy of this brochure, please access the link above to obtain a copy for your records.

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You may accept or appeal your award determination, request consultation with your case manager for further explanation of your award, or indicate your intention to withdraw from the Program. You may do this through your online account. If you cannot access your account online, you will need to call the RLHP Call Center or schedule a meeting with your case manager in order to make your selections.

Appeals Procedures for Applicants

If you disagree with how the Program has calculated your award or potential award, with anything contained or omitted in the reimbursement or repair estimate, or with any of the duplication of benefits, you may appeal the decision. You must file your appeal **prior to** executing your grant agreement or within thirty (30) days of the date of this letter, whichever occurs first. If your appeal is to request an adjustment of the repair estimate in Solution 1 or 2 repair awards, the appeal process will include the opportunity for a preconstruction review of the scope of work with your contractor and a request for the Program to consider additional items for inclusion in the estimate. In the event a future policy change by the program would positively impact the amount of your grant award, your grant will be recalculated accordingly and you will have the option to accept and sign a grant agreement with the updated grant award.

After you have submitted your appeal, the Program may contact you to submit additional supporting documentation, if necessary and depending upon your individual situation. Such supporting documentation may include items such as property records, photographs, or correspondence from agencies such as FEMA or SBA. You will be notified of the specific additional documentation required.

You may not appeal policies that have been approved and incorporated by the Program, such as the Program's process for assessing the value of materials eligible under the Program. In addition, you are not allowed to appeal the award amount after grant execution. Further, statutory and regulatory requirements / guidelines may not be appealed.

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IMPORTANT: All available supporting documentation must be submitted with your appeal request.

Regardless of the reason(s) you have filed an appeal, your entire file will undergo a full review. You must be aware that this full file review may result in positive or negative changes to your eligibility status or an increase or decrease in your previous award amount. Such variations in your final award are necessary to ensure that your home is properly repaired and that the Program only pays for work that is necessary and reasonable within Program guidelines. In any instance of a decrease in the actual cost of your repair or reconstruction, the grant award and disbursements will be reduced to reflect the reduction in repair or construction costs.

If you have any questions regarding the Appeal process, please contact our Helpline at 866-735-2001.

**STATE OF LOUISIANA, DIVISION OF ADMINISTRATION
OFFICE OF COMMUNITY DEVELOPMENT
RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM**

SOLUTION 1 - PROGRAM-MANAGED CONSTRUCTION GRANT AGREEMENT

APPLICANT INFORMATION:	
Application Number	
Applicant Name	
Co-Applicant Name (if applicable)	
Damaged Home Address, City, Parish, State, Zip Code (" Damaged Home ")	
Mailing Address, City, State, Zip Code	
Contact Telephone Number	
Email	
AWARD INFORMATION	
Claimed Flood Event	
Structure Type	
Solution	SOLUTION 1 - PROGRAM-MANAGED CONSTRUCTION
Phase	
Solution 1 Grant Amount	
Applicant Contribution (if applicable)	
GRANT AGREEMENT EXECUTION INFORMATION	
Grant Agreement Execution Date	
Grant Agreement Execution Agent	
<p>RECEIPT OF PROGRAM DOCUMENTATION: By execution of this Agreement, Applicant(s) acknowledge receipt of the following Program Documentation which is incorporated herein by reference and confirm that the information provided and the representations, warranties, consents and agreements contained in the following documentation are true and correct as of the date hereof:</p> <ul style="list-style-type: none"> • Application and all attachments and exhibits. • Form 4506T - Request for Transcript of Tax Return (if applicable). • Fraud Acknowledgement. • Consent and Release of Personal Information. • Applicant Certifications and Obligations. • Right of Entry. 	
<p>PURPOSE AND SOURCE OF FUNDS: The purpose of this Agreement is to confirm the terms and conditions related to Applicant(s) receipt of financial assistance for repair or replacement of the Damaged Home resulting from damages caused by the flood events of March and August of 2016 (the "Floods"). Funding for this grant comes from the Community Development Block Grant ("CDBG") program administered through the U.S. Department of Housing and Urban Development. CDBG funds have been allocated to the State of Louisiana's Office of Community Development ("OCD") for its flood</p>	

recovery program known as the Restore Louisiana Homeowner Assistance Program ("**Program**"). The Program is being managed by the Program Management Contractor on behalf of OCD. Funds are being provided to eligible applicants to the Program. Applicant(s) acknowledge access to, and opportunity to review, the Restore Louisiana Homeowner Assistance Program - Program Manual ("**Manual**") and understand that a full description of the Program and the policies governing the Program are contained in the Manual. The Manual, as may be amended, is incorporated herein by reference. Applicant(s) are bound by all terms and conditions contained in the Manual as if they are fully stated in this Agreement.

SOLUTION AND AWARD CALCULATION: Applicant(s) have selected and have been deemed eligible for Solution 1, Program-Managed Construction assistance from the Program. Based on the information provided by the Applicant and reviewed by the Program Management Contractor, the Applicant(s) are eligible for the Grant Amount to pay for construction materials and services deemed necessary by the Program inspector(s) to make the Damaged Home safe, decent and sanitary. The necessary rehabilitation or reconstruction is priced based on an economy/standard grade of building materials determined by industry software prices and not the price of replacing the Damaged Home or its components with like or similar materials. The work that will be conducted on the Damaged Home is set out in the Repair and/or Reconstruction Estimate ("**Scope of Work**") attached as Exhibit A to this Agreement. The Grant Amount may be limited to a percentage of the cost of the Scope of Work based on program eligibility policies. The Grant Amount is subject to adjustment based on any Duplication of Benefits received by the Applicant(s) (as further described below), regardless of when those benefits are received. Applicant(s) must deposit in escrow all funding necessary to complete construction on the Damaged Home, over and above the grant award, as applicable, up to the value of the repair or reconstruction estimate. This includes amounts necessary due to duplication of benefits. These amounts, as applicable, must be provided on the date of the Grant Agreement Execution meeting for placement into a bank account controlled by the State's Program Management Contractor ("Escrow Account").

Applicant(s) have received and consented to the State's calculation of the value of the Scope of Work, less any Duplication of Benefits and required Escrow Account deposit (if any), and the calculation of the final Grant Amount, including any reduction to the applicable eligible percentage, as shown on Exhibit B attached hereto.

Applicant(s) are advised and agree that additional information may be required by the State to determine that the Grant Amount was properly calculated. Applicant(s) should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the Damaged Home for no less than seven (7) years from the date of this Agreement. Applicant will provide the documentation to the State if requested.

If Applicant(s) were also awarded program funding under Solution 3 (Reimbursement), Applicant(s) will execute a separate Grant Agreement governing that award concurrently with execution of this Agreement.

PROHIBITION AGAINST DUPLICATION OF BENEFITS: Any funds already received by the Applicant(s) for damage to the Damaged Home as a result of the Flood(s) from FEMA, SBA, insurance companies, nonprofits or any other source must be deducted from Applicant(s)' Grant Amount as a duplication of benefits prohibited by federal law ("**Duplication of Benefits**"). Applicant(s) certify that he/she has reported all Duplication of Benefits in his or her initial application and any monies received since the initial application. If the amount deducted from the Grant Amount is less than the Duplication of Benefits actually received by the Applicant(s), the grant is subject to reduction or repayment by the Applicant(s). In the event that the Applicant(s) receive additional Duplication of Benefits after the date

of this Agreement, Applicant(s) must notify the Program by logging into the web portal and submitting (either electronically or in accordance with the notice provision below) the Notice of Additional Funds form. After receipt of any Duplication of Benefits, the Grant Amount will be reduced by such amount as determined by the State. If the Grant Amount is only partially disbursed, the amount of the Duplication of Benefits must be deposited into escrow and will be spent on the Damaged Home before any additional Grant Amount is disbursed. If the grant funds have already been fully disbursed, the Applicant(s) are required to repay the amount of the Duplication of Benefits to the State. Applicant(s) acknowledge entering a subrogation agreement allowing the State to claim any additional Duplication of Benefits up to the amount of the Grant Amount.

DISBURSEMENT OF FUNDS: The funds in the Escrow Account will be disbursed first by the Program Management Contractor. When the funds in the Escrow Account have been fully disbursed, the Grant Amount will be disbursed. All funds will be paid by the State's Program Management Contractor to the Program-designated Homebuilding Contractor during the rehabilitation or reconstruction of the Damaged Home in accordance with the Program policies and procedures. Applicant(s) will not receive any disbursement of program funds. The Program Management Contractor has the right to issue payment to the Homebuilding Contractor where it has been determined that work has been completed in accordance with the Scope of Work, regardless of an assertion by Applicant(s) that the work has not been completed.

RIGHT OF ACCESS: Applicant(s) agree to vacate and provide access to the Damaged Home no more than thirty (30) days from the Grant Agreement Execution Date. During such 30-day period, Applicant(s) will be responsible for vacating the Damaged Home and removing all personal property and furniture from the Damaged Home at his and/or her own expense. The State and its contractors and subcontractors will not be liable for any damaged or missing property that Applicant(s) fail to remove or secure. Applicant(s) agree to fully cooperate with all State contractors and subcontractors, including the Homebuilding Contractor, throughout the rehabilitation or reconstruction of the Damaged Home. The right of access and cooperation granted in this section shall be irrevocable from the Grant Agreement Execution Date until the final inspection certifying that all construction activities have been completed and the entire Grant Amount has been disbursed.

REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the Damaged Home, reconstructed home or replacement home is located in a Special Flood Hazard Area, any insurable structure on any part of the property shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in Applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the property, Applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on the property. In the event that the Applicant(s) fail to provide such notice, Applicant(s) may be liable to the United States for future disaster assistance related to the property.

Evidence that the Damaged Home (or reconstructed home) is covered by any required flood insurance must be provided at the Grant Agreement Execution and again before the final disbursement of grant funding. A declaration sheet or ACORD form describing the coverage from the Applicant(s) insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required, but not available due to the disrepair of the Damaged Home, Applicant(s) may submit a declination letter from the insurer at the Grant Agreement Execution.

CONSENT TO ELECTRONIC TRANSACTION: Applicant(s) acknowledge that electronic records are being collected, maintained, stored and utilized for the Program and that automated agents have been used

to determine identification and eligibility for the Program. Applicant(s) consent to the use of electronic records in accordance with the State's security policy and procedure for such records. In order to verify the Applicant(s)' identity and eligibility for the Program, the State requires that certain personal information be provided to the State. By accepting the Grant Amount, Applicant(s) authorize the State to store and use the information provided by Applicant(s) for such purposes, including information from third party reports needed to process the Application and Grant Amount.

SEVERABILITY / CONSTRUCTION: This Agreement shall be governed and construed in accordance with the laws of the State of Louisiana. Any provision of this Agreement found to be prohibited by law or unenforceable will be ineffective only to the extent of such prohibition or unenforceability without invalidating any other part hereof, or any of the other documents referenced herein. This Agreement, to the extent possible, will be construed or reformed so as to give validity to all of its provisions. Time is of the essence. This Agreement is not intended to create, nor shall it be in any way interpreted or construed to create, any third party beneficiary rights in any person not a party hereto except for the United States of America, as set forth herein. This Agreement supersedes all oral agreements or statements between the Applicant(s), and the State, its agents, contractors and subcontractors. No handwritten amendments to this Agreement shall be permitted.

NOTICE: Applicant(s) must notify the State if any of the information contained in the application or this Agreement becomes incomplete or incorrect at any time prior to final disbursement of the Grant Amount and completion of the rehabilitation or reconstruction of the Damaged Home. To update any information, Applicant(s) may either contact his and/or her case manager or enter such new information in the web portal.

LIABILITY / APPEALS: Applicant(s) acknowledge that the Homebuilding Contractor designated by the Program under this Agreement will provide a limited warranty for all work performed on the Damaged Home. Applicant(s) agree that his and/or her only rights in connection with the repair or reconstruction are under the limited warranty provided by the Homebuilding Contractor. Applicant(s) agree not to hold the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors or subcontractors liable for any act or failure to act relating to this Grant.

If Applicant(s) attempt to take legal action arising from the grant or the work performed on the Damaged Home against the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors or subcontractors (except the Homebuilding Contractor under the limited warranty), such entity will have the right to recover from Applicant(s) the attorneys' fees and other expenses incurred in connection with such action. Applicant(s) further agree to indemnify and hold harmless the State of Louisiana, United States or any other branch or agency of the state or federal government from all losses, claims, damages, liabilities, and costs whatsoever (including all costs, expenses and reasonable counsel fees incurred in investigating and defending such losses and claims), brought by any person or entity, and caused by, related to, arising or purportedly arising out of, or from the Damaged Home.

Applicant(s) acknowledge and agree that they have had the opportunity to review and appeal the Grant Amount and all other decisions related to their application, and at the time Applicant(s) execute this Agreement, he and/or she waive any future right to appeal the determinations of eligibility, award amount, results of all inspections, and funding requirements (including Duplication of Benefits calculation and any escrow requirement). From and after the date of this Agreement, all decisions by OCD or its designee are final non-appealable determinations of benefits under the Program.

FRAUD ACKNOWLEDGEMENT: Applicant(s) assert, certify and reaffirm under penalty of perjury that all information in the survey, application, documents provided and documents executed on the Grant Agreement Execution Date are true to the best of his and/or her knowledge and Applicant(s) acknowledge that such have been relied on by OCD and the Program Management Contractor to provide disaster assistance. Applicant(s) certify that all damages claimed in connection with Applicant(s) application for Grant proceeds were a direct result of the Flood(s), and that Applicant(s) have disclosed to OCD all insurance proceeds and other funds received from governmental agencies as compensation for damages as a result of the Flood(s) in the application process. Applicant(s) acknowledge that Applicant(s) may be prosecuted by Federal, State and/or local authorities in the event that Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) agree to repay all of the Grant Amount in the event Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) acknowledge notice of the danger of fraud and scams perpetrated by unscrupulous individuals, contractors and businesses and that the State has provided an Office of Fraud to address such issues.

REPRESENTATIONS CONTINUING: Applicant(s) acknowledge and agree that all of his and/or her representations and information contained in the application remain true and complete as of the date of this Agreement. The Damaged Home has not been transferred, sold or been made subject to any new liens, mortgages or encumbrances after the date of the application. Applicant(s) further certify that he and/or she have not received notice of any default, seizure, or foreclosure of any lien on the Damaged Home. Applicant(s) acknowledge that all owners or people or entities with an interest in the Damaged Home have been identified in the application and are aware of Applicant(s) participation in the Program. Applicant(s) acknowledge that any interference by any person who claims to have an interest in the Damaged Home may result in Applicant(s) repaying the Grant Amount or otherwise being liable for costs related to those claims. Applicant(s) agree not to transfer the Damaged Home or any interest in the Damaged Home, whether voluntarily or involuntarily, until the rehabilitation or reconstruction to be performed under this Agreement has been completed.

ENFORCEMENT / VENUE / CHOICE OF LAW: Applicant(s) may be required to remit to the State all Grant Funds in the event that Applicant(s) do not comply with terms of this Agreement and the policies and procedures of the Program. This Agreement shall be enforceable, at law or in equity, by the State of Louisiana or the United States of America. Any and all legal action arising under, relating to, or concerning the provisions hereof of this Grant Agreement shall be brought, solely heard, and determined in the venue of the 19th Judicial District Court for the Parish of East Baton Rouge and shall be governed by Louisiana law. The parties expressly agree to WAIVE trial by jury.

SIGNATURES AND ACKNOWLEDGEMENT:

APPLICANT:	CO-APPLICANT:
DATE:	DATE:

EXHIBIT A - SCOPE OF WORK

EXHIBIT B - CALCULATION OF GRANT AMOUNT

Award Calculation Detail	
Reimbursable Expenses – Line-Item Total	
Overhead & Profit (20%)	
Total Reimbursement Scope	
Total Duplication of Benefit (DOB)	
FEMA	
SBA	
NFIP	
Private Flood Insurance	
Homeowner’s Insurance	
Property Insurance	
Charitable and Other Government Assistance	
Reimbursement Award	
<i>Excess Duplication of Benefits (to be applied towards Repair Costs)</i>	
Estimated Cost of Repairs – Line-Item Total	
Overhead & Profit (20%) [1]	
Total Repair Scope	
<i>Excess Duplication of Benefits</i>	
Repair Award	
Escrow Required [2]	

[1] 20% Overhead & Profit only applies to Solutions 2 and 3 and is not included in Solution 1: Program-Managed Construction. For Solution 1, the O&P is paid directly by the program and is not part of the applicant’s award calculation.

[2] Escrow of available DOB will be required once assessed against Reimbursable expenses for Solution 1 applicants.

**STATE OF LOUISIANA, DIVISION OF ADMINISTRATION
OFFICE OF COMMUNITY DEVELOPMENT
RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM**

SOLUTION 2 - HOMEOWNER-MANAGED CONSTRUCTION GRANT AGREEMENT

APPLICANT INFORMATION:	
Application Number	
Applicant Name	
Co-Applicant Name (if applicable)	
Damaged Home Address, City, Parish, State, Zip Code (" Damaged Home ")	
Mailing Address, City, State, Zip Code	
Contact Telephone Number	
Email	
AWARD INFORMATION	
Claimed Flood Event	
Structure Type	
Solution	SOLUTION 2 - HOMEOWNER-MANAGED CONSTRUCTION
Phase	
Solution 2 Grant Amount	
Applicant Contribution (if applicable)	
GRANT AGREEMENT EXECUTION INFORMATION	
Grant Agreement Execution Date	
Grant Agreement Execution Agent	
<p>RECEIPT OF PROGRAM DOCUMENTATION: By execution of this Agreement, Applicant(s) acknowledge receipt of the following Program Documentation which is incorporated herein by reference and confirm that the information provided and the representations, warranties, consents and agreements contained in the following documentation are true and correct as of the date hereof:</p> <ul style="list-style-type: none"> • Application and all attachments and exhibits. • Form 4506T - Request for Transcript of Tax Return (if applicable). • Fraud Acknowledgement. • Consent and Release of Personal Information. • Applicant Certifications and Obligations. • Right of Entry. 	
<p>PURPOSE AND SOURCE OF FUNDS: The purpose of this Agreement is to confirm the terms and conditions related to Applicant(s) receipt of financial assistance for repair or replacement of the Damaged Home resulting from damages caused by the flood events of March and August of 2016 (the "Floods"). Funding for this grant comes from the Community Development Block Grant ("CDBG") program administered through the U.S. Department of Housing and Urban Development. CDBG funds have been allocated to the State of Louisiana's Office of Community Development ("OCD") for its flood recovery program known as the Restore Louisiana Homeowner Assistance Program ("Program"). The Program is being managed by the Program Management Contractor on behalf of OCD. Funds are being provided to eligible applicants to the Program. Applicant(s) acknowledge access to and opportunity to review the Restore Louisiana Homeowner Assistance Program - Program Manual ("Manual") and</p>	

understand that a full description of the Program and the policies governing the Program are contained in the Manual. The Manual, as may be amended, is incorporated herein by reference. Applicant(s) are bound by all terms and conditions contained in the Manual as if they are fully stated in this Agreement.

SOLUTION AND AWARD CALCULATION: Applicant(s) have selected and have been deemed eligible for Solution 2, Homeowner-Managed Construction assistance from the Program. Based on the information provided by the Applicant and reviewed by the Program Management Contractor, the Applicant(s) are eligible for the Grant Amount to pay for construction materials and services deemed necessary by the Program inspector(s) to make the Damaged Home safe, decent and sanitary. The necessary rehabilitation or reconstruction is priced based on an economy/standard grade of building materials determined by industry software prices and not the price of replacing the Damaged Home or its components with like or similar materials. The work that will be conducted on the Damaged Home is set out in the Repair and/or Reconstruction Estimate ("**Scope of Work**") attached as Exhibit A to this Agreement. The Grant Amount is subject to adjustment based on any Duplication of Benefits received by the Applicant(s) (as further described below), regardless of when those benefits are received. The Grant Amount may be limited to a percentage of the cost of the Scope of Work based on program eligibility policies. Applicant(s) have received and consented to the State's calculation of the value of the Scope of Work, less any Duplication of Benefits, and the calculation of the final Grant Amount, including a reduction to the applicable eligible percentage, as shown on Exhibit B attached hereto. Applicant(s) are responsible for the full costs of any and all change orders made to the construction contract after the date of this Agreement.

Applicant(s) are advised and agree that additional information may be required by the State to determine that the Grant Amount was properly calculated. Applicant(s) should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the Damaged Home for no less than seven (7) years from the date of this Agreement. Applicant will provide the documentation to the State if requested. Applicant is responsible for notifying the Program of any change of his or her designated Homebuilding Contractor. Nothing in this Agreement shall be deemed to make the State, the Program Management Contractor, or their contractors or subcontractors a party to the Applicant(s) construction contract.

If Applicant(s) were also awarded program funding under Solution 3 (Reimbursement), Applicant(s) will execute a separate Grant Agreement governing that award concurrently with execution of this Agreement.

PROHIBITION AGAINST DUPLICATION OF BENEFITS: Any funds already received by the Applicant(s) for damage to the Damaged Home as a result of the Flood(s) from FEMA, SBA, insurance companies, nonprofits or any other source must be deducted from Applicant(s)' Grant Amount as a duplication of benefits prohibited by federal law ("**Duplication of Benefits**"). Applicant(s) certify that he/she has reported all Duplication of Benefits in his/her initial application and any monies received since the initial application. If the amount deducted from the Grant Amount is less than the Duplication of Benefits actually received by the Applicant(s), the grant is subject to reduction or repayment by the Applicant(s). In the event that the Applicant(s) receive additional Duplication of Benefits after the date of this Agreement, Applicant(s) must notify the Program by logging into the web portal and submitting (either electronically or in accordance with the notice provision below) the Notice of Additional Funds form. After receipt of any Duplication of Benefits, the Grant Amount will be reduced by such amount as determined by the State. If the Grant Amount is only partially disbursed, the amount of the Duplication of Benefits must be spent on the Damaged Home before any additional Grant Amount is disbursed. If the grant funds have already been fully disbursed, the Applicant(s) are required to repay the amount of the Duplication of Benefits to the State. Applicant(s) acknowledge entering a subrogation agreement

allowing the State to claim any additional Duplication of Benefits up to the amount of the Grant Amount.

DISBURSEMENT OF FUNDS: Prior to any disbursement of the Grant Amount, if a Duplication of Benefits was calculated, Applicant(s) must spend that amount on rehabilitation or reconstruction of the Damaged Home. When Applicant(s) believe the amount of any Duplication of Benefits has been expended on the Damaged home, he and/or she must notify the Program (using one of the methods set forth in the Notice paragraph below), and schedule an inspection of the Damaged Home by a Program inspector. Once the Program inspector verifies that all Duplication of Benefits have been expended on rehabilitation or reconstruction of the Damaged Home, the Grant Amount will be disbursed jointly to the Applicant(s) and his and/or her designated Homebuilding Contractor in several draws during the rehabilitation or reconstruction of the home in accordance with the Program policies and procedures and the construction contract between Applicant(s) and his or her Homebuilding Contractor. Applicant(s) shall be responsible for notifying the Program when construction has reached the point where a Program inspector is needed to verify completion required for disbursement of the next draw of Grant proceeds. Once Grant proceeds are being used to fully fund construction draws, no change orders shall be permitted to the construction contract unless such change orders are fully paid for by Applicant(s) prior to any additional Grant proceeds being disbursed.

RIGHT OF ACCESS: Applicant(s) agree to fully cooperate with all State contractors and subcontractors throughout the rehabilitation or reconstruction of the Damaged Home. The right of access and cooperation granted in this section shall be irrevocable from the Grant Agreement Execution Date until the final inspection certifying that all construction activities have been completed and the entire Grant Amount has been disbursed.

REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the Damaged Home, reconstructed home or replacement home is located in a Special Flood Hazard Area, any insurable structure on any part of the property shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in Applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the property, Applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on the property. In the event that the Applicant(s) fail to provide such notice, Applicant(s) may be liable to the United States for future disaster assistance related to the property. Evidence that the Damaged Home (or reconstructed home) is covered by any required flood insurance must be provided at the Grant Agreement Execution and again before the final disbursement of grant funding. A declaration sheet or ACORD form describing the coverage from the Applicant(s)' insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required, but not available due to the disrepair of the Damaged Home, Applicant(s) may submit a declination letter from the insurer at Grant Agreement Execution.

CONSENT TO ELECTRONIC TRANSACTION: Applicant(s) acknowledge that electronic records are being collected, maintained, stored and utilized for the Program and that automated agents have been used to determine identification and eligibility for the Program. Applicant(s) consent to the use of electronic records in accordance with the State's security policy and procedure for such records. In order to verify the Applicant(s)' identity and eligibility for the Program, the State requires that certain personal information be provided to the State. By accepting the Grant Amount, Applicant(s) authorize the State to store and use the information provided by Applicant(s) for such purposes, including information from third party reports needed to process the Application and Grant Amount.

SEVERABILITY / CONSTRUCTION: This Agreement shall be governed and construed in accordance with the laws of the State of Louisiana. Any provision of this Agreement found to be prohibited by law or unenforceable will be ineffective only to the extent of such prohibition or unenforceability without invalidating any other part hereof, or any of the other documents referenced herein. This Agreement, to the extent possible, will be construed or reformed so as to give validity to all of its provisions. Time is of the essence. This Agreement is not intended to create, nor shall it be in any way interpreted or construed to create, any third party beneficiary rights in any person not a party hereto except for the United States of America, as set forth herein. This Agreement supersedes all oral agreements or statements between the Applicant(s), and the State, its agents, contractors and subcontractors. No handwritten amendments to this Agreement shall be permitted.

NOTICE: Applicant(s) must notify the State if any of the information contained in the application or this Agreement becomes incomplete or incorrect at any time prior to final disbursement of the Grant Amount and completion of the rehabilitation or reconstruction of the Damaged Home. To update any information, Applicant(s) may either contact his and/or her case manager or enter such new information in the web portal.

LIABILITY / APPEALS: Applicant(s) agree not to hold the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors or subcontractors liable for any act or failure to act relating to this Grant.

If Applicant(s) attempt to take legal action arising from the grant against the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors or subcontractors, such entity will have the right to recover from Applicant(s) the attorneys' fees and other expenses incurred in connection with such action. Applicant(s) further agree to indemnify and hold harmless the State of Louisiana, United States or any other branch or agency of the state or federal government from all losses, claims, damages, liabilities, and costs whatsoever (including all costs, expenses and reasonable counsel fees incurred in investigating and defending such losses and claims), brought by any person or entity, and caused by, related to, arising or purportedly arising out of, or from the Damaged Home.

Applicant(s) acknowledge and agree that they have had the opportunity to review and appeal the Grant Amount and all other decisions related to their application, and at the time Applicant(s) execute this Agreement, he and/or she waive any future right to appeal the determinations of eligibility, award amount, results of all inspections, and funding requirements (including Duplication of Benefits calculation). From and after the date of this Agreement, all decisions by OCD or its designee are final non-appealable determinations of benefits under the Program.

FRAUD ACKNOWLEDGEMENT: Applicant(s) assert, certify and reaffirm under penalty of perjury that all information in the survey, application, documents provided and the documents executed on the Grant Agreement Execution Date are true to the best of his and/or her knowledge and Applicant(s) acknowledge that such have been relied on by OCD and the Program Management Contractor to provide disaster assistance. Applicant(s) certify that all damages claimed in connection with Applicant(s)' application for Grant proceeds were a direct result of the Flood(s), and that Applicant(s) have disclosed to OCD all insurance proceeds and other funds received from governmental agencies as compensation for damages as a result of the Flood(s) in the application process. Applicant(s) acknowledge that Applicant(s) may be prosecuted by Federal, State and/or local authorities in the event that Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) agree to repay the Grant Amount in the event Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) acknowledge notice of the danger of

fraud and scams perpetrated by unscrupulous individuals, contractors and businesses and that the State has provided an Office of Fraud to address such issues.

REPRESENTATIONS CONTINUING: Applicant(s) acknowledge and agree that all of his and/or her representations and information contained in the application remain true and complete as of the date of this Agreement. The Damaged Home has not been transferred, sold or been made subject to any new liens, mortgages or encumbrances after the date of the application. Applicant(s) further certify that he and/or she have not received notice of any default, seizure, or foreclosure of any lien on the Damaged Home. Applicant(s) acknowledge that all owners or people or entities with an interest in the Damaged Home have been identified in the application and are aware of Applicant(s) participation in the Program. Applicant(s) acknowledge that any interference by any person who claims to have an interest in the Damaged Home may result in Applicant(s) repaying the Grant Amount or otherwise being liable for costs related to those claims. Applicant(s) agree not to transfer the Damaged Home or any interest in the Damaged Home, whether voluntarily or involuntarily, until the rehabilitation or reconstruction to be performed under this Agreement has been completed.

ENFORCEMENT / VENUE / CHOICE OF LAW: Applicant(s) may be required to remit to the State all Grant Funds in the event that Applicant(s) do not comply with terms of this Agreement and the policies and procedures of the Program. This Agreement shall be enforceable, at law or in equity, by the State of Louisiana or the United States of America. Any and all legal action arising under, relating to, or concerning the provisions hereof of this Grant Agreement shall be brought, solely heard, and determined in the venue of the 19th Judicial District Court for the Parish of East Baton Rouge and shall be governed by Louisiana law. The parties expressly agree to WAIVE trial by jury.

SIGNATURES AND ACKNOWLEDGEMENT:

APPLICANT:	CO-APPLICANT:
DATE:	DATE:

EXHIBIT A - SCOPE OF WORK

EXHIBIT B - CALCULATION OF GRANT AMOUNT

Award Calculation Detail	
Reimbursable Expenses – Line-Item Total	
Overhead & Profit (20%)	
Total Reimbursement Scope	
Total Duplication of Benefit (DOB)	
FEMA	
SBA	
NFIP	
Private Flood Insurance	
Homeowner's Insurance	
Property Insurance	
Charitable and Other Government Assistance	
Reimbursement Award	
<i>Excess Duplication of Benefits (to be applied towards Repair Costs)</i>	
Estimated Cost of Repairs – Line-Item Total	
Overhead & Profit (20%) [1]	
Total Repair Scope	
<i>Excess Duplication of Benefits</i>	
Repair Award	
Escrow Required [2]	

[1] 20% Overhead & Profit only applies to Solutions 2 and 3 and is not included in Solution 1: Program-Managed Construction. For Solution 1, the O&P is paid directly by the program and is not part of the applicant's award calculation.

[2] Escrow of available DOB will be required once assessed against Reimbursable expenses for Solution 1 applicants.

**STATE OF LOUISIANA, DIVISION OF ADMINISTRATION
OFFICE OF COMMUNITY DEVELOPMENT
RESTORE LOUISIANA HOMEOWNER PROGRAM**

**SOLUTION 2 – MOBILE HOME / MANUFACTURED HOME REPLACEMENT GRANT
AGREEMENT**

APPLICANT INFORMATION:	
Application Number	
Applicant Name	
Co-Applicant Name (if applicable)	
Location of Damaged Unit: Address, City, Parish, State, Zip Code	
Location of Replacement Unit (if applicable): Address, City, Parish, State, Zip Code	
Mailing Address, City, State, Zip Code	
Contact Telephone Number	
Email	
AWARD INFORMATION	
Claimed Flood Event	
Structure Type	MOBILE HOME/MANUFACTURED HOME UNIT
Solution	SOLUTION 2 - MANUFACTURED HOME/MOBILE HOME REPLACEMENT
Phase	
Solution 2 Grant Amount	
GRANT AGREEMENT EXECUTION INFORMATION	
Grant Agreement Execution Date	
Grant Agreement Execution Agent	
<p>RECEIPT OF PROGRAM DOCUMENTATION: By execution of this Agreement, Applicant(s) acknowledge receipt of the following Program Documentation which is incorporated herein by reference and confirm that the information provided and the representations, warranties, consents and agreements contained in the following documentation are true and correct as of the date hereof:</p> <ul style="list-style-type: none"> • Application and all attachments and exhibits. • Form 4506T - Request for Transcript of Tax Return (if applicable). • Fraud Acknowledgement. • Consent and Release of Personal Information. • Applicant(s) Certifications and Obligations. • Right of Entry. 	
<p>PURPOSE AND SOURCE OF FUNDS: The purpose of this Agreement is to confirm the terms and conditions related to Applicant(s) receipt of financial assistance for repair or replacement of the Damaged Home resulting from damages caused by the flood events of March and August of 2016 (the "Floods"). Funding for this grant comes from the Community Development Block Grant ("CDBG") program administered through the U.S. Department of Housing and Urban Development. CDBG funds have been allocated to the State of Louisiana's Office of Community Development ("OCD") for its flood recovery program known as the Restore Louisiana Homeowner Assistance Program ("Program"). Funds</p>	

are being provided to eligible applicants to the Program. The Program is being managed by the Program Management Contractor on behalf of OCD. Applicant(s) acknowledge access to and opportunity to review, the Restore Louisiana Homeowner Assistance Program - Program Manual ("**Manual**") and understand that a full description of the Program and the policies governing the Program are contained in the Manual. The Manual, as may be amended, is incorporated herein by reference. Applicant(s) are bound by all terms and conditions contained in the Manual as if they are fully stated in this Agreement.

SOLUTION AND AWARD CALCULATION: Applicant(s) have selected and have been deemed eligible for Solution 2, Manufactured Home/Mobile Home Replacement assistance from the Program. Based on the information provided by the Applicant(s) and reviewed by the Program Management Contractor, the Applicant(s) are eligible to receive the Grant Amount based on the Program's estimate of the costs necessary to remove a Manufactured Home or Mobile Home unit damaged by the Flood(s), replace and install either a new economy/standard single wide Manufactured Home unit or a new economy/standard double wide Manufactured Home unit. The Grant Amount is not based on the value of the damaged mobile home or manufactured home unit, or the cost of a new manufactured home unit of Applicant(s)' choosing. The Grant Amount will be based on the lower of the actual cost expended to purchase and install a new manufactured home or the cap established by the Program for replacement of the damaged mobile home or manufactured home. Applicant(s) acknowledge that the Grant Amount is not calculated or intended to be equal to or based on the actual amount spent by the Applicant(s) on replacing Applicant(s)' actual unit. The Grant Amount is subject to adjustment based on any Duplication of Benefits received by the Applicant(s) (as further described below), regardless of when those benefits are received. The Grant Amount may be limited to a percentage of the replacement cost based on program eligibility policies. Applicant(s) have received and consented to the State's calculation of the value of the manufactured home unit, less any Duplication of Benefits and the calculation of the final Grant Amount, as shown on Exhibit A attached hereto. Applicant(s) are responsible for the full costs of the manufactured home unit above the Grant Amount.

Applicant(s) are advised and agree that additional information may be required by the State to determine that the Grant Amount was properly calculated. Applicant(s) should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the Damaged Home for no less than seven (7) years from the date of this Agreement. Applicant will provide the documentation to the State if requested.

PROHIBITION AGAINST DUPLICATION OF BENEFITS: Any funds already received by the Applicant(s) for damage to the Damaged Home as a result of the Flood(s) from FEMA, SBA, insurance companies, nonprofits or any other source must be deducted from Applicant(s)' Grant Amount as a duplication of benefits prohibited by federal law ("**Duplication of Benefits**"). Applicant(s) certify that he/she has reported all Duplication of Benefits in his or her initial application and any monies received since the initial application. If the amount deducted from the Grant Amount is less than the Duplication of Benefits actually received by the Applicant(s), the grant is subject to reduction or repayment by the Applicant(s). In the event that the Applicant(s) receive additional Duplication of Benefits after the date of this Agreement, Applicant(s) must notify the Program by logging into the web portal and submitting (either electronically or in accordance with the notice provision below), the Notice of Additional Funds form. After receipt of any Duplication of Benefits, the Grant Amount will be reduced by such amount as determined by the State. If the grant funds have already been fully disbursed, the Applicant(s) are required to repay the amount of the Duplication of Benefits to the State. Applicant(s) acknowledge entering a subrogation agreement allowing the State to claim any additional Duplication of Benefits up to the amount of the Grant Amount.

DISBURSEMENT OF FUNDS: The Grant Amount will be disbursed in accordance with the Program policies and procedures in one lump sum jointly to the manufactured home distributor, seller and/or

financer and Applicant(s) upon verification by the Program inspector that the replacement manufactured home unit has been delivered and installed. Applicant(s) shall be responsible for notifying the Program when installation of the new manufactured home unit and removal of the damaged unit is complete.

REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the replacement unit is located in a Special Flood Hazard Area, it shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in Applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the unit, Applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on any manufactured home located on the same property. In the event that the Applicant(s) fail to provide such notice, Applicant(s) may be liable to the United States for future disaster assistance related to the manufactured home. Evidence that the replacement unit is covered by any required flood insurance must be provided at the Grant Agreement Execution and again before the final disbursement of grant funding. A declaration sheet or ACORD form describing the coverage from the Applicant(s) insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required, but not available due to the disrepair of the damaged unit, or the absence of an insurable structure, Applicant may submit a declination letter from the insurer at Grant Agreement Execution.

CONSENT TO ELECTRONIC TRANSACTION: Applicant(s) acknowledge that electronic records are being collected, maintained, stored and utilized for the Program and that automated agents have been used to determine identification and eligibility for the Program. Applicant(s) consent to the use of electronic records in accordance with the State's security policy and procedure for such records. In order to verify the Applicant(s)' identity and eligibility for the Program, the State requires that certain personal information be provided to the State. By accepting the Grant Amount, Applicant(s) authorize the State to store and use the information provided by Applicant(s) for such purposes, including information from third party reports needed to process the Application and Grant Amount.

SEVERABILITY / CONSTRUCTION: This Agreement shall be governed and construed in accordance with the laws of the State of Louisiana. Any provision of this Agreement found to be prohibited by law or unenforceable will be ineffective only to the extent of such prohibition or unenforceability without invalidating any other part hereof, or any of the other documents referenced herein. This Agreement, to the extent possible, will be construed or reformed so as to give validity to all of its provisions. Time is of the essence. This Agreement is not intended to create, nor shall it be in any way interpreted or construed to create, any third party beneficiary rights in any person not a party hereto except for the United States of America, as set forth herein. This Agreement supersedes all oral agreements or statements between the Applicant(s), and the State, its agents, contractors and subcontractors. No handwritten amendments to this Agreement shall be permitted.

NOTICE: Applicant(s) must notify the State if any of the information contained in the application or this Agreement becomes incomplete or incorrect at any time prior to final disbursement of the Grant Amount and completion of the rehabilitation or reconstruction of the Damaged Home. To update any information, Applicant(s) may either contact his and/or her case manager or enter such new information in the web portal.

LIABILITY / APPEALS: Applicant(s) agree not to hold the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors liable for any act or failure to act relating to this Grant.

If Applicant(s) attempt to take legal action arising from the grant against the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors or subcontractors, such entity will have the right to recover from Applicant(s) the attorneys' fees and other expenses incurred in connection with such action. Applicant(s) further agree to indemnify and hold harmless the State of Louisiana, United States or any other branch or agency of the state or federal government from all losses, claims, damages, liabilities, and costs whatsoever (including all costs, expenses and reasonable counsel fees incurred in investigating and defending such losses and claims), brought by any person or entity, and caused by, related to, arising or purportedly arising out of, or from the Damaged Home.

Applicant(s) acknowledge and agree that they have had the opportunity to review and appeal the Grant Amount and all other decisions related to their application, and at the time Applicant(s) execute this Agreement, he and/or she waive any future right to appeal the determinations of eligibility, award amount, results of all inspections, and funding requirements (including Duplication of Benefits calculation). From and after the date of this Agreement, all decisions by OCD or its designee are final non-appealable determinations of benefits under the Program.

FRAUD ACKNOWLEDGEMENT: Applicant(s) assert, certify and reaffirm under penalty of perjury that all information in the survey, application, documents provided and the documents executed on the Grant Agreement Execution Date are true to the best of his and/or her knowledge and Applicant(s) acknowledge that such have been relied on by OCD and the Program Management Contractor to provide disaster assistance. Applicant(s) certify that all damages claimed in connection with Applicant(s)' application for Grant proceeds were a direct result of the Flood(s), and that Applicant(s) have disclosed to OCD all insurance proceeds and other funds received from governmental agencies as compensation for damages as a result of the Flood(s) in the application process. Applicant(s) acknowledge that Applicant(s) may be prosecuted by Federal, State and/or local authorities in the event that Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) agree to repay the Grant Amount in the event Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) acknowledge notice of the danger of fraud and scams perpetrated by unscrupulous individuals, contractors and businesses and that the State has provided an Office of Fraud to address such issues.

REPRESENTATIONS CONTINUING: Applicant(s) acknowledge and agree that all of his and/or her representations and information contained in the application remain true and complete as of the date of this Agreement. The Damaged Home has not been transferred, sold or been made subject to any new liens, mortgages or encumbrances after the date of the application. Applicant(s) further certify that he and/or she have not received notice of any default, seizure, or foreclosure of any lien on the Damaged Home. Applicant(s) acknowledge that all owners or people or entities with an interest in the Damaged Home have been identified in the application and are aware of Applicant(s) participation in the Program. Applicant(s) acknowledge that any interference by any person who claims to have an interest in the Damaged Home may result in Applicant(s) repaying the Grant Amount or otherwise being liable for costs related to those claims. Applicant(s) agree not to transfer the Damaged Home or any interest in the Damaged Home, whether voluntarily or involuntarily, until the rehabilitation or reconstruction to be performed under this Agreement has been completed.

ENFORCEMENT / VENUE / CHOICE OF LAW: Applicant(s) may be required to remit to the State all Grant Funds in the event that Applicant(s) do not comply with terms of this Agreement and the policies and procedures of the Program. This Agreement shall be enforceable, at law or in equity, by the State of Louisiana or the United States of America. Any and all legal action arising under, relating to, or concerning the provisions hereof of this Grant Agreement shall be brought, solely heard, and

determined in the venue of the 19th Judicial District Court for the Parish of East Baton Rouge and shall be governed by Louisiana law. The parties expressly agree to WAIVE trial by jury.

SIGNATURES AND ACKNOWLEDGEMENT:

APPLICANT:

CO-APPLICANT:

DATE:

DATE:

EXHIBIT B - CALCULATION OF BENEFITS

Award Calculation Detail	
Reimbursable Expenses – Line-Item Total	
Overhead & Profit (20%)	
Total Reimbursement Scope	
Total Duplication of Benefit (DOB)	
FEMA	
SBA	
NFIP	
Private Flood Insurance	
Homeowner’s Insurance	
Property Insurance	
Charitable and Other Government Assistance	
Reimbursement Award	
<i>Excess Duplication of Benefits (to be applied towards Repair Costs)</i>	
Estimated Cost of Repairs – Line-Item Total	
Overhead & Profit (20%) [1]	
Total Repair Scope	
<i>Excess Duplication of Benefits</i>	
Repair Award	
Escrow Required [2]	

[1] 20% Overhead & Profit only applies to Solutions 2 and 3 and is not included in Solution 1: Program-Managed Construction. For Solution 1, the O&P is paid directly by the program and is not part of the applicant’s award calculation.

[2] Escrow of available DOB will be required once assessed against Reimbursable expenses for Solution 1 applicants.

*For manufactured homes, Applicant will receive the lesser of the cap (\$45,000 for a single wide unit and \$65,000 for a double wide unit) and the actual amount Applicant spent on removing a damaged unit, and purchasing and installing a new unit.

**STATE OF LOUISIANA, DIVISION OF ADMINISTRATION
OFFICE OF COMMUNITY DEVELOPMENT
RESTORE LOUISIANA HOMEOWNER PROGRAM**

SOLUTION 3 – REIMBURSEMENT GRANT AGREEMENT

APPLICANT(S) INFORMATION:	
Application Number	
Applicant(s) Name	
Co-Applicant(s) Name (if applicable)	
Damaged Home Address, City, Parish, State, Zip Code	
Mailing Address, City, State, Zip Code	
Contact Telephone Number	
Email	
AWARD INFORMATION	
Claimed Flood Event	
Structure Type	
Solution	SOLUTION 3 - REIMBURSEMENT
Phase	
Solution 3 Grant Amount	
GRANT AGREEMENT EXECUTION INFORMATION	
Grant Agreement Execution Date	
Grant Agreement Execution Agent	
<p>RECEIPT OF PROGRAM DOCUMENTATION: By execution of this Agreement, Applicant(s) acknowledge receipt of the following Program Documentation which is incorporated herein by reference and confirm that the information provided and the representations, warranties, consents and agreements contained in the following documentation are true and correct as of the date hereof:</p> <ul style="list-style-type: none"> • Application and all attachments and exhibits. • Form 4506T - Request for Transcript of Tax Return (if applicable). • Fraud Acknowledgement. • Consent and Release of Personal Information. • Applicant(s) Certifications and Obligations. • Right of Entry. 	
<p>PURPOSE AND SOURCE OF FUNDS: The purpose of this Agreement is to confirm the terms and conditions related to Applicant(s) receipt of financial assistance for repair or replacement of the Damaged Home resulting from damages caused by the flood events of March and August of 2016 (the "Flood(s)"). Funding for this grant comes from the Community Development Block Grant ("CDBG") program administered through the U.S. Department of Housing and Urban Development. CDBG funds have been allocated to the State of Louisiana's Office of Community Development ("OCD") for its flood recovery program known as the Restore Louisiana Homeowner Assistance Program ("Program"). The Program is being managed by the Program Management Contractor on behalf of OCD. Funds are being provided to eligible applicants to the Program. Applicant(s) acknowledge access to and opportunity to</p>	

review the Restore Louisiana Homeowner Assistance Program - Program Manual ("**Manual**") and understand that a full description of the Program and the policies governing the Program are contained in the Manual. The Manual, as may be amended, is incorporated herein by reference. Applicant(s) are bound by all terms and conditions contained in the Manual as if they are fully stated in this Agreement.

SOLUTION AND AWARD CALCULATION: Applicant(s) have selected and have been deemed eligible for Solution 3, Reimbursement, assistance from the Program. Based on the information provided by the Applicant(s) and reviewed by the Program Management Contractor, the Applicant(s) are eligible to receive the Grant Amount: (a) (for stick built Damaged Home) to reimburse for construction materials and services deemed necessary by the Program inspector(s) to make the Damaged Home safe, sanitary and decent; or (b) (for damaged mobile homes or manufactured homes) to reimburse for the purchase and placement of a manufactured home based on the lower of the actual cost expended to purchase and install a new manufactured home or the cap established by the Program for replacement of the damaged mobile home or manufactured home. The necessary rehabilitation or reconstruction is priced based on economy/standard grade of building materials determined by industry software prices and not actual expenses incurred by Applicant(s). Applicant(s) acknowledge that the reimbursement Grant Amount is not calculated or intended to be equal to or based on the actual amount spent by the Applicant(s) on repairs. The inspectors valuation of the work completed and eligible for reimbursement is attached hereto as Exhibit A. The Grant Amount is subject to adjustment based on any Duplication of Benefits received by the Applicant(s) (as further described below), regardless of when those benefits are received. The Grant Amount may be limited to a percentage of the cost of the Scope of Work based on program eligibility policies. In kind services, services performed by the Applicant or his or her family, and donated services or materials are not eligible for reimbursement. Applicant(s) have received and consented to the State's calculation of the value of the Scope of Work, less any Duplication of Benefits and the calculation of the final Grant Amount, as shown on Exhibit B attached hereto.

Applicant(s) are advised and agree that additional information may be required by the State to determine that the Grant Amount was properly calculated. Applicant(s) should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the Damaged Home for no less than seven (7) years from the date of this Agreement. Applicant will provide the documentation to the State if requested.

If Applicant(s) were also awarded program funding under Solution 1 or 2 (Program-managed or Applicant-managed reconstruction or rehabilitation), Applicant(s) will execute a separate Grant Agreement governing that award concurrently with execution of this Agreement.

PROHIBITION AGAINST DUPLICATION OF BENEFITS: Any funds already received by the Applicant(s) for damage to the Damaged Home as a result of the Flood(s) from FEMA, SBA, insurance companies, nonprofits or any other source must be deducted from Applicant(s)' Grant Amount as a duplication of benefits prohibited by federal law ("**Duplication of Benefits**"). Applicant(s) certify that he/she has reported all Duplication of Benefits in his or her initial application and any monies received since the initial application. If the amount deducted from the Grant Amount is less than the Duplication of Benefits actually received by the Applicant(s), the grant is subject to reduction or repayment by the Applicant(s). In the event that the Applicant(s) receive additional Duplication of Benefits after the date of this Agreement, Applicant(s) must notify the Program by logging into the web portal and submitting (either electronically or in accordance with the notice provision below) the Notice of Additional Funds form. After receipt of any Duplication of Benefits, the Grant Amount will be reduced by such amount as determined by the State. If the grant funds have already been disbursed, the Applicant(s) are required to repay the amount of the Duplication of Benefits to the State. Applicant(s) acknowledge

entering a subrogation agreement allowing the State to claim any additional Duplication of Benefits up to the amount of the Grant Amount.

DISBURSEMENT OF FUNDS: The Grant Amount will be disbursed in one lump sum directly to the Applicant(s) in accordance with the Program policies and procedures either (a) at a scheduled Grant Agreement Execution, if the home repairs are complete and Applicant(s) are not applying for construction funding under Solution 1 or 2 of the Program, or (b) if Applicant(s) have received an award for rehabilitation or reconstruction, at the same time Applicant(s) receive final payment under the Solution 1 or 2 Grant Agreement, or (c) for mobile homes or manufactured homes, at the Grant Agreement Execution Date if a new manufactured home has been purchased and installed prior to application.

REQUIREMENT TO MAINTAIN FLOOD INSURANCE: If the Damaged Home, reconstructed home or replacement home is located in a Special Flood Hazard Area, any insurable structure on any part of the property shall, at all times, be insured under a policy of flood insurance in the amount of the lesser of: (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or a successor program. Failure to maintain insurance may result in Applicant(s) being ineligible for future disaster relief. Upon the sale or transfer of the property, Applicant(s) will, on or before the date of such transfer, and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on the property. In the event that the Applicant(s) fail to provide such notice, Applicant(s) may be liable to the United States for future disaster assistance related to the property. Evidence that the Damaged Home, reconstructed home or replacement home is covered by any required flood insurance must be provided at the Grant Agreement Execution (or before the final disbursement of grant funding if reimbursement is being provided as part of a Solution 1 or 2 grant). A declaration sheet or ACORD form describing the coverage from the Applicant(s) insurance company will be sufficient evidence to satisfy this requirement.

CONSENT TO ELECTRONIC TRANSACTION: Applicant(s) acknowledge that electronic records are being collected, maintained, stored and utilized for the Program and that automated agents have been used to determine identification and eligibility for the Program. Applicant(s) consent to the use of electronic records in accordance with the State's security policy and procedure for such records. In order to verify the Applicant(s)' identity and eligibility for the Program, the State requires that certain personal information be provided to the State. By accepting the Grant Amount, Applicant(s) authorize the State to store and use the information provided by Applicant(s) for such purposes, including information from third party reports needed to process the Application and Grant Amount.

SEVERABILITY / CONSTRUCTION: This Agreement shall be governed and construed in accordance with the laws of the State of Louisiana. Any provision of this Agreement found to be prohibited by law or unenforceable will be ineffective only to the extent of such prohibition or unenforceability without invalidating any other part hereof, or any of the other documents referenced herein. This Agreement, to the extent possible, will be construed or reformed so as to give validity to all of its provisions. Time is of the essence. This Agreement is not intended to create, nor shall it be in any way interpreted or construed to create, any third party beneficiary rights in any person not a party hereto except for the United States of America, as set forth herein. This Agreement supersedes all oral agreements or statements between Applicant(s), and the State, its agents, contractors and subcontractors. No handwritten amendments to this Agreement shall be permitted.

NOTICE: Applicant(s) must notify the State if any of the information contained in the application or this Agreement becomes incomplete or incorrect as of the date of this Agreement. To update any information, Applicant(s) may either contact his and/or her case manager or enter such new information in the web portal.

LIABILITY / APPEALS: Applicant(s) agree not to hold the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors liable for any act or failure to act relating to this Grant. If Applicant(s) attempt to take legal action arising from the grant against the State of Louisiana, United States or any other branch or agency of the state or federal government, or any of their contractors or subcontractors, such entity will have the right to recover from Applicant(s) the attorneys' fees and other expenses incurred in connection with such action. Applicant(s) further agree to indemnify and hold harmless the State of Louisiana, United States or any other branch or agency of the state or federal government from all losses, claims, damages, liabilities, and costs whatsoever (including all costs, expenses and reasonable counsel fees incurred in investigating and defending such losses and claims), brought by any person or entity, and caused by, related to, arising or purportedly arising out of, or from the Damaged Home.

Applicant(s) acknowledge and agree that they have had the opportunity to review and appeal the Grant Amount and all other decisions related to their application, and at the time Applicant(s) execute this Agreement, he and/or she waive any future right to appeal the determinations of eligibility, award amount, results of all inspections, and funding requirements (including Duplication of Benefits calculation). From and after the date of this Agreement, all decisions by OCD or its designee are final non-appealable determinations of benefits under the Program.

FRAUD ACKNOWLEDGEMENT: Applicant(s) assert, certify and reaffirm under penalty of perjury that all information in the survey, application, documents provided and documents executed on the Grant Agreement Execution Date are true to the best of his and/or her knowledge and Applicant(s) acknowledge that such have been relied on by OCD and the Program Management Contractor to provide disaster assistance. Applicant(s) certify that all damages claimed in connection with Applicant(s) application for Grant proceeds were a direct result of the Flood(s), and that Applicant(s) have disclosed to OCD all insurance proceeds and other funds received from governmental agencies as compensation for damages as a result of the Flood(s) in the application process. Applicant(s) acknowledge that Applicant(s) may be prosecuted by Federal, State and/or local authorities in the event that Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) agree to repay all of the Grant Amount in the event Applicant(s) make or file false, misleading and/or incomplete statements and/or documents. Applicant(s) acknowledge notice of the danger of fraud and scams perpetrated by unscrupulous individuals, contractors and businesses and that the State has provided an Office of Fraud to address such issues.

REPRESENTATIONS CONTINUING: Applicant(s) acknowledge and agree that all of his and/or her representations and information contained in the application remain true and complete as of the date of this Agreement. The Damaged Home has not been transferred, sold or been made subject to any new liens, mortgages or encumbrances after the date of the application. Applicant(s) further certify that he and/or she have not received notice of any default, seizure, or foreclosure of any lien on the Damaged Home. Applicant(s) acknowledge that all owners or people or entities with an interest in the Damaged Home have been identified in the application and are aware of Applicant(s) participation in the Program. Applicant(s) acknowledge that any interference by any person who claims to have an interest in the Damaged Home may result in Applicant(s) repaying the Grant Amount or otherwise being liable for costs related to those claims.

ENFORCEMENT / VENUE / CHOICE OF LAW: Applicant(s) may be required to remit to the State all Grant Funds in the event that Applicant(s) do not comply with terms of this Agreement and the policies and procedures of the Program. This Agreement shall be enforceable, at law or in equity, by the State of Louisiana or the United States of America. Any and all legal action arising under, relating to, or concerning the provisions hereof of this Grant Agreement shall be brought, solely heard, and

determined in the venue of the 19th Judicial District Court for the Parish of East Baton Rouge and shall be governed by Louisiana law. The parties expressly agree to WAIVE trial by jury.	
SIGNATURES AND ACKNOWLEDGEMENT:	
APPLICANT:	CO-APPLICANT:
DATE:	DATE:

EXHIBIT A - SCOPE OF WORK

EXHIBIT B - CALCULATION OF BENEFITS

Award Calculation Detail	
Reimbursable Expenses – Line-Item Total	
Overhead & Profit (20%)	
Total Reimbursement Scope	
Total Duplication of Benefit (DOB)	
FEMA	
SBA	
NFIP	
Private Flood Insurance	
Homeowner’s Insurance	
Property Insurance	
Charitable and Other Government Assistance	
Reimbursement Award	
<i>Excess Duplication of Benefits (to be applied towards Repair Costs)</i>	
Estimated Cost of Repairs – Line-Item Total	
Overhead & Profit (20%) [1]	
Total Repair Scope	
<i>Excess Duplication of Benefits</i>	
Repair Award	
Escrow Required [2]	

[1] 20% Overhead & Profit only applies to Solutions 2 and 3 and is not included in Solution 1: Program-Managed Construction. For Solution 1, the O&P is paid directly by the program and is not part of the applicant’s award calculation.

[2] Escrow of available DOB will be required once assessed against Reimbursable expenses for Solution 1 applicants.

Appendix B: Application Forms

- Fraud Acknowledgment regarding False and Misleading Statements
- Right of Entry
- Consent and Release of Information
- Federal Form 4506T Request for Tax Transcripts

Fraud Acknowledgment Regarding False or Misleading Statements

NOTICE: Applicant(s) is / are hereby notified that intentionally or knowingly making a materially false or misleading written statement relating to the Program could result in ineligibility for benefits, action to recover any Program benefits paid to or on behalf of Applicant(s), and/or a referral to criminal law enforcement.

Applicant(s) represent(s) that all statements and representations made by Applicant(s) regarding any other disaster recovery funding received by Applicant(s) have been and shall be true and correct.

Applicant(s) hereby represents that the Applicant(s) has / have received, read, and understands this notice of penalties for making a materially false or misleading written statement to obtain Program benefits.

In any proceeding to enforce this Grant Agreement, the State shall be entitled to recover all costs of enforcement, including actual attorney's fees.

RIGHT OF ENTRY (ROE) PERMIT

The undersigned, ("Applicant"), hereby unconditionally authorizes the State/Program, and their respective assigns, employees, agents, and contractors (collectively, the "Assistance Providers") to have the right of access and to enter in and onto the property described above ("the Property") for the purpose of performing inspections and/or construction activities resulting from the declared flooding March 2016 (Disaster Number/DR-4263) and August 2016 (Disaster Number/DR-4277) for purposes of participating in the Program. It is fully understood that this Right of Entry Permit (ROE) does not create any obligation on the part of the Assistance Providers to perform inspections or undertake construction activities on the Property. Applicant understands that no inspection or construction activities will be performed until this form is signed.

1. **Term:** The ROE shall expire at termination of the Grant Agreement unless cancelled by either party prior to the termination of the Grant Agreement according to the terms herein.
2. **Inspection and Construction Activities Authorized:** The ROE authorizes inspection and construction activities on the Property. Applicant understands that the Assistance Providers shall, in their sole discretion, determine the extent of the damage to the Property and the Scope of Work to be conducted by contractors under the Grant Agreement. If Applicant disagrees with the nature or extent of proposed actions, Applicant may refuse any additional work and cancel this ROE at any time by written request to terminate.
3. **Site Ready, No Interference and Removal of Obstructions.** Upon the signing of this Agreement, Applicant will remove all personal property and valuables such as furniture, jewelry, heirlooms and cash from the Property ("personal property") prior to the commencement of construction. Applicant also agrees to cooperate with the State/Program/Assistance Providers and will not interfere with inspection and construction activities on the Property. To the extent that there are debris, refuse, garbage or other obstructions located on the property that will interfere with inspection or construction activities, Applicant agrees to remove such items at their own expense within ten (10) days of the date of written notice by the State/Program/Assistance Providers requesting removal.
4. **Assistance Providers Held Harmless:** The Applicant acknowledges that the Government's decisions on whether, when, where, and how to provide disaster relief to Applicant's property are discretionary functions. Assistance Providers shall not be liable for any claim based upon the exercise or performance of or the failure to exercise or perform a discretionary function or duty on the part of any agency or an employee of any agency in carrying out inspections or construction activities related to the Program. Additionally, the undersigned will indemnify and hold harmless all Assistance Providers listed above for any and all liability, loss, damage, or destruction of any type whatsoever to the above described property or to personal property and fixtures situated thereon, or for bodily injury or death to persons on the property, and hereby releases, discharges and waives any and all liability, claims, demands, damages, injuries, losses, penalties, fines, costs, causes of action, judgments, expenses, as well as any and all actions, either legal or equitable, which the undersigned has, or that might arise, of any nature whatsoever and by whomever made, or may have, by reason of or incident to any action of aforesaid Assistance Providers taken to accomplish the aforementioned purpose. The Applicant agrees that the State of Louisiana, along with its contractors, in accordance with LA RS 29:735, are indemnified and will be held harmless from any death of or any injury to persons or damage to property as a result of actions taken pursuant to the Program.

5. Miscellaneous:

- a. Applicant represents and warrants that Applicant has full power and authority to execute and fully perform Applicant's obligations under this ROE. Applicant also represents and warrants that he/she is authorized to act on behalf of anyone who might otherwise have an interest in the Property.
 - b. This ROE includes the right of ingress and egress on other lands of the Applicant not described above, provided such ingress and egress is necessary and access to the Property is not otherwise conveniently available to the Assistance Providers. All tools, equipment, and other property taken upon or placed upon the property by the Assistance Providers shall remain the property of the Assistance Providers and may be removed by the Assistance Providers at any time within a reasonable period after the expiration of this ROE, if necessary.
 - c. Applicant understands that any individual who fraudulently or willfully misstates any fact in connection with this ROE shall be subject to legal addition, and the Applicant understands that any individual who fraudulently or willfully misstates any fact in connection with this ROE shall be subject to a repayment of funds to the State of Louisiana.
6. **Privacy Act Statement:** The Property Applicant/Applicant's Authorized Legal Representative acknowledge(s) that information submitted will be shared with other government agencies, federal and nonfederal, and contractors, their subcontractors and employees for purposes of disaster relief management and for the objectives of this Right of Entry.

Consent and Release of Personal Information

Applicant(s) acknowledges / acknowledge that previous or current personal information may be necessary to process Applicant(s)'s grant application and to calculate Grant Amount. Verifications and inquiries that may be requested include, but are not limited to: personal identity, insurance claim information, bank and financial records, tax returns, employment, property records, income and assets. Applicant(s) hereby consents / consent and authorizes / authorize the State / Program, its agents, contractors and assigns (collectively the "State / Program") to request, access, review, disclose, release and share personal information – including any private or confidential information which is not subject to public disclosure but is necessary to process the application and Grant Amount. Applicant(s) further acknowledges / acknowledge that any party disclosing information to the State / Program is not responsible for any negligent misrepresentation or omission, and Applicant(s) agrees / agree to hold such parties harmless from and against all claims, actions, suits or other proceedings, and any and all losses, judgments, damages, expenses or other costs (including reasonable attorneys' fees and disbursements), arising from or in any way relating to their disclosure. Applicant(s) further acknowledges / acknowledge that the information gathered may be released to any other governing agency responsible for auditing the State / Program including, but not limited to the Department of Housing and Urban Development (HUD) or the Office of Inspector General (OIG).

Privacy Policy

The Applicant(s) acknowledges / acknowledge that he / she has / have received and reviewed the State / Program's privacy policy as it relates to the Applicant(s)'s personal information and the Applicant(s)'s right to privacy. The State / Program's ability to access the Applicant(s)'s personal information is a condition of participation in Program.

Federal Form 4506T Request for Tax Transcripts

Form 4506-T (Rev. September 2015) Department of the Treasury Internal Revenue Service	Request for Transcript of Tax Return <p>▶ Do not sign this form unless all applicable lines have been completed.</p> <p>▶ Request may be rejected if the form is incomplete or illegible.</p> <p>▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.</p>	OMB No. 1545-1872
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Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. 2a If a joint return, enter spouse's name shown on tax return. 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) 4 Previous address shown on the last return filed if different from line 3 (see instructions) 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 2b Second social security number or individual taxpayer identification number if joint tax return 6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶
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a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.	<div style="display: flex; justify-content: space-around;"> //// //// //// //// </div>
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Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Sign Here Signature (see instructions) Title (if line 1a above is a corporation, partnership, estate, or trust) Spouse's signature	Date Date Date
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For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form **4506-T** (Rev. 9-2015)

Appendix C: Subrogation Agreement

RLHP SUBROGATION AGREEMENT

In consideration of the receipt by the undersigned Applicant(s) of the Grant Amount under the Restore Louisiana Homeowner Assistance Program (the “**Program**”) being administered by the State of Louisiana, Division of Administration, Office of Community Development (the “**State**”), the Applicant(s) hereby assigns to the State all of his and/or her future rights to reimbursement and all payments which may be received under any Federal Emergency Management Agency (“**FEMA**”) program, Small Business Administration (“**SBA**”) program, policy of flood, casualty or property damage insurance, nonprofit donations or grants, or any other funding, or from claims or causes of action Applicant may have (“**Proceeds**”) related to physical damage to the Damaged Home (not including contents) caused by the Flood(s) that have not previously been included in the calculation of the Grant Amount. (Capitalized terms shall have the meanings given to them in the Grant Agreement(s) governing the Grant Amount executed by Applicant(s) on the same day as this Subrogation Agreement (“**Agreement**”).

The State’s rights under this Agreement regarding Proceeds shall be subject to the following:

- A. If Proceeds are received by the Applicant between the date of this Agreement and the date of the first disbursement of the Grant Amount, then the State shall re-calculate the Grant Amount by including such as a Duplication of Benefits in the grant calculation, and the State shall not have any right to receipt of such Proceeds, but the Grant Amount may be reduced.
- B. If Proceeds are received by the Applicant after the date of the first disbursement of the Grant Amount, but before the final disbursement, then the Applicant(s) must repay the State the difference between (i) the total amount of Program disbursements as of the date the Proceeds were received, and (ii) the total Grant Amount that would have been made if such Proceeds had been included in the State’s original Grant calculation.
- C. If Proceeds are received by the Applicant after the date of the final disbursement of the Grant Amount, then the Applicant(s) must turn over to the State the total amount of the Proceeds up to, but not exceeding, the Grant Amount..

Notwithstanding the foregoing, if Proceeds are received while the Applicant(s) are in default under the Program, then the State can recover the amount of Proceeds up to the Grant Amount disbursed.

Applicant(s) agree to assist and cooperate with the State should the State elect to pursue any of the claims the Applicant has or may have against any insurers for reimbursement under any policies insuring the Damaged Home or against others for physical damage to the Damaged Home. The Applicant(s) assistance and cooperation shall include allowing suit to be brought in the name(s) of the Applicant(s), giving depositions, providing documents, producing records and other evidence, testifying at trial and any other form of assistance and cooperation reasonably requested by the State.

If requested by the State, the Applicant(s) agree to execute such further and additional documents and instruments as may be requested to further and better assign to the State the Proceeds or any insurance policies and/or any rights thereunder as contemplated by this Agreement, and to take, or cause

to be taken, all actions and to do, or cause to be done, all things requested by the State to consummate and make effective the purposes of this Agreement.

Applicant(s) agrees that any lawyer or claims adjuster representing the Applicants in connection with Damaged Home are authorized and instructed to communicate with the State regarding the nature and status of claims and to share information with the State relating to the claims. The lawyer and claims professional shall protect the interest of the State in any proceeds resulting from the claim upon receipt of notice of this subrogation.

If the Applicant(s) (or any lender holding a lien on the Damaged Home) hereafter receive any Proceeds for physical damage to the Damaged Home (not including contents), the Applicant(s) agree to promptly pay such Proceeds to the State in accordance with the terms of this Agreement.

The Applicant(s) acknowledge that this Agreement does not impair the rights of the Applicant(s) mortgage lender as loss-payee under any deed of trust or mortgage on the Damaged Home.

In any proceeding to enforce this Agreement, the State shall be entitled to recover all costs of enforcement, including actual attorneys' fees.

This Agreement is executed as of the _____ day of _____, 201____.

Applicant Signature

Applicant Signature

Printed Name

Printed Name

Appendix D: Green Building Standards

- GREEN BUILDING STANDARDS GUIDANCE FLYER
- REHABILITATION: GREEN BUILDING STANDARD CERTIFICATION
- RECONSTRUCTION: ENERGY STAR CERTIFIED HOME CERTIFICATION

GREEN BUILDING GUIDANCE DOCUMENT



RESTORE LOUISIANA HOMEOWNER ASSISTANCE PROGRAM GREEN BUILDING DETAILS

The Program's construction activities will comply with Green Building Standards as described in Federal Register (FR) 5989-N-01. The State of Louisiana has adopted the ENERGY STAR Certified Home standard for projects that were substantially damaged or where reconstruction is required. Homes that were non-substantially damaged must apply the HUD CPD Green Building Retrofit Checklist to all work undertaken as a part of the program.



» IF YOU HAVE STARTED CONSTRUCTION

For construction projects completed, under construction, or under contract prior to the date of the program damage assessment, adherence to the applicable standards to the extent feasible is encouraged, but not required. The Program will include in its construction estimates the necessary materials, products, and labor needed to meet program-required Green Building Standards. The Program will ensure that work performed by a Solution 1 contractor after the date of the damage assessment complies with the Program's green building standards where applicable.



» IF YOU HAVEN'T STARTED CONSTRUCTION

Adherence to the applicable Green Building Standard will be verified at each construction progress inspection. Should an applicant or an applicant's contractor fail to comply with the applicable Green Building Standard, the work is not eligible for payment under the program. The applicant will be instructed by the Program as to whether the Green Building Retrofit Checklist (rehabilitation) or ENERGY STAR (reconstruction) is required for construction activities. The applicant is required to incorporate either of these energy efficiency items within their construction project. The Program provides approved line items of scope to comply with the activities the Program has selected for compliance with Green Building Standards, within the estimated cost of repair scoping document.

- Solution 1 reconstruction plans and specifications will be compliant with the ENERGY STAR requirements.
- Solution 2 reconstruction plans and specifications used by an applicant must also meet ENERGY STAR requirements and the cost of these measures has been included in the pre-determined Program cap for reconstruction cost per square foot.



If during final inspection it is determined that non-energy efficient materials were used in place of prescribed energy efficient line items, the Program will deduct the entire value of the prescribed energy efficient line items from an applicant's final grant award. Thus, applicants will not receive funding for any non-energy efficient materials as observed during final inspection.



FOR MORE INFORMATION, PLEASE VISIT THE FOLLOWING LINKS:

Energy Star Website:	https://www.energystar.gov/
Green Building Retrofit Checklist:	https://www.hudexchange.info/resource/3684/guidance-on-the-cpd-green-building-checklist/



Restore LA supports Fair Housing/
Equal Employment Opportunity/
ADA Accessibility



HOW CAN GREEN BUILDING HELP YOU?

SAVES YOU MONEY



- **Upfront investment in green building makes properties more valuable**, with an average expected increase in value of 4 percent. Green retrofit projects are generally expected to pay for themselves in just seven years.
- **Green buildings reduce day-to-day costs year-over-year.** In addition to reducing utility bills, an energy-efficient home may save some costs during construction and will ultimately provide you with a more comfortable home.

KEEPS YOU HEALTHY



- The EPA estimates that indoor air pollution may be 2 to 5 times worse, and sometimes more than 100 times worse, than outdoor air quality.
- **Green buildings incorporate healthy ventilation systems and use of non-toxic building materials.**

HELPS THE ENVIRONMENT



- Buildings are positioned to have an enormous impact on the environment and climate change. At 41 percent of total U.S. energy consumption, **buildings out-consume the industrial (30 percent) and transportation (29 percent) sectors.**
- Retrofitting one out of every 100 American homes with water-efficient fixtures could avoid about 80,000 tons of greenhouse gas emissions, **which is the equivalent of removing 15,000 cars from the road for one year.**

SOURCE: USGBC "Benefits of Green Building" (<https://www.usgbc.org/articles/green-building-facts>).
Icons made by freepik from www.flaticon.com.

GREEN BUILDING RETROFIT CHECKLIST CERTIFICATION

(REHABILITATION)



WHAT IS THE GREEN BUILDING RETROFIT CHECKLIST?

For homes being rehabilitated, the HUD Green Building Retrofit Checklist (GBR Checklist) is a Federal construction standard requiring that work performed when receiving Federal funds must meet certain energy efficiency and indoor air quality standards. The GBR Checklist standard does not apply to reconstruction projects. This standard impacts homeowners in the following circumstances:

If you are under contract or have started construction prior to grant signing, you are not required to meet the GBR Checklist standard.

- However, you are encouraged to use the GBR Checklist to ensure your remaining construction is built to energy efficiency and health standards, to the extent feasible.
 - Remember: Your Estimated Cost of Repairs (ECR) report for remaining construction was written to the specifications of the GBR Checklist.

If you execute your construction contract after signing your grant award, ALL construction must be built to the GBR Checklist requirements.

- Any work completed prior to the time you signed your grant does not have to meet GBR Checklist standards.
- Use the GBR Checklist to ensure your construction is built to energy efficient and healthy standards.
- At the Final Inspection, a program inspector will complete the GBR Checklist.
- Any items in your house that are not being repaired or replaced during construction do NOT need to meet GBR Checklist requirements.

PRIOR TO STARTING ANY FURTHER CONSTRUCTION WITH YOUR CONTRACTOR:

1. The homeowner signs this certification acknowledging they understand the requirements.
2. **SOLUTION 1: Program-Managed** - Our contractors complete the work in conformance with Green Building Standards (GBS) and our inspector completes the GBR Checklist.
3. **SOLUTION 2: Homeowner-Managed** - 1) The homeowner informs the contractor that they must comply with GBS. 2) The homeowner's contractor completes the work in conformance with GBS. 3) The homeowner obtains proof of conforming building materials used. 4) The Program inspector completes the GBR Checklist.

By signing below, I certify that I have read and acknowledge my obligation to comply with the above mentioned Green Building Checklist Standards where applicable:

SIGNATURE _____ DATE _____



Restore LA supports Fair Housing/
Equal Employment Opportunity/
ADA Accessibility



ENERGY STAR CERTIFIED HOME CHECKLIST CERTIFICATION

(RECONSTRUCTION)



WHAT IS THE ENERGY STAR CERTIFIED HOME STANDARD?

For homes being reconstructed (i.e. new house being built), the Federal government requires that certain energy efficiency standards must be met. ENERGY STAR Certified Home standards do not apply to rehabilitation projects. To determine what standards apply to your reconstruction, please reference the information below:

If you signed a contract with a contractor to reconstruct your home after signing your grant award, then your new home must be built to ENERGY STAR Certified Home standards:

- To demonstrate compliance with this requirement, you must have an accredited Home Energy Rating System (HERS) rater, or other EPA approved verifier, complete and sign off on your ENERGY STAR Plan Review Checklist Version 3.0. Search for a HERS rater here: https://www.energystar.gov/index.cfm?fuseaction=new_homes_partners.showStateResults&s_code=LA&show=all
- The Checklist explicitly specifies energy efficiency features and construction details that demonstrate compliance with ENERGY STAR Certified Home standards.
- The signed Checklist must be submitted to your Construction Technical Advisor (CTA) whenever you request your first inspection.
- You can find a copy of the Checklist by visiting: http://www.energystar.gov/ia/partners/bldrs_lenders_raters/downloads/DTEV3.pdf?a728-8db5

If you signed a contract with your contractor to reconstruct your home before signing your grant award, then your new home does not need to be built to ENERGY STAR Certified Home standards:

- However, you are encouraged to incorporate energy efficiency improvements for any remaining construction, to the extent feasible.
- You can use the Green Building Retrofit Checklist Certification as a guide to ensure materials installed in your home meet energy efficiency and indoor air quality product specifications.

If you are required to build to ENERGY STAR Certified Home standards, please review these tips for meeting the required energy efficiency standards:

WHEN DESIGNING YOUR HOME:

- Include energy efficiency upgrades from the beginning. These include upgrades in energy efficient lighting, right-sized equipment, higher insulation levels, etc.
- Speak with your architect/engineer about the checklist items before plans are drawn and have the Energy Star Checklist reviewed and signed by a certified professional.
- Have your construction team visit www.energystar.gov for additional guidance regarding ENERGY STAR Certified Home standards.

YOU SHOULD PROVIDE THE FOLLOWING AT THE FINAL INSPECTION:

1. A copy of the Energy Star Plan Review Checklist (if contract was signed after grant award)
2. Copies of appliance/equipment manufacturer's labels (collect from installer(s) and have on hand)
3. Construction photos of the thermal barriers/air-sealing around windows, the insulation in the walls prior to installing drywall, insulation around pipes, etc. (either hard copy photos or a CD of digital photos from your contractor).

By signing below, I certify that I have read and acknowledge my obligation to comply with the above mentioned standards where applicable:

SIGNATURE _____ DATE _____



Restore LA supports Fair Housing/
Equal Employment Opportunity/
ADA Accessibility



Appendix E: Program Pricelist

Xactimate Price List: LABRSX_MAY17RLA1

Categories

Code	Description
ACT	ACOUSTICAL TREATMENTS
APP	APPLIANCES
AWN	AWNINGS & PATIO COVERS
CAB	CABINETRY
CLN	CLEANING
CNC	CONCRETE & ASPHALT
CON	CONTENT MANIPULATION
OMO	GENERAL DEMOLITION
DOR	DOORS
DRY	DRYWALL
ELE	ELECTRICAL
FCC	FLOOR COVERING - CARPET
FCT	FLOOR COVERING - CERAMIC TILE
FCV	FLOOR COVERING - VINYL
FCW	FLOOR COVERING - WOOD
FNC	FINISH CARPENTRY/ TRIMWORK
FNH	FINISH HARDWARE
FPL	FIREPLACES
FRM	FRAMING & ROUGH CARPENTRY
HMR	HAZARDOUS MATERIAL REMEDIATION
HVC	HEAT, VENT & AIR CONDITIONING
INM	INSULATION - MECHANICAL
INS	INSULATION
LAB	LABOR ONLY
LIT	LIGHT FIXTURES
LND	LANDSCAPING
MAS	MASONRY
MBL	MARBLE- CULTURED OR NATURAL
MPR	MOISTURE PROTECTION
MSD	MIRRORS & SHOWER DOORS
ORI	ORNAMENTAL IRON
PLA	INTERIOR LATH & PLASTER
PLM	PLUMBING
PNL	PANELING & WOOD WALL FINISHES
PNT	PAINTING
RFG	ROOFING
SDG	SIDING
SFG	SOFFIT, FASCIA, & GUTTER
STR	STAIRS
STU	STUCCO & EXTERIOR PLASTER
TBA	TOILET & BATH ACCESSORIES
TCR	TRAUMA/CRIME SCENE REMEDIATION
TIL	TILE
WOP	WINDOWS - SLIDING PATIO DOORS
WDR	WINDOW REGLAZING & REPAIR
WDV	WINDOWS - VINYL
WTR	WATER EXTRACTION & REMEDIATION

Xactimate Price List: LABRSX_MAY17RLA1

All Items List

Item	Description	Unit	Unit Price
ACTAV	Acoustic ceiling tile - REMOVE ONLY	SF	\$0.53
ACTSG2	Suspended ceiling grid - 2' x 2' - REMOVE ONLY	SF	\$ 0.18
ACTST2-	Suspended ceiling tile - Standard grade - 2' x 2' - REMOVE ONLY	SF	\$ 0.20
APPCT	Cooktop - electric	EA	\$ 20.43
APPDRYE-	Dryer - Electric - Standard grade	EA	\$ 596.60
APPDRYG-	Dryer - Gas - Standard grade	EA	\$7 68.82
APPDW-	Dishwasher - Standard grade	EA	\$ 471.63
APPGD-	Garbage disposer - Standard grade	EA	\$199.02
APPHD-	Range hood - Standard grade	EA	\$ 143.91
APPMWS-	Microwave oven - Standard grade	EA	\$2 98.56
APPOVBI-	Built-in oven - Standard grade	EA	\$2 4.14
APPOVBID-	Built-in double oven - Standard grade	EA	\$ 24.14
APPRF18-	Refrigerator - top freezer - 18 to 22 cf - Std grade	EA	\$ 646.35
APPRG-	Range - freestanding - electric - Standard grade	EA	\$ 517.60
APPRGG-	Range - freestanding - gas - Standard grade	EA	\$ 639.82
APPWAST-	Washer/Washing Machine - Top-loading - Standard grade	EA	\$ 531.20
AWNPOSTS	Patio Post - Steel Tube	LF	\$ 14.56
CABCTPF-	Countertop - post formed plastic laminate - Standard grade	LF	\$ 30.92
CABFH-	Cabinetry - full height unit - Standard grade	LF	\$ 170.22
CABLOW-	Cabinetry - lower (base) units - Standard grade	LF	\$ 129.37
CABMC-	Medicine cabinet - Standard grade	EA	\$ 106.41
CABUP-	Cabinetry - upper (wall) units - Standard grade	LF	\$ 102.05
CABVAN-	Vanity - Standard grade	LF	\$ 107.68
CLNFINALR	Final cleaning - construction - Residential	SF	\$0.21
CLNPWASH	Clean with pressure/chemical spray	SF	\$0.27
CNCCS	Concrete sealer - brush or spray applied	SF	\$0.71
CNCFTG	Footings - labor & materials - Reinforced	CY	\$ 473.76
CNCFW	Concrete wall - labor & materials - Reinforced	CY	\$ 509.31
CNCKNEE	Concrete kneewalls - 8" wall	SF	\$ 21.61
CNCPIER	Concrete pier or footing with post anchor	EA	\$ 92.45
CNCPIERDCY	Deck pier or footing	CY	\$112.35
CNCPILE	Concrete Piles - 18" diameter	LF	\$55.23
CNCPILE<	Concrete Piles - 12" diameter	LF	\$41.67
CNCPILE>	Concrete Piles - 24" diameter	LF	\$92.68
CNCPSTA6	Post anchor - 6"	EA	\$28.72
CNCSL4	Concrete slab on grade - 4" - finished in place	SF	\$5.70
CNCSL6	Concrete slab on grade - 6" - finished in place	SF	\$7 .80
CNCSLREM	Concrete slab reinforcement - 6" x 6", #10 wire mesh	SF	\$ 0.74
CNCSTPC1	Precast steps - concrete - 1 to 2 risers - 4' wide	EA	\$ 693.84
CNCSTPC3	Precast steps - concrete - 3 to 4 risers - 4' wide	EA	\$ 899.01
CNCTUBE16	Spiral wound fiberboard tube - 16"	LF	\$17.83
CONLAB	Content Manipulation charge - per hour	HR	\$33.50
CONROOM	Contents - move out then reset	EA	\$45.70
CONROOM<	Contents - move out then reset - Small room	EA	\$34.30
CONROOM>	Contents - move out then reset - Large room	EA	\$68.54
CONROOM»	Contents - move out then reset - Extra large room	EA	\$137.09
CONSTOPM	Job-site moving/storage container - 20' long - per month	MO	\$185.01
CONSTOPMD	Job-site moving container - pick up/del. (ea. way) 12'-20'	EA	\$87.75
DMODUMP	Dumpster load - Approx. 20 yards, 4 tons of debris	EA	\$460.00
DMODUMP>	Dumpster load - Approx. 30 yards, 5-7 tons of debris	EA	\$525.00
DMOH	Demolish/remove home (1001 sf - 2000 sf)	SF	\$3.20
DMOMASKFL	Floor protection - self-adhesive plastic film	SF	\$ 0.43
DORAV-	Interior door unit - Standard grade	EA	\$ 147.59
DORBF-	Bifold door set - lauan/mahogany - Double	EA	\$ 174.46
DORBF<-	Bifold door - lauan/mahogany - Single	EA	\$ 91.66
DORBP-	Bypass (sliding) door set - lauan/mahogany	EA	\$138.16

Xactimate Price List: LABRSX_MAY17RLA1

All Items List

Item	Description	Unit	Unit Price
DORLVR	Interior door - full louvered - pre-hung unit	EA	\$2 67.66
DORMAHD	Interior double door - lauan/mahogany - pre-hung unit	EA	\$2 18.45
DOROH16-	Overhead door & hardware - 16' x 7' - Standard grade	EA	\$826.02
DOROH9-	Overhead door & hardware - 9' x 7' - Standard grade	EA	\$ 560.08
DORPKT-	Pocket door unit - lauan/mahogany	EA	\$2 37.39
DORSTRMD-	Storm door assembly - Standard grade	EA	\$1 88.12
DORX--	Exterior door - metal - insulated - Standard grade	EA	\$22 9.07
DORXRETRO	Additional charge for a retrofit exterior door	EA	\$128 .12
DORXRETROC	Additional charge to cut down an exterior door	EA	\$106 .76
DORXSLT	Exterior door sidelite - sidelite only	EA	\$ 343.65
DRY1/2	1/2" drywall - hung, taped, floated, ready for paint - Replacement (use for drywall, plaster and paneling)	SF	\$1.70
DRY1/2-	1/2" drywall - hung, taped, ready for texture	SF	\$1.86
DRY1/2H	1/2" drywall - hung only (no tape or finish)	SF	\$ 1.40
DRY1/2R	1/2" drywall - Removal	SF	\$0.37
DRY1/2TF	Tape, float and make ready for paint already hung drywall	SF	\$0.68
DRY1/2WR	1/2" water rock (greenboard) hung, taped ready for paint	SF	\$1.99
DRY5/8C	5/8" drywall - type C - hung, taped, light texture	SF	\$ 2.20
DRYAC	Acoustic ceiling (popcorn) texture - Ceiling Only	SF	\$ 0.69
DRYMASKSF	Mask per square foot for drywall or plaster work	SF	\$0.17
DRYMNRP	Drywall Repair - Minimum Charge - Labor and Material - Minimum repair up to 32 SF	EA	\$295 .80
DRYPATCH	Drywall Repair - Minimum Charge - Labor and Material - Minimum repair up to 4 SF	EA	\$50.68
DRYTEX-	Texture drywall - machine	SF	\$0.33
DRYTEX++	Texture drywall - smooth / skim coat - Ceiling Only	SF	\$0.89
ELE110	110 volt copper wiring run, box and outlet	EA	\$ 61.98
ELE110BOX	110 volt copper wiring run and box - rough in only	EA	\$48.94
ELE110S	110 volt copper wiring run, box and switch	EA	\$ 62.06
ELE220	220 volt copper wiring run, box and receptacle	EA	\$ 124.96
ELE220BOX	220 volt copper wiring run and box - rough in only	EA	\$ 97.55
ELEBFAN	Bathroom ventilation fan, light, and heater	EA	\$ 349.71
ELEBPA200	Breaker panel - 200 amp w/arc fault breakers	EA	\$2,090.30
ELEBPC	Electrical panel cover	EA	\$ 47.16
ELECO-	Carbon monoxide detector - Standard grade	EA	\$ 56.62
ELEDISC60	Disconnect box - 60 amp - non fused	EA	\$ 155.08
ELEGFI	Ground fault interrupter (GFI) outlet	EA	\$ 31.45
ELEGROD	Grounding rod - copper clad with clamp, 8'	EA	\$ 117.87
ELEMAST	Meter mast for overhead power - 2" conduit	EA	\$ 493.90
ELEMETR	Meter base and main disconnect - 200 amp	EA	\$ 455.59
ELEOL220	220 volt outlet	EA	\$ 31.24
ELEOL220CV	220 volt outlet cover	EA	\$5.53
ELEOS	Outlet	EA	\$ 17.03
ELEOS+	Outlet - High grade - for kitchen use only	EA	\$2 2.30
ELEOSCOV	Outlet or switch cover	EA	\$ 2.98
ELEOSS	Switch	EA	\$1 7.11
ELEREWIRE	Rewire - average residence - copper wiring	SF	\$2.90
ELESECC	Security system - contact w/wire (per opening) REMOVE ONLY	EA	\$ 2.50
ELESECP	Security system - control panel REMOVE ONLY	EA	\$ 3.34
ELESFLX1	Liquid tight flexible conduit, 1"	LF	\$ 18.95
ELESMOKE-	Smoke detector - Standard grade	EA	\$ 44.90
ELESS60	Safety switch (disconnect) - 60 amp 240v 3P type 1	EA	\$ 660.34
ELEW4	#4 gauge copper wire - stranded or solid	LF	\$ 2.12
ELEWALL	Wall heater	EA	\$2 52.31
ELEXOS	Exterior outlet or switch	EA	\$ 22.83
FCCAV-	Carpet - Standard grade - Replacement	SF	\$2.44

Xactimate Price List: LABRSX_MAY17RLA1

All Items List

Item	Description	Unit	Unit Price
FCCAVER	Carpet - Removal	SF	\$0.25
FCCEDGE	Carpet - metal transition strip	LF	\$3.56
FCCPAD-	Carpet pad - Standard grade	SF	\$0.54
FCCSTP	Step charge for "waterfall" carpet installation	EA	\$6.95
FCTAV-	Tile floor covering - Standard grade - Minimum repair only up to 25 SF	SF	\$8.31
FCTBCEM1/2	1/2" Cement board	SF	\$3.92
FCTGROUT	RegROUT tile floor	SF	\$2.22
FCTSEALG	Grout sealer	SF	\$0.83
FCTSEALS	Tile/stone sealer	SF	\$0.67
FCVAV-	Vinyl floor covering (sheet goods) - Standard grade	SF	\$3.39
FCVEDGE	Vinyl - metal transition strip	LF	\$3.56
FCVPREP	Floor preparation for resilient flooring	SF	\$0.63
FCWAV-	Oak flooring - #2 common - no finish REMOVE ONLY	SF	\$2.08
FCWFIN-	Sand and seal wood floor	SF	\$2.79
FCWFINMN	Finish wood floor - Minimum charge - Minimum repair only up to 16 SF	EA	\$373.01
FCWLAM-	Laminate - simulated wood flooring - Standard grade REMOVE ONLY	SF	\$1.04
FNC1X4	Trim board - 1" x 4" - installed (pine)	LF	\$3.14
FNCATTIC	Attic entrance cover and trim	EA	\$62.62
FNCB	Baseboard - 2 1/4"	LF	\$2.45
FNCBAL-	Balustrade - Standard grade	LF	\$81.02
FNCC	Casing - 2 1/4"	LF	\$2.04
FNCCLOSW-	Shelving - wire (vinyl coated)	LF	\$11.86
FNCDOP	Door opening uamb & casing) - 32"to36"wide - paint grade	EA	\$96.85
FNCDOP>	Door opening 0amb & casing) - 36"to60"wide - paint grade	EA	\$114.49
FNCDOP»	Door opening 0amb & casing) - 60" or wider - paint grade	EA	\$133.60
FNCHR	Handrail - round / oval - softwood - wall mounted	LF	\$8.93
FNCSHOE	Base shoe	LF	\$1.07
FNCSILL	Windowsill	LF	\$2.95
FNCSKRT	Stair Skirt/Apron - wall side - paint grade	LF	\$14.16
FNCSTOL	Window stool & apron	LF	\$6.20
FNHBAC-	Bath accessory - Standard grade - towel bar, towel ring or toilet paper holder	EA	\$17.62
FNHDB-	Deadbolt - Standard grade	EA	\$31.86
FNHDBX-	Door lockset & deadbolt - exterior - Standard grade	EA	\$56.37
FNHDORH-	Door knob - interior - Standard grade	EA	\$30.19
FNHDSTP-	Door stop - spring stop - mounted on baseboard	EA	\$6.43
FNHPKT	Pocket door hardware	EA	\$89.97
FNHPKTL	Pocket door latch	EA	\$23.49
FNHSDH	Sliding patio door handle	EA	\$39.48
FNHSROD	Shower curtain rod	EA	\$28.85
FNHTHRA	Door threshold, aluminum - REPLACE ONLY	LF	\$15.88
FNHWS	Door weather stripping	EA	\$37.86
FPLAVZG	Fireplace Insert	EA	\$2,928.87
FPLGLOG	Fireplace gas log set - 18" to 24"	EA	\$443.54
FPLGLOGRS	Fireplace gas log set - Detach & reset	EA	\$95.49
FPLSCR-	Fireplace screen - Standard grade	EA	\$105.34
FRM1X10	1" x 10" lumber (.83 BF per LF)	LF	\$3.78
FRM1X12	1" x 12" lumber (1 BF per LF)	LF	\$4.43
FRM1X2	1" x 2" lumber (.167 BF per LF)	LF	\$2.17
FRM1X3	1" x 3" lumber (.25 BF per LF)	LF	\$2.52
FRM1X4	1" x 4" lumber (.333 BF per LF)	LF	\$2.61
FRM1X6	1" x 6" lumber (.5 BF per LF)	LF	\$2.94
FRM1X8	1" x 8" lumber (.667 BF per LF)	LF	\$3.38
FRM2X10	2" x 10" lumber (1.67 BF per LF)	LF	\$3.20
FRM2X108T	2" x 10" x 8' #2 treated pine (material only)	EA	\$10.37
FRM2X10T	2" x 10" lumber - treated (1.67 BF per LF)	LF	\$3.73
FRM2X12	2" x 12" lumber (2 BF per LF)	LF	\$4.03

Xactimate Price List: LABRSX_MAY17RLA1

All Items List

Item	Description	Unit	Unit Price
FRM2X12T	2" x 12" lumber - treated (2 BF per LF)	LF	\$ 4.66
FRM2X2T	2" x 2" lumber - treated (.33 BF per LF)	LF	\$ 2.23
FRM2X2X8T	2" x 2" x 8' #2 treated pine (material only)	EA	\$3.60
FRM2X3	2" x 3" lumber (.5 BF per LF)	LF	\$2.19
FRM2X4	2" x 4" lumber (.667 BF per LF)	LF	\$ 2.30
FRM2X4T	2" x 4" lumber - treated (.667 BF per LF)	LF	\$ 2.45
FRM2X6	2" x 6" lumber (1 BF per LF)	LF	\$ 2.50
FRM2X6T	2" x 6" lumber - treated (1 BF per LF)	LF	\$ 2.72
FRM2X6X18T	2" x 6" x 18' #2 treated pine (material only)	EA	\$13.53
FRM2X6X8T	2" x 6" x 8' #2 treated pine (material only)	EA	\$5.95
FRM2X8	2" x 8" lumber (1.33 BF per LF)	LF	\$ 2.91
FRM2X8T	2" x 8" lumber - treated (1.33 BF per LF)	LF	\$ 3.24
FRM4LF	Stud wall - 2" x 4" x 8' - 16" oc	LF	\$ 15.54
FRM4SF	Stud wall - 2" x 4" - 16" oc	SF	\$1.98
FRM4SFBL	Labor to frame 2" x 4" load bearing wall - 16" oc	SF	\$1.34
FRM4X4	4" x 4" square wood post (1.33 BF per LF)	LF	\$ 4.69
FRM4X4T	4" x 4" wood post - treated (1.33 BF per LF)	LF	\$ 4.92
FRM4X4X8T	4" x 4" x 8' - treated lumber post - material only	EA	\$10.05
FRM6X6X8T	6" x 6" x 8' - treated lumber post - material only	EA	\$21.60
FRMAB1/2	Wedge anchor bolt - 1/2" x 5 1/2"	EA	\$16.97
FRMBB	Builder board - 1/2" (composition or fiberboard sheathing)	SF	\$ 1.49
FRMBME4X10	Beam - engineered strand lumber - 3 1/2" x 9 1/2"	LF	\$ 19.18
FRMBME4X12	Beam - engineered strand lumber - 3 1/2" x 11 7/8"	LF	\$ 20.37
FRMBMM4X10	Beam - microlam - 3 1/2" x 9 1/2"	LF	\$ 15.47
FRMBMM4X12	Beam - microlam - 3 1/2" x 11 1/4"	LF	\$ 17.99
FRMBMM4X8	Beam - microlam - 3 1/2" x 7 1/4"	LF	\$ 14.56
FRMDBP6	Drilled bottom plate - 2" x 6" treated lumber	LF	\$7.19
FRMDKL6	6" softwood landing planking - Labor only (per SF)	SF	\$ 4.73
FRMDKRLL	Landing hand rail/guard rail - Labor only	LF	\$ 16.13
FRMFLTR<	Floor trusses - up to 16" deep	LF	\$7.65
FRMFRBT	Joist bridging tie	EA	\$4.86
FRMFRHNG	Framing hanger	EA	\$ 13.97
FRMFRHNG>	Framing hanger - large	EA	\$ 14.60
FRMFRHS	Framing/truss hurricane strap	EA	\$ 9.49
FRMFRSTP	Framing strap - 24" long	EA	\$ 22.78
FRMFRSTP66	Framing strap - 66" long	EA	\$49.36
FRMFRSWAY	Metal sway brace	EA	\$ 36.03
FRMFUR2	Furring strip - 2" x 2"	SF	\$1.35
FRMFURC2	Furring strip - 2" x 2" - applied to concrete	SF	\$ 2.21
FRMIJ12»	I-joist - 12" deep - 3 1/2" flange	LF	\$6.55
FRMIJ14»	I-joist - 14" deep - 3 1/2" flange	LF	\$7.06
FRMIJ16»	I-joist - 16" deep - 3 1/2" flange	LF	\$ 8.30
FRMJ10L	Labor to install joist - floor or ceiling - 2x10	LF	\$ 2.47
FRMJ10SF	Joist - floor or ceiling - 2x10 - w/blocking - 16" oc	SF	\$ 3.22
FRMJ8LF	Joist - floor or ceiling - 2x8 - w/blocking	LF	\$ 2.97
FRMSH1/2	Sheathing - plywood - 1/2" CDX	SF	\$1.85
FRMSH1/2F	Sheathing - plywood - 1/2" CDX - fire-treated	SF	\$ 2.44
FRMSH3/4	Sheathing - plywood - 3/4" CDX	SF	\$ 2.18
FRMSH3/4TG	Sheathing - plywood - 3/4" - tongue and groove	SF	\$3.19
FRMSH5/8	Sheathing - plywood - 5/8" CDX	SF	\$ 1.88
FRMSHCLIP	Sheathing - additional cost for H-clips	SF	\$0.07
FRMSHF1/2	Sheathing - foil faced foam - 1/2"	SF	\$ 1.24
FRMSHW1/2	Sheathing - OSB - 1/2"	SF	\$ 1.66
FRMSHW3/4T	Sheathing - OSB - 3/4" - tongue and groove	SF	\$3.01
FRMSILLS6	Sill seal foam - 6"	LF	\$0.28
FRMTPL4	Top plate - 2" x 4"	LF	\$ 2.35

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Item	Description	Unit	Unit Price
FRMTPL6	Top plate - 2" x 6"	LF	\$ 2.57
FRMTR4	Truss - 4/12 slope	LF	\$6.99
FRMTRSC4	Scissor truss - 4/12 slope	LF	\$7 .95
FRMUL1/2	Underlayment - 1/2" particle board	SF	\$1.78
FRMUL3/4	Underlayment - 3/4" particle board	SF	\$ 1.99
HMRACARMV	Scrape off asbestos acoustic (popcorn) texture-no haul off	SF	\$3.48
HMRASBEN	Apply asbestos fiber encapsulating compound	SF	\$1.03
HMRASBRMD	Tear off asbestos drywall (no haul off)	SF	\$ 1.44
HMRASBRMM	Remove asbestos floor mastic (no haul off)	SF	\$3.62
HMRASBRMS	Tear off asbestos siding (no haul off)	SF	\$2.32
HMRASBRMV	Tear out asbestos vinyl floor covering (no haul off)	SF	\$2.96
HMRASBRMVN	Tear off rigid asbestos shingles (no haul off)	SQ	\$ 193.29
HMRASBT	Asbestos test fee - full service survey - base fee	EA	\$325.00
HMRASBTPS	Asbestos test fee - full service survey - per sample	EA	\$30.00
HMRASBTS	Asbestos test fee - self test (per sample)	EA	\$60.86
HMRAVARMV	Tear off asbestos acoustic ceiling tile (no haul off)	SF	\$3.18
HMRBIDITM	Hazardous Material Remediation (Bid Item)	EA	\$0.00
HMRGRM	Apply anti-microbial agent to {V}	SF	\$0.27
HMRHBAG	Plastic bag - used for hazardous waste cleanup - Medium	EA	\$1.94
HMRHBAG<	Plastic bag - used for hazardous waste cleanup - Small	EA	\$1.20
HMRHBAG>	Plastic bag - used for hazardous waste cleanup - Large	EA	\$3.44
HMRHBOX	Box and liner - used for hazardous waste cleanup - Medium	EA	\$3.70
HMRHBOX<	Box and liner - used for hazardous waste cleanup - Small	EA	\$2.91
HMRHBOX>	Box and liner - used for hazardous waste cleanup - Large	EA	\$7.33
HMRHC14	Plastic container - hazardous waste cleanup - 14 gl	EA	\$43.05
HMRHC30	Plastic container - hazardous waste cleanup - 30 gl	EA	\$56.05
HMRHC60	Plastic container - hazardous waste cleanup - 60 gl	EA	\$122.05
HMRHCON	Plastic container - hazardous waste cleanup - Medium	EA	\$8.85
HMRHCON<	Plastic container - hazardous waste cleanup - Small	EA	\$5.95
HMRHCON>	Plastic container - hazardous waste cleanup - Large	EA	\$13.95
HMRHEPAVAS	HEPA Vacuuming - Detailed - (PER SF)	SF	\$0.77
HMRHWD	Hazardous waste hauling & disposal - (Bid Item)	EA	\$0.00
HMLABH	Hazardous Waste/Mold Cleaning Technician - per hour	HR	\$65.00
HMLABHA	Hazardous Waste/Mold Cleaning Technician - after hours	HR	\$97.61
HMLABHS	Hazardous Waste/Mold Cleaning- Supervisory/Admin- per hour	HR	\$76.17
HMLABHSA	Hazardous Waste/Mold Cleaning- Supervisory/Admin- after hr	HR	\$114.37
HMRMN	Hazardous Waste/Mold Remediation - Labor Minimum	EA	\$162.51
HMRPPE	Add for personal protective equipment (hazardous cleanup)	EA	\$7.69
HMRPROT	Protect - Cover with plastic - 6mil	SF	\$0.31
HVCACCN2+	Central air - condenser unit - 2 ton - 14-15 SEER	EA	\$1,528.99
HVCACCN25+	Central air - condenser unit - 2.5 ton - 14-15 SEER	EA	\$1,577.69
HVCACCN3+	Central air - condenser unit - 3 ton - 14-15 SEER	EA	\$1,921.99
HVCACCN35+	Central air - condenser unit - 3.5 ton - 14-15 SEER	EA	\$1,966.19
HVCACCN4+	Central air - condenser unit - 4 ton - 14-15 SEER	EA	\$2,019.44
HVCACCN5+	Central air - condenser unit - 5 ton - 14-15 SEER	EA	\$2,685.61
HVCACP>	Condenser pad - 36" x 36"	EA	\$7 4.32
HVCACRC	Central air cond. system - recharge - 10lb refrigerant	EA	\$243.37
HVCACREV	Central air cond. system - refrigerant evacuation	EA	\$132.04
HVCACTW	AC unit w/sleeve - through-wall/window - 8,000 BTU	EA	\$72 5.98
HVCACTW<	AC unit w/sleeve - through-wall/window - 5,000 BTU	EA	\$7 13.48
HVCACTW>	AC unit w/sleeve - through-wall/window - 12,000 BTU	EA	\$ 855.49
HVCACTW»	AC unit w/sleeve - through-wall/window - 18,000 BTU	EA	\$1,079.57
HVCAHH2	Air handler - with heat element and A/C coil - 2 ton	EA	\$1,723.44
HVCAHH3	Air handler - with heat element and A/C coil - 3 ton	EA	\$1,922.65
HVCAHH4	Air handler - with heat element and A/C coil - 4 ton	EA	\$2,184.65
HVCAHH5	Air handler - with heat element and A/C coil - 5 ton	EA	\$2,354.37

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Item	Description	Unit	Unit Price
HVCCA	Cold air return cover	EA	\$27.81
HVCCOIL2	Coil - 2 ton - cased	EA	\$600.35
HVCCOIL3	Coil - 3 ton - cased	EA	\$654.35
HVCCOIL4	Coil - 4 ton - cased	EA	\$737.53
HVCCOIL5	Coil - 5 ton - cased	EA	\$856.33
HVCDCT	Ductwork system - hot or cold air - 1200 to 1599 SF home	EA	\$4,159.90
HVCDCT<	Ductwork system - hot or cold air - 901 to 1199 SF home	EA	\$3,265.81
HVCDCT«	Ductwork system - hot or cold air - up to 900 SF home	EA	\$2,828.48
HVCDCT>	Ductwork system - hot or cold air - 1600 to 2199 SF home	EA	\$5,024.32
HVCDCT»	Ductwork system - hot or cold air - 2200 to 2500 SF home	EA	\$5,844.10
HVCDCTF4	Ductwork - flexible - insulated - 4" round	LF	\$6.97
HVCDCTLF10	Ductwork - hot or cold air - 10" round	LF	\$17.68
HVCDCTPL	Ductwork - Mechanical room - Plenum & Return air	EA	\$857.66
HVCDCTPLI	Ductwork - Mech. room - Plenum & Return air - Insulated	EA	\$947.71
HVCDRNL	Condensate drain line	EA	\$48.55
HVCDVENT	Clothes dryer vent - installed	EA	\$59.13
HVCDVENTHD	Clothes dryer vent cover	EA	\$32.52
HVCFDVENT+	Foundation vent - installed in masonry block/brick	EA	\$86.62
HVCFRF	Furnace - floor - up to 50,000 BTU	EA	\$1,630.60
HVCLIN30	Refrigerant lineset - 3/8" x 3/4" tubing - up to 30'	EA	\$307.02
HVCMN	Heat, Vent, & Air Conditioning - Minor repair	EA	\$223.81
HVCPAN	Emergency drip pan	EA	\$41.89
HVCREG	Heat/AC register - Mechanically attached	EA	\$22.23
HVCREGF	Heat/AC register - Floor register	EA	\$15.04
HVCTS-	Thermostat - Standard grade	EA	\$78.81
HVCVENT4	Furnace vent - aluminum, 4"	LF	\$12.90
HVCVENT8+	Furnace vent - double wall, 8"	LF	\$43.43
HVCWH	Wall heater - blue flame vent-free - up to 30,000 BTU	EA	\$457.39
INMF1	Foam pipe insulation - 1" wall for 1" to 1 1/2" pipe	LF	\$6.20
INMF1/2	Foam pipe insulation - 1/2" wall for 1" to 1 1/2" pipe	LF	\$4.06
INMF1/2<	Foam pipe insulation - 1/2" wall for 1/8" to 3/4" pipe	LF	\$3.48
INMF1/2>	Foam pipe insulation - 1/2" wall for 2" to 3" pipe	LF	\$5.71
INMF1<	Foam pipe insulation - 1" wall for 1/8" to 3/4" pipe	LF	\$4.76
INMF1>	Foam pipe insulation - 1" wall for 2" to 3" pipe	LF	\$7.84
INMF3/4	Foam pipe insulation - 3/4" wall for 1" to 1 1/2" pipe	LF	\$5.70
INMF3/4<	Foam pipe insulation - 3/4" wall for 1/8" to 3/4" pipe	LF	\$4.05
INMF3/4>	Foam pipe insulation - 3/4" wall for 2" to 3" pipe	LF	\$6.87
INSBI12	Blown-in insulation - 12" depth - R30 - ceilings	SF	\$1.72
INSBTF4+	Batt insulation - 4" - R13 - paper faced - walls	SF	\$0.85
INSBTF6	Batt insulation - 6" - R19 - paper faced - subfloors	SF	\$1.06
INSBVNTF	Baffle vent - foam	LF	\$1.04
INSHWRAP	House wrap (air/moisture barrier)	SF	\$0.28
INSRBD1/2	Rigid foam insulation board - 1/2"	SF	\$0.89
INSRBD3/4	Rigid foam insulation board - 3/4"	SF	\$0.93
LABHMRT	Hazardous Waste/Mold Cleaning Technician - per hour	HR	\$65.00
LABHMRT-S	Hazardous Waste/Mold Cleaning -Supervisory/Admin- per hour	HR	\$76.17
LITAV-	Light fixture - Standard grade	EA	\$55.01
LITBAR3	Light bar - 3 lights	EA	\$88.39
LITBLFLT4	Light bulb - Fluorescent tube - 4' soft white - mat. only	EA	\$5.62
LITBLIGL	Light bulb - Incand. small or medium globe - mat. only	EA	\$1.11
LITFL-	Fluorescent light fixture - Standard grade	EA	\$84.45
LITFNL-	Ceiling fan & light - Standard grade	EA	\$247.78
LITX-	Exterior light fixture - Standard grade	EA	\$77.43
LNDDMUL	Mulching - LEAD REMEDIATION USE ONLY	SF	\$0.44
LNDDMULCY	Mulching (per CY) - LEAD REMEDIATION USE ONLY	CY	\$56.18
LNDLSOD	Lawn - sod	SF	\$0.58

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All Items List

Item	Description	Unit	Unit Price
MASBRK-	Brick veneer - Standard grade (i.e., concrete)	SF	\$ 9.75
MASPOINT	Re-point masonry	SF	\$4.19
MBLVTSNK	Vanity top - one sink - cultured marble	LF	\$7 1.20
MBLVTSNK>	Vanity top - two sinks - cultured marble	LF	\$ 95.86
MPRCLKA	Caulking - acrylic	LF	\$1.77
MSDAV-	Mirror - 1/8" plate glass - up to 6SF per sink	SF	\$ 10.44
ORIDORS	Ornamental iron - Security door - Detach & Reset only	EA	\$65.87
ORIGRIL-	Ornamental iron - security grill - window - Remove Only	SF	\$ 2.22
PLAMNRP	Interior Plaster Repair - Min. Charge - Labor and Material - Minimum repair only up to 6 SF	EA	\$270 .34
PLAWLATH	Tear off plaster on wood lath	SF	\$1.43
PLMBP1	Black pipe with fitting and hanger, 1"	LF	\$ 15.53
PLMDRN1	DrainNent line -ABS pipe with fitting and hanger, 1-1/2"	LF	\$ 9.06
PLMDRN2	DrainNent line - ABS pipe with fitting and hanger, 2"	LF	\$ 12.94
PLMDRN3	DrainNent line - ABS pipe with fitting and hanger, 3"	LF	\$15.79
PLMDRN4	DrainNent line - ABS pipe with fitting and hanger, 4"	LF	\$ 17.26
PLMDRN6	DrainNent line - ABS pipe with fitting and hanger, 6"	LF	\$28.11
PLMDW	Dishwasher connection	EA	\$130.64
PLMFAU--	Sink faucet - Kitchen - Economy grade	EA	\$128.82
PLMFAUBA--	Sink faucet - Bathroom - Economy grade	EA	\$12 4.32
PLMFTLF3/4	Flexible gas tubing - CSST, 3/4" - per LF	LF	\$ 13.34
PLMGAS1	Natural gas service line	LF	\$10.50
PLMPSNK-	Pedestal sink - Standard grade	EA	\$ 410.95
PLMPTRAP	P-trap assembly - ABS (plastic)	EA	\$ 63.30
PLMPVC1	Water supply line - PVC with fitting and hanger, 1" REPLACE ONLY	LF	\$1 3.11
PLMRFIXP-	Rough in plumbing - per fixture - w/PEX - Branch system	EA	\$503.71
PLMRGHFIX	Rough in plumbing - per fixture	EA	\$580.39
PLMSEWF	Sewage filtration/septic tank - 1500 gl.	EA	\$4,168.95
PLMSEWF<	Sewage filtration/septic tank - 1250 gl.	EA	\$3,807.56
PLMSEWF«	Sewage filtration/septic tank - 1000 gl.	EA	\$3,240.63
PLMSEWF>	Sewage filtration/septic tank - 2000 gl.	EA	\$5,379.47
PLMSEWFAP	Sewage filtration/septic tank - aerator pump	EA	\$430.68
PLMSEWFPUM	Sewage filtration/septic tank - effluent pump	EA	\$430.69
PLMSL1	Water supply line - copper with fitting and hanger, 1"	LF	\$2 1.38
PLMSL1/2	Water supply line - copper with fitting and hanger, 1/2"	LF	\$16.03
PLMSL1-1/2	Water supply line - copper with fitting and hanger, 1-1/2"	LF	\$26.62
PLMSL2	Water supply line - copper with fitting and hanger, 2"	LF	\$ 35.45
PLMSL3	Water supply line - copper with fitting and hanger, 3"	LF	\$ 63.00
PLMSL3/4	Water supply line - copper with fitting and hanger, 3/4"	LF	\$ 18.21
PLMSL3/8	Water supply line - copper with fitting and hanger, 3/8"	LF	\$16.59
PLMSNK-	Sink - single - Standard grade	EA	\$ 192.89
PLMSNKD-	Sink - double - Standard grade	EA	\$2 86.24
PLMSNKST<	Sink strainer and drain assembly - 2"	EA	\$36.96
PLMSTOP	Angle stop valve	EA	\$ 36.93
PLMSWFAU-	Shower faucet - Standard grade	EA	\$2 01.62
PLMSWR-	Fiberglass shower unit - Standard grade	EA	\$7 00.34
PLMTLT-	Toilet - Standard grade	EA	\$ 377.96
PLMTLTFL	Toilet flange	EA	\$2 64.58
PLMTLTS-	Toilet seat - Standard grade	EA	\$ 44.55
PLMTSFAU-	Tub/shower faucet - Standard grade	EA	\$27 1.39
PLMTUB-	Bathtub - Standard grade	EA	\$ 772.83
PLMTUB/S-	Fiberglass tub & shower combination - Standard grade	EA	\$ 915.09
PLMTUBS-	Fiberglass tub surround only - Standard grade	EA	\$ 381.21
PLMWBOX	Washing machine outlet box with valves	EA	\$2 45.24
PLMWH30+	Water heater - 30 gallon - Gas - 9 yr	EA	\$ 974.72
PLMWH30E+	Water heater - 30 gallon - Electric - 9 yr	EA	\$798.89

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All Items List

Item	Description	Unit	Unit Price
PLMWH50+	Water heater - 50 gallon - Gas - 9 yr	EA	\$1,091.72
PLMWH50E+	Water heater - 50 gallon - Electric - 9 yr	EA	\$941.72
PLMWHB	Water heater blanket	EA	\$50.39
PLMWHPAN	Water heater overflow drain pan	EA	\$50.96
PLMWP1/2S	Well pump - submersible - 1/2 hp - pump w/motor	EA	\$1,603.84
PLMWTANK	Pressurized water tank - 40 gallons	EA	\$709.63
PLMXFAU	Exterior faucet / hose bibb	EA	\$71.38
PNLAV-	Paneling - Standard grade - Removal	SF	\$ 0.27
PNTAWN	Paint aluminum awning	SF	\$0.76
PNTB1SP	Seal & paint baseboard - two coats	LF	\$1.15
PNTBAL2	Paint balustrade - two coats	LF	\$21.61
PNTBAL2SP	Seal & paint balustrade - three coats	LF	\$30.39
PNTBCS1SP	Seal & paint baseboard w/cap &/or shoe - two coats	LF	\$1.38
PNTBCS2SP	Seal & paint baseboard w/cap &/or shoe - three coats	LF	\$1.88
PNTBF	Paint bifold door set - slab only - 2 coats (per side)	EA	\$38.46
PNTBF<	Paint single bifold door - slab only - 2 coats (per side)	EA	\$23.32
PNTBFSP	Seal & paint bifold door set - slab only (per side)	EA	\$39.13
PNTBFSP<	Seal & paint single bifold door - slab only (per side)	EA	\$23.82
PNTBLR	Paint boiler unit	EA	\$115.95
PNTBP	Paint bypass door set - slab only - 2 coats (per side)	EA	\$37.70
PNTBP1SP	Seal/Paint bypass door set - slab only- 2 coats (per side)	EA	\$35.61
PNTBPNL	Prime & paint breaker panel cover	EA	\$15.50
PNTC>2	Paint casing - oversized - two coats	LF	\$1.20
PNTC>2SP	Seal & paint casing - oversized - three coats	LF	\$1.80
PNTC1SP	Seal & paint casing - two coats	LF	\$1.15
PNTC2SP	Seal & paint casing - three coats	LF	\$1.64
PNTCA	Prime & paint cold air return (cover)	EA	\$6.09
PNTCAFE	Paint cafe doors - pair - 2 coats (per side)	EA	\$23.53
PNTCBL2SP	Seal & paint corbel - three coats	EA	\$20.93
PNTCLOS	Seal & paint closet shelving - single shelf	EA	\$39.97
PNTCLOSL	Seal & paint closet shelving - linen closet	EA	\$69.04
PNTCLOSLF	Seal & paint closet shelving	LF	\$7.09
PNTCM2SP	Seal & Paint cove molding - three coats	LF	\$1.11
PNTCNC	Paint concrete {V}	SF	\$0.72
PNTCWN>2SP	Seal & paint crown molding, oversized - three coats	LF	\$1.79
PNTCWN2SP	Seal & paint crown molding - three coats	LF	\$1.71
PNTDKPP	Prime & paint deck - 2 coats primer, 2 coats paint	SF	\$1.60
PNTDKRLPP1	Prime & paint ext. railing - 1 coat primer, 1 coat paint	LF	\$7.32
PNTDOR	Paint door slab only - 2 coats (per side)	EA	\$29.08
PNTDORT	Paint door/window trim & jamb - 2 coats (per side)	EA	\$24.28
PNTDORT>	Paint door/window trim & jamb - Large - 2 coats (per side)	EA	\$28.56
PNTFACW	Prime & paint exterior fascia - wood, 4"- 6" wide	LF	\$1.32
PNTFACW>	Prime & paint exterior fascia - wood, 6"- 8" wide	LF	\$1.65
PNTFENST	Stain - wood fence/gate	SF	\$0.65
PNTFH	Seal & paint full height cabinetry - inside and out	LF	\$39.09
PNTFHF	Seal & paint full height cabinetry - faces only	LF	\$18.10
PNTFR	Paint French door slab only - 2 coats (per side)	EA	\$55.38
PNTGRIL	Prime & paint ornamental iron grill	SF	\$1.88
PNTHR	Paint handrail - wall mounted	LF	\$0.87
PNTJST	Seal floor or ceiling joist system	SF	\$0.96
PNTLOW	Seal & paint cabinetry - lower - inside and out	LF	\$31.47
PNTLOWF	Seal & paint cabinetry - lower - faces only	LF	\$16.48
PNTLVR	Paint full louvered door slab only - 2 coats (per side)	EA	\$39.70
PNTMAS	Seal block with masonry sealer	SF	\$0.68
PNTMASKSF	Mask {V} per square foot - plastic and tape - 4 mil	SF	\$0.19
PNTMASP	Paint masonry	SF	\$0.65

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All Items List

Item	Description	Unit	Unit Price
PNTMNTL	Seal & paint fireplace mantel	LF	\$3.99
PNTOH	Paint overhead door - 2 coats (per side)	EA	\$93.80
PNTOH>	Paint overhead door - Large - 2 coats (per side)	EA	\$134.94
PNTORI	Prime & paint ornamental iron handrail, 36" to 42" high	LF	\$7.75
PNTORIF	Prime & paint ornamental fence - per SF	SF	\$2.58
PNTP2	Paint {V} - two coats	SF	\$0.75
PNTPNL	Seal & paint paneling	SF	\$0.93
PNTRAD	Prime & paint radiator unit	EA	\$48.99
PNTRADC	Prime & paint radiator cover	EA	\$26.63
PNTRGSTR	Prime & paint heat register	EA	\$17.07
PNTRISER	Seal & paint stair riser - per side - per LF	LF	\$2.80
PNTS-	Seal {V} w/PVA primer - one coat	SF	\$0.46
PNTSCRIP	Scrape {V} & prep for paint	SF	\$0.48
PNTSFTR	Prime & paint exterior soffit - exposed rafters	SF	\$2.40
PNTSFTW	Prime & paint exterior soffit - wood	SF	\$1.70
PNTSH	Paint plywood sheathing	SF	\$0.46
PNTSHOE	Seal & paint base shoe or quarter round	LF	\$0.62
PNTSHW	Seal & paint wood shelving, 12"- 24" width	LF	\$3.48
PNTSILL	Seal & paint window sill	LF	\$1.99
PNTSP2	Seal/prime then paint {V} twice (3 coats)	SF	\$1.01
PNTSTRDIS	Paint disappearing (folding) stairway/attic access ladder	EA	\$119.58
PNTSTSK	Paint stair skirt/apron	LF	\$4.40
PNTSTSKSP	Seal & paint stair skirt/apron (2 coats)	LF	\$5.43
PNTSWALL	Seal stud wall for odor control	SF	\$0.67
PNTTRD	Seal & paint stair tread - per side - per LF	LF	\$4.18
PNTTRIM	Seal & paint trim - two coats	LF	\$1.10
PNTUP	Seal & paint cabinetry - upper - inside and out	LF	\$26.24
PNTUPF	Seal & paint cabinetry - upper - faces only	LF	\$13.70
PNTVAN	Seal & paint vanity - inside and out	LF	\$29.74
PNTVANF	Seal & paint vanity - faces only	LF	\$14.97
PNTVENTG	Seal & paint wood gable vent	EA	\$32.56
PNTWDP	Paint wood patio door - 2 coats (per side)	EA	\$39.83
PNTWDW	Seal & paint wood window (per side)	EA	\$43.08
PNTWDW<	Seal & paint wood window (per side) - Small	EA	\$29.64
PNTWDW>	Seal & paint wood window (per side) - Large	EA	\$57.34
PNTWDW»	Seal & paint wood window (per side) - Extra large	EA	\$69.37
PNTX2	Exterior - paint two coats	SF	\$1.03
PNTXDOR	Prime & paint door slab only - exterior (per side)	EA	\$35.31
PNTXSP2	Exterior - seal or prime then paint with two finish coats	SF	\$1.19
RFG240	3 tab - 25 yr. - composition shingle roofing - incl. felt	SF	\$ 45.70
RFG240E	3 tab - 25 yr. - composition shingle roofing (per SHINGLE)	SF	\$10.83
RFG300	Laminated - comp. shingle rfg. - w/ felt - Minimum repair only up to 250 SF (2.5 SQ)	SQ	\$237.58
RFGADDRM>	Add. layer of comp. shingles, remove & disp. - Laminated	SQ	\$ 30.46
RFGADDRMV	Add. layer of comp. shingles, remove & disp. - 3 tab	SQ	\$27.71
RFGASTR-	Asphalt starter - universal starter course	LF	\$1.55
RFGBI	Modified bitumen roof - Minimum repair only up to 250 SF (2.5 SQ)	SQ	\$329.79
RFGBU4	Built-up 4 ply roofing - in place - Minimum repair only up to 250 SF (2.5 SQ)	SQ	\$379.50
RFGDRIP	Drip edge	LF	\$1.99
RFGERCFC	Elastomeric roof coating - Flat roof - Minimum repair only up to 250 SF (2.5 SQ)	SF	\$1.92
RFGFELT15	Roofing felt - 15 lb.	SQ	\$22.52
RFGFL14	Flashing, 14" wide	LF	\$3.32
RFGFL20	Flashing, 20" wide	LF	\$3.64
RFGFLCH	Chimney flashing - average (32" x 36")	EA	\$285.69
RFGFLPIPE	Flashing - pipe jack	EA	\$37.05
RFGHIGH	Additional charge for high roof (2 stories or greater)	SQ	\$20.10

Xactimate Price List: LABRSX_MAY17RLA1

All Items List

Item	Description	Unit	Unit Price
RFGIWS	Ice & water shield	SF	\$1.35
RFGMNRP	Roofing Repair - Minimum Charge - Labor and Material - Minimum repair only of 3 tab 25 yr. composition shingles up to 33 SF (1/3 SQ)	EA	\$401 .08
RFGMTL	Metal roofing - Minimum repair only up to 250 SF (2.5 SQ)	SF	\$4.72
RFGRIDGC	Ridge cap - composition shingles	LF	\$4.74
RFGRIDGM	Ridge cap - metal roofing	LF	\$6.74
RFGRRL	Roll roofing - Minimum repair only up to 250 SF (2.5 SQ)	SQ	\$120.86
RFGRRL+	Roll roofing - 50% overlap - Minimum repair only up to 250 SF (2.5 SQ)	SQ	\$199.73
RFGSHR1/2	Sheathing - radiant barrier - 1/2" - OSB	SF	\$2.04
RFGSTEEP	Additional charge for steep roof - 7/12 to 9/12 slope	SQ	\$42.72
RFGSTEEP>	Additional charge for steep roof - 10/12 - 12/12 slope	SQ	\$67.14
RFGSTEEP»	Additional charge for steep roof greater than 12/12 slope	SQ	\$84.47
RFGSTEP	Step flashing	LF	\$7.42
RFGVENTB-	Roof vent - turbine type - Standard grade	EA	\$85.65
RFGVENTE	Exhaust cap - through roof - 6" to 8"	EA	\$73.64
RFGVENTE<	Exhaust cap - through roof - up to 4"	EA	\$67.39
RFGVENTO6	Roof vent - off ridge type - 6'	EA	\$136.46
RFGVENTR	Continuous ridge vent - shingle-over style	LF	\$7.45
RFGVENTT	Roof vent - turtle type - Metal	EA	\$51.86
RFGVMTL	Valley metal	LF	\$4.53
SDG1X4FC	Siding trim - 1" x 4" fiber cement trim board	LF	\$5.09
SDGCLKS	Caulking - silicone	LF	\$2.10
SDGFCLP<	Fiber cement lap siding - 8" - Minimum repair only up to 4' in height from base	SF	\$4.18
SDGHWRAP	House wrap (air/moisture barrier)	SF	\$0.33
SDGMLAP	Siding - hardboard - lap pattern - 8" - Minimum repair only up to 4' in height from base	SF	\$3.76
SDGMTL-	Siding - aluminum (.019 thickness) - Standard grade - Minimum repair only up to 4' in height from base	SF	\$5.19
SDGMTLC	Metal outside corner post	LF	\$6.44
SDGMTLIC	Metal inside corner post	LF	\$4.66
SDGMTLJ	Metal J trim	LF	\$3.59
SDGSHIP	Siding - shiplap - pine or equal - Minimum repair only up to 4' in height from base	SF	\$4.50
SDGSHTR	Shutters - simulated wood (polystyrene)	EA	\$101.49
SDGT111	Siding - hardboard panel - paint grade	SF	\$2.48
SDGVENTG	Attic vent - gable end - vinyl	EA	\$108.98
SDGVENTGM+	Attic vent - gable end - metal - 30" x 30"	EA	\$97.68
SDGVINYL	Siding - vinyl	SF	\$3.59
SFGFACFC6	Fascia - fiber cement - 6"	LF	\$6.17
SFGFACV	Fascia - vinyl coated aluminum - 4" to 6"	LF	\$4.19
SFGGUTA	Gutter/ downspout - aluminum - up to 5"	LF	\$5.13
SFGMN	Soffit & Fascia - Labor Minimum	EA	\$216 .25
SFGMTL1	Soffit & fascia - metal - 1' overhang	LF	\$9.16
SFGMTL2	Soffit & fascia - metal - 2' overhang	LF	\$12.03
SFGSFTM	Soffit- metal	SF	\$4.68
SFGSFTV	Soffit - vinyl	SF	\$4.29
STR3	Stairway - 3' wide (8' rise plus joist)	EA	\$614.42
STR4	Stairway - 4' wide (8' rise plus joist)	EA	\$750.66
STRAV	Stairway - stringers, treads & risers (per tread)	EA	\$63.48
STRDIS	Stairway - disappearing (folding) / attic access ladder	EA	\$312.50
STRRISERH	Stair riser - hardwood - up to 4'	EA	\$33.62
STRSTR	Stair stringer - softwood	LF	\$5.72
STRSTRT	Stair stringer - treated softwood	LF	\$6.34
STRTRD	Stair tread - up to 4'	EA	\$21.60
STRTRDH	Stair tread - hardwood - up to 4'	EA	\$75.75
STUFOG	Stucco - Fog coat	SF	\$0.79

Xactimate Price List: LABRSX_MAY17RLA1

All Items List

Item	Description	Unit	Unit Price
STUMNRP	Stucco / Ext. Plaster Repair - Min. Charge - - Minimum repair only up 4 sf @ 3/4 thick (one 25lb bag of mix)	EA	\$196.40
STUSYNRP	Synthetic stucco repair	SF	\$ 5.18
TBAGBAR	Handicap grab bar - Stainless steel, 1 1/2" x 30"	EA	\$7 3.81
TBAGBAR<	Handicap grab bar - Stainless steel, 1 1/2" x 24"	EA	\$ 66.36
TBAGBAR>	Handicap grab bar - Stainless steel, 1 1/2" x 36"	EA	\$ 81.01
TBAGBAR»	Handicap grab bar - Stainless steel, 1 1/2" x 48"	EA	\$ 91.01
TCRPPE	Add for personal protective equipment (hazardous cleanup)	EA	\$7.69
TILSWR>	Tile shower - 105 to 120 SF - Removal Only	EA	\$ 176.96
TILTUB	Tile tub surround - up to 60 SF REMOVE ONLY	EA	\$ 106.01
WDP6V	6-0 6-8 vinyl sliding patio door	EA	\$ 772.00
WDRGLAZ	Reglaze window, 10 - 16 sf	EA	\$119.38
WDRGLAZ<	Reglaze window, 1 - 9 sf	EA	\$67.14
WDRGLAZ>	Reglaze window, 17 - 24 sf	EA	\$179.03
WDRGLAZ»	Reglaze window, 25 - 30 sf	EA	\$223.92
WDVRETRO	Additional charge for a retrofit window, 3-11 sf	EA	\$65.60
WDVRETRO>	Additional charge for a retrofit window, 12-23 sf	EA	\$91.72
WDVRETRO»	Additional charge for a retrofit window, 24-40 sf	EA	\$121.12
WDVS	Vinyl window, single hung, 9-12 sf	EA	\$206.58
WDVS<	Vinyl window, single hung, 4-8 sf	EA	\$ 170.89
WDVS>	Vinyl window, single hung, 13-19 sf	EA	\$27 0.53
WDVS»	Vinyl window, single hung, 20-28 sf	EA	\$ 322.90
WTRHBAG	Plastic bag - for hazardous material cleanup - Medium	EA	\$1.94
WTRHBAG<	Plastic bag - for hazardous material cleanup - Small	EA	\$1.20
WTRHBAG>	Plastic bag - for hazardous material cleanup - Large	EA	\$3.44
WTRHBOX	Box and liner - for hazardous material cleanup - Medium	EA	\$3.70
WTRHBOX<	Box and liner - for hazardous material cleanup - Small	EA	\$2.91
WTRHBOX>	Box and liner - for hazardous material cleanup - Large	EA	\$7.33
WTRHC14	Plastic container - hazardous material cleanup - 14 gl	EA	\$43.05
WTRHC30	Plastic container - hazardous material cleanup - 30 gl	EA	\$56.05
WTRHC60	Plastic container - hazardous material cleanup - 60 gl	EA	\$122.05
WTRHCON	Plastic container - hazardous material cleanup - Medium	EA	\$8.85
WTRHCON<	Plastic container - hazardous material cleanup - Small	EA	\$5.95
WTRHCON>	Plastic container - hazardous material cleanup - Large	EA	\$13.95
WTRPPE	Add for personal protective equipment (hazardous cleanup)	EA	\$7.69

Description	Qty	Unit	Unit Price
LEAD BASED PAINT and LEAD DUST ABATEMENT			
ALL work is presumed to be performed utilizing EPA lead-safe practices			
Lead based Paint Mobilization	1	EA	\$1,233.00
Abatement of paint from Wall/ Ceiling surfaces (Concrete)	1	SF	\$15.50
Abatement of paint from interior Wall/ Ceiling surfaces(Drywall)	1	SF	\$17.33
Abatement of paint from interior Wall/ Ceiling surfaces (Plaster)	1	SF	\$20.00
Lead Based Paint Dust - Specialized Cleaning	1	SF	\$6.83
Seal & paint baseboard - two coats	1	LF	\$2.33
Seal & paint baseboard w/cap &/or shoe - three coats	1	LF	\$3.76
Paint boiler unit	1	EA	\$256.88
Seal/Paint bypass door set - slab only- 2 coats (per side)	1	Per Side	\$69.31
Prime & paint breaker panel cover	1	EA	\$32.36
Seal & paint casing - oversized - three coats	1	LF	\$3.58
Seal & paint casing - three coats	1	LF	\$3.35
Seal & paint balustrade - three coats	1	LF	\$65.25
Prime & paint cold air return (cover)	1	EA	\$12.60
Paint cafe doors - pair - 2 coats (per side)	1	Per Side	\$35.09
Seal & paint corbel - three coats	1	EA	\$43.03
Seal & paint closet shelving - single shelf	1	EA	\$80.40
Seal & paint closet shelving - linen closet	1	EA	\$137.22
Seal & Paint cove molding - three coats	1	LF	\$2.26
Seal & paint crown molding, oversized - three coats	1	LF	\$3.66
Seal & paint crown molding - three coats	1	LF	\$3.50
Paint door slab only - 2 coats (per side)	1	Per Side	\$46.80
Paint door/window trim & jamb - 2 coats (per side)	1	Per Side	\$48.13
Paint door/window trim & jamb - Large - 2 coats (per side)	1	Per Side	\$56.52
Demolition of painted interior Walls/ Ceilings (Drywall)	1	SF	\$8.83
Demolition of painted interior Walls/Ceilings (Plaster)	1	SF	\$13.17
Seal & paint full height cabinetry - inside and out	1	LF	\$82.02
Seal & paint full height cabinetry - faces only	1	LF	\$37.70
Paint French door slab only - 2 coats (per side)	1	Per Side	\$110.48
Paint handrail - wall mounted	1	LF	\$1.73
Seal & paint cabinetry - lower - inside and out	1	LF	\$65.43
Seal & paint cabinetry - lower - faces only	1	LF	\$34.38
Paint full louvered door slab only - 2 coats (per side)	1	Per Side	\$78.44
Seal & paint fireplace mantel	1	LF	\$8.06
Paint overhead door - 2 coats (per side)	1	EA	\$178.70
Paint overhead door - Large - 2 coats (per side)	1	Per Side	\$257.57
Seal & paint paneling	1	SF	\$1.85
Prime & paint radiator unit	1	EA	\$102.90
Prime & paint radiator cover	1	EA	\$56.12
Prime and Paint heat register	1	EA	\$34.46
Seal & paint stair riser - per side - per LF	1	LF	\$5.55
Removal of Loose/ Peeling paint from interior Trim/ Moulding	1	LF	\$140.83
Paint plywood sheathing	1	SF	\$0.88
Seal & paint base shoe or quarter round	1	LF	\$1.25
Seal & paint wood shelving, 12"- 24" width	1	LF	\$7.00
Seal & paint window sill	1	LF	\$3.97
Interior - Seal/prime then paint the surface area twice (3 coats)	1	SF	\$1.83
Paint disappearing (folding) stairway/attic access ladder	1	EA	\$246.51
Seal & paint stair tread - per side - per LF	1	LF	\$8.29
Seal & paint trim - two coats	1	LF	\$2.22
Seal & paint cabinetry - upper - inside and out	1	LF	\$54.53
Seal & paint cabinetry - upper - faces only	1	LF	\$28.65
Seal & paint vanity - inside and out	1	LF	\$61.85
Seal & paint vanity - faces only	1	LF	\$31.31
Seal & paint wood gable vent	1	EA	\$65.43
Seal & paint wood window (per side)	1	Per Side	\$86.19
Seal & paint wood window (per side) - Small	1	Per Side	\$60.54
Seal & paint wood window (per side) - Large	1	Per Side	\$114.66
Seal & paint wood window (per side) - Extra large	1	Per Side	\$138.56
Prime & paint door slab only - exterior (per side)	1	Per Side	\$68.42
Paint aluminum awning	1	SF	\$1.68
Paint concrete the surface area	1	SF	\$1.44
Paint Casing - oversized - two coats	1	LF	\$2.41
Prime & paint deck - 2 coats primer, 2 coats paint	1	SF	\$3.19
Prime & paint ext. railing - 2 coats primer, 2 coats paint	1	LF	\$20.96
Prime & paint exterior fascia - wood, 4"- 6" wide	1	LF	\$2.70
Prime & paint exterior fascia - wood, 6"- 8" wide	1	LF	\$3.38
Seal & paint - wood fence/gate	1	SF	\$1.95
Prime & paint ornamental iron grill	1	SF	\$3.85
Paint masonry	1	SF	\$1.31
Prime & paint ornamental iron handrail, 36" to 42" high	1	LF	\$16.64
Prime & paint ornamental fence - per SF	1	SF	\$5.55
Prime & paint exterior soffit - exposed rafters	1	SF	\$4.81
Prime & paint exterior soffit - wood	1	SF	\$3.45
Paint wood patio door - 2 coats (per side)	1	Per Side	\$81.60
Exterior - paint two coats	1	SF	\$1.72