

St. Johns County Community Development Block Grant — Disaster Recovery Homeowner Repair, Elevation and Reconstruction Policies and Procedures

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SUMMARY

The U.S. Department of Housing and Urban Development (HUD) allocated Community Development Block Grant Disaster Recovery (CDBG-DR) funds to the State of Florida Department of Economic Opportunity (DEO). This funding is being distributed in federally-declared disaster counties impacted by Hurricane Matthew including St. Johns County for activities authorized under Title I of the Housing and Community Development Act of 1974 (42 United States Code (U.S.C) 5301 et seq.) and described in the State of Florida CDBG-DR Action Plan. DEO provided \$45,837,520 in CDBG-DR funding to St. Johns County on March 1, 2018, and an additional \$43,794,600 on September 27, 2019, to implement programs in support of the County’s recovery from Hurricane Matthew. Allocations, waivers, and alternative requirements applicable to this funding are published in the Federal Register on August 7, 2017 at 82 FR 38812; January 18, 2017 at 82 FR 5591; and November 21, 2016 at 81 FR 83254. The County entered into a subrecipient agreement with DEO to administer the following recovery programs including:

- Housing Recovery Program
 - Homeowner Repair
 - Homeowner Reconstruction
 - Homeowner MHU Replacement

- Low and Moderate Income (LMI) Housing Development
- Infrastructure Program

This document describes policies and procedures for the Housing Recovery Program.

Of the \$89,632,120 allocated to St. Johns, \$28,900,000 has been set aside for several services provided under the Housing Recovery Program, which include homeowner repair, elevation, reconstruction, mobile home/manufactured housing replacement, voluntary buyout, and acquisition, and Interim Mortgage Assistance. Budget allocations to each program will be determined based on demand. St. Johns can increase or decrease funding for this program based on program demand and in coordination with and approval by DEO and the St Johns County Board of County Commissioners.

VERSION HISTORY

St. Johns County CDBG-DR General Policies and Procedures

Version	Date	Page	Description
#1	02/08/2019	N/A	N/A
#2	09/26/2019	Various	See Program and Policy Change Tracking Ledger
#3	11/20/2019	Various	See Program and Policy Change Tracking Ledger
#4	12/16/2020	Various	See Program and Policy Change Tracking Ledger
#5	05/20/2020	Various	See Program and Policy Change Tracking Ledger
#6	08/10/2020	Various	See Program and Policy Change Tracking Ledger
#7	3/18/2021	Various	See Program and Policy Change Tracking Ledger
#8	10/26/2021	Various	See Program and Policy Change Tracking Ledger
#9	1/11/2022	Various	See Program and Policy Change Tracking Ledger

VERSION POLICY

Version history is tracked in the table above, with notes regarding version changes. The date of each publication is also tracked in this table. The first version of this document is 1.0.

Substantive changes within this document that reflect a policy change will result in the issuance of a new version 2.0, an increase in the primary version number. Future policy changes will result in additional revision and issuance of a new primary version number.

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

POLICY CHANGE CONTROL

Policy review and changes for the St Johns County Housing Recovery Program are considered through a change control process. When policy clarifications, additions, or deletions are needed to more precisely define the rules by which the Program will operate, Program staff will discuss potential changes with the Housing Manager and Program Manager (Review Committee).

The Review Committee will take a decision to approve the change, deny the change, or defer action on the request. If the change is approved, the Review Committee will communicate its decision to the Grant Administrator. The Grant Administrator will review and approve the new policy in a communication via e-mail to all Program staff and instructs the Program Manager to reflect the change in the next revision to written policies and procedures. If the Review Committee decides to deny a change, no further action is taken. If a change is deferred, the Review Committee will request additional supporting information as necessary and place the item on the agenda for consideration at the next meeting

The Review Committee meets bi-weekly, as needed, to consider all pending requests but may meet as frequently as necessary to consider critical policy decisions. The Review Committee will provide recommendations to the Grant Administrator for final approval. The Review Committee has authority to review and approve policy changes, render decisions on individual case appeals, and review waiver requests to the existing program cap to be submitted to DEO for review and consideration.

Requests for a waiver exemption to the \$100,000 cap will be submitted to DEO on a Waiver Request Form. Forms will be completed and kept on file at the Intake Center. Copies will be emailed to DEO for review and determination. Written/e-mail responses from DEO will be attached to the hard copy which will be maintained with the specific case file.

HOMEOWNER REPAIR, ELEVATION, AND RECONSTRUCTION PROGRAM

Program Overview

The primary focus of the Program is to assist eligible homeowners to repair, elevate, or reconstruct their homes. The Program also allows for the repair or replacement of damaged manufactured homes or mobile home units (MHUs). This program supplements other funds the owner has received for recovery. Federal regulations prohibit duplicative assistance. The Program completes a Verification of Benefits and a Duplication of Benefits (DOB) Analysis to ensure that Federal funds do not pay for costs paid by another source.

Awards will be determined based on the estimated construction cost of the scope of work based on a standard grade of building materials. Assistance will be provided under a variety of housing activities including: repair and elevation; reconstruction of properties, replacement of manufactured houses, new construction, temporary relocation of homeowners, and interim mortgage payment assistance.

CDBG-DR funds are intended to principally benefit LMI persons. Funds are allocated to programs in a manner that ensures that at least 70 percent of the grant amount awarded is expended for activities that benefit such persons. Funds will be used to address remaining unmet housing needs and to support the long-term recovery and restoration of housing in the most impacted and distressed areas.

The primary objective of this Program is to address the unmet housing recovery needs of LMI households. LMI households are defined as households having an income at or below 80% of HUD's Area Median Income, adjusted for family size and updated on an annual basis, for St Johns County.

National Objective

The Program will meet one of the following National Objectives:

- Benefit to LMI Persons

The County's CDBG-DR Programs, as a whole, are designed to ensure that 70% of CDBG-DR grant amount awarded is expended for activities that benefit LMI persons. To that end, the Program prioritizes assistance to LMI households.

Eligible Activities

The eligible and ineligible categories of activities are determined by HUD. The following activities under the Housing and Community Development Act of 1974 (HCDA) are eligible:

- Clearance, Rehabilitation, Reconstruction and Construction of Buildings (including Housing) - Section 105(a)(4)
- Homeownership Assistance to Homeowners at or below 80% Area Median Income (AMI) - Section 105(a)(24)
- Relocation - Section 105(a)(11)

Homeowners must meet all eligibility requirements and structures must have been damaged by Hurricane Matthew as outlined in further detail in this manual.

Ineligible Activities

The following are ineligible activities for which CDBG-DR grant funds cannot be used:

- Assistance for homeowners whose home was in a flood hazard zone and previously received Federal flood disaster assistance and failed to maintain the required flood insurance
- Forced mortgage payoffs;
- Small Business Administration (SBA) home/business loan payoffs
- Funding for second homes
- Compensation payments

Flood Insurance Requirements for Applicants Receiving Prior Disaster Assistance

In accordance with the Stafford Act, applicants who are owners of property located in a flood hazard area, and whose combined household income is greater than 120% of AMI or the national median; who previously received disaster assistance after September 14, 1994, are required to obtain and maintain adequate and necessary flood insurance coverage. Prior to making an award, the Program will verify whether a homeowner has received prior disaster recovery assistance and maintained flood insurance, if required. This verification is completed in the form of a self-certification by the homeowner, on an as needed basis as it is anticipated that all applicants assisted will fall below 80% AMI to meet the LMI eligibility requirement.

TYPES OF ASSISTANCE

The Program assists eligible homeowners with funds to repair, elevate, or reconstruct their homes. The Program also allows for the repair or replacement of damaged manufactured homes or mobile home units (MHUs). The Program also provides optional relocation assistance, including storage of personal property, on a limited basis for those forced to move from their homes due to construction.

Rehabilitation may be offered to applicants based on the extent of damage to the home. Replacement of MHUs will be limited to situations where local zoning/building permits, or Federal requirements, such as environmental regulations, will allow the replacement of the original, hurricane-damaged structure with a like structure.

This Program does not pay for “like for like” replacement. The Program will offer standard, basic amenities to make a home decent, safe, and sanitary. Luxury items, including but not limited to, granite (or other high-end) countertops, high-end appliances, stone flooring, garage door openers, security systems, swimming pools, fences, and television satellite dishes are not eligible under the Housing Program.

The Policy Review Committee reserves the right to consider a “like” replacement on a case by case basis if a determination can be made that the “like” replacement is a cost effective energy measure, compliant with local building code, meets Housing Quality Standards, and adds enhanced resilience to the home to weather future storms. Case by Case review will exclude all replacements that are considered a luxury item. Construction must adhere to Green Building standards and Resilient Home Standards as outlined in this manual. All improvements are required to meet minimum housing construction standards as evidenced by compliance with local building codes.

COST ESTIMATION AND BIDDING

The Program will conduct an inspection that will result in a damage assessment and scope of work for the project. The inspection will result in an estimated cost to repair (ECR) and work write-up completed in sufficient detail to obtain bids or cost estimates. Rehabilitation of the residence must bring the property into compliance with local health, safety and building codes.

The project costs must be reasonable and typical in the current marketplace for projects of similar scope.

The Program will require cost estimators to use cost estimation software which reflects local building requirements and material prices.

CONTRACTOR ASSIGNMENT

The County will establish a pre-qualified vendor list by issuing a Request for Proposal inviting responses from qualified firms interested in providing rehabilitation and construction services to homeowners assisted by the Program. The County will assess the qualifications of firms proposing to offer services to Program participants. Firms deemed qualified will be placed on a list of pre-qualified vendors for the Program.

When specific projects are identified, the County will prepare bid packages and distribute an invitation to bid to the vendors on the pre-qualified list. Bid packages will include a scope of work prepared by the Program's Inspectors, may contain multiple project sites in one package to create efficiencies and cost savings. The County will accept bid proposals, review them for cost reasonableness and assign work to the lowest responsible bidder. A bid will be considered reasonable if it is no more than 15% greater than the ECR. When assigning contractors, the Program may look to assign clusters of work in a given area to contractors in a way to promote efficiency. In some cases, a package may need to be awarded to a contractor who did not submit the lowest bid due to workload constraints or other circumstances limiting the lowest bidder's ability to effectively and efficiently undertake the project. In these cases, the bid still must meet cost reasonableness requirements. Projects above the cost reasonableness threshold will be reviewed on a case by case basis through the Policy Review Committee. This was implemented in November 2019 when the County did its first cost reasonable review but was not captured in the policy.

The construction contract for each housing assistance project will run between the County and the contractor. County inspectors will inspect the work and approve progress payments. When progress payments are approved, the Program will make payment directly to the contractor. The payment of any Duplication of Benefits (DOB) funds the applicant has available from unspent federal or insurance benefits is outlined in the DOB section of this policy.

CONTRACTOR PAYMENT SCHEDULE

The Program will release award proceeds directly to the construction contractor at 30%, 60%, and 100% of construction completion as per the scope of work. Additional payments will be released as 30%, 60%, and 100% thresholds are met and confirmed by inspection.

FLOOD INSURANCE REQUIREMENT

Property owners assisted through the recovery program will be required to acquire and maintain flood insurance if their properties are located in a Federal Emergency Management (FEMA)-designated floodplain. This requirement is mandated to protect safety of residents and their property and the investment of Federal dollars. Florida will ensure adherence to Section 582 of the National Flood Insurance Reform Act regarding the responsibility to inform property owners receiving disaster assistance that triggers the flood insurance purchase requirement that they have a statutory responsibility to notify any transferee of therequirement to obtain and maintain flood insurance, and that the transferring owner may be liable if he or she fails to do so. Additional Florida State Building Code requirements may apply, in addition to local codes as applicable.

ELIGIBLE REPAIR COSTS

The program will assist in covering the costs to repair or reconstruct a storm-damaged residence, replace eligible damaged non-luxury appliances, and address environmental hazards such as lead and asbestos. Assistance is limited to covering eligible costs remaining after using any other public or private assistance provided for rebuilding. These forms of other assistance include but are not limited to assistance from any Federal, State, or local government program; private insurance proceeds; or charitable contributions.

Construction must meet Green Building requirements

The Program will include but not be limited to the following costs:

- Roof repair/replacement
- Window/door repair/replacement
- Siding repair/replacement
- Flooring repair/replacement
- Drywall/finishing to pre-event condition
- Insulation
- Bathroom repair
- Foundation repairs
- Kitchen cabinet replacement
- Well/septic replacement or connection to municipal system
- Electrical system repair/replacement
- Plumbing repair/replacement
- Provision of energy efficient stove/oven and refrigerator
- Energy efficient washers, dryers, and dishwashers
- Bulkhead Repair where supports structure foundation, not seawalls
- Lead-based paint testing, mitigation or stabilization, as needed
- Asbestos testing, mitigation, and abatement, as needed

- Mold remediation, as needed
- Replacement of termite damaged or dry rotted wood framing to address storm damage are eligible costs. Any termite or dry rot damage must be documented.
- Accessibility features for documented special needs. Rehabilitated homes inhabited by disabled or elderly (age 62 or older) persons must be analyzed as to the special physical needs of such persons. Improvements such as widened doorways, ramps, level entry and doorways, and grab bars in bath areas may be installed, if appropriate. Hearing and sight impaired adaptations should also be considered. All special needs requirements must be documented prior to approval.

Additional considerations:

- Luxury items, including but not limited to, granite (or other high-end) countertops, high-end appliances, stone flooring, garage door openers, security systems, swimming pools, fences, and television satellite dishes are not eligible costs for the Program.
- Individual Mitigation Measures (IMM) that mitigate and/or reduce risk for future disasters where the measures are above and beyond Federal, State, or local construction or code requirements, and additionally the improvements exceed those that existed prior to the disaster. Examples include elevation above the base flood elevation level, the addition of storm shutters, hurricane proof windows, roof straps, etc. as long as those improvements are not required to comply with local code requirements and did not exist on the housing unit prior to the disaster damage.
- Required permits, if any, will be obtained by the construction contractor at his/her expense and will be included as part of the bid costs.
- All electrical, mechanical, and plumbing systems must be brought up to code.
- All homes must be equipped with a smoke detector installed in conformity with code requirements. If a home is to be reconstructed or a replacement home provided, the original home must be removed from the site.
- Improvements must be physically attached to the house and be permanent in nature. Attached structures are eligible if they are under the common roof of the damaged single structure.

Structures which suffered major damage will require housing reconstruction, unless the County determines the housing reconstruction is cost prohibited. Housing reconstruction will occur in the same footprint or as reasonably close as possible to the previous footprint. This will include a standard floorplan to be presented to and accepted by the property owner before agreements are signed.

ELIGIBLE ELEVATION COSTS

Homes located in the 100-year floodplain that are substantially damaged must be elevated or otherwise mitigated in some fashion. All elevations will be constructed with the lowest floor at least two feet above the one percent annual floodplain elevation. The Program will make a determination about whether to repair or elevate in consultation with the homeowner.

Applicants may appeal an award amount if the initial award is insufficient to fund elevation or reconstruction.

The Program will pay the cost to elevate the home, where feasible and cost reasonable. HUD regulations require that individual home elevation be assessed to determine whether elevation cost reasonable in comparison to other alternatives. The Program will compare the cost of elevation, along with necessary repairs to bring the project up to code, against the internal estimate prior to making an award commitment to a homeowner applicant.

Eligible costs for elevating homes under the elevation program will be the costs to elevate a structure and its components above the base flood elevation and to bring the structure into compliance with applicable codes, ordinances, and standards as needed. Eligible expenses related to elevating homes include but are not limited to the following:

- Disconnection of all utilities;
- Installation and removal of beams for lifting the home;
- Cribbing for a raised house, while the foundation is being built;
- Building the foundation so that the lowest floor elevated with the lowest floor at least two feet above the one percent annual floodplain elevation. Residential structures with no dwelling units and no residents below two feet above the one percent annual floodplain must be elevated or flood-proofed in accordance with FEMA flood-proofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard, up to at least two (2) feet above the one percent annual floodplain;
- Lowering the house onto the foundation;
- Reconnecting utilities-extending lines and pipes if necessary; elevating all utilities and service equipment (hot water heater, furnace, outlets for electricity, etc.); • Providing meter reader access if necessary;
- Improvements that are permanently fixed.

Additions to the habitable space of the structure may be eligible for assistance only in the following instances:

- Improvements must be physically attached to the house and be permanent in nature. Attached structures are eligible if they are under the common roof of the damaged single structure.
- Elevation of an existing deck, porch, or stairs, or construction of a new set of stairs per minimum code requirements. Elevation of existing deck, porch, or stairs must be attached to the dwelling unit.
- Where homeowner or members of the family are physically disabled, a physician's written confirmation is required before special access is included in the elevation. Special access will be designed to meet Americans with Disabilities Act (ADA) compliance and State/Local codes.

Other eligible assistance will be provided to replace, restore, or repair the structure in the following instances:

- Repair to the foundation is eligible where it is necessary for the safe elevation of the structure.
- Minimum costs of exterior sheathing associated with materials damaged or removed during the elevation process only. Exterior finish must meet standards for National Flood Insurance Program (NFIP) damage resistant materials and local code.

- Insulation for pipes when required by local codes and standards.
- Rough grade of yard and seeding of grass if damaged by equipment during the elevation process or where the elevation action affects slopes.
- Miscellaneous items such as sidewalks and driveways will be reviewed on a case-by-case basis. Those determined to contain safety risks such as trip hazards or contain damaged or loose material which poses a safety risk to persons will be addressed. Additionally, items which pose a structural threat to the housing unit will be addressed.

Ineligible improvements and costs include but may not be limited to:

- Structures not considered the primary residence (e.g., detached garages, sheds, and/or barns).
- Additions, expansions, or elevations of appurtenances are ineligible except as noted above.
- Repair or replacement of non-essential or luxury items, such as swimming pools or Jacuzzis.
- Secondary residences (e.g., summer homes and guest cottages not used as permanent, year-round dwellings).
- Properties located in the regulatory floodway or on Federal leased land.
- Landscaping costs are ineligible except as noted above.

Labor time for sweat equity may not be paid out to recipients of elevation assistance.

ELIGIBLE RECONSTRUCTION COSTS

Reconstruction assistance is provided for eligible homeowners whose primary residences were determined to have sustained the following:

- **Major Damage** – Disaster-related damage sustained by a structure whereby the cost of restoring the structure located inside and outside of floodplain to its before damaged condition would equal or exceed 70 percent of the current fair market value of the structure before the repairs are completed.

All properties in the 100-year floodplain sustaining major damage will be elevated. The elevation cost of the structure will not be included in the 70 percent of current market value calculation to determine if the structure will be reconstructed. The feasibility of the project to proceed as a repair, repair with elevation, or reconstruction will be reviewed by the County for

cost reasonableness. The cost estimate to repair the home, with or without elevation if required, will be compared to the cost of reconstruction and the most cost reasonable option will be selected.

Current fair market value used in the 70 percent threshold calculation is per the valuation established by the St. Johns County Property Appraiser, and current at time of the award of assistance.

Homeowners who have already demolished their damaged structures must provide documentation of the damaged structure type, square footage, and damage to the home caused by the storm. Homeowners should also provide any notice of condemnation, substantial damage notification, or any other notice of requirement to demolish.

The Housing program will not allow the homeowner to make upgrades or improvements beyond those necessary to replace the damaged dwelling to comparable, decent, safe, and sanitary standards. Replacement housing must be conventional site built or new manufactured housing that meets HUD standards.

Homeowners with existing mortgages on destroyed properties will be required to maintain their mortgages if they rebuild on the same lot. Existing liens and mortgages against the damaged dwelling will continue in full force. It will remain the responsibility of the homeowner-applicant to maintain payments with the mortgage holder during the construction of the replacement home. The Housing program must verify that the mortgage is current at the time of application and at the time of closing on the new replacement home. The Housing program must have the mortgage servicer complete the mortgage verification form for all mortgages. If a mortgage or lien on a manufactured home or lot rent is in default, the homeowner-applicant is not eligible for a new replacement home using CDBG-DR unless the homeowner-applicant cures the default prior to closing on the new replacement home.

The new home must be on the same lot and, to the greatest extent possible, within the same footprint. Properties located in the floodplain must be rebuilt within the previous footprint of the building. The only exception is if the former home was in the floodway. In those situations, the home may be removed out of the floodway or elevated. A home reconstruction typically takes place on the same footprint as the original home. Building outside the original footprint may require additional environmental review.

ELIGIBLE MHU REPLACEMENT

The Program will cover the cost of purchase and installation to replace a storm damaged MHU that has sustained more than \$30,000 in damage or is built prior to 1994. The decision to replace the MHU over repair, in the event repairs exceed \$30,000 or the home was built prior to 1994, may be made on a case by case basis if the homeowner is unwilling to accept the reduced living space offered by the program. This decision to repair the MHU will be conditional upon cost feasibility and if a contractor is available to complete repairs sufficient to meet the HQS requirements of the program. The Program will determine the replacement cost of the MHU according to the square footage and layout of the damaged unit and the size of the family living

in the unit. MHU replacement is subject to a cap of \$100,000. The Program will adopt standardized MHU replacement options:

- Approx. 1,200 sq./ft, 3-bedroom, 2 bathrooms- Single wide
- Approx. 900 sq./ft, 2-bedroom, 1 bathroom- Single wide

Additional housing layouts and options will be considered on a case-by-case basis by the Review Committee for families which may require a larger unit with more bedrooms due to family size and makeup. The Section 8 guidelines for unit size will be utilized to help identify the appropriately sized house for the household.

Housing choice size	Min. number of people in house	Max. number of people in house
2 bedrooms	2	4
3 bedrooms	4	6

The Program may offer new construction of a stick-built home on the same property in lieu of a replacement MHU where allowed by local building and zoning code. New construction outside the original footprint of the damaged home may trigger additional environmental review. Program activity is subject to limitations on development in floodplains and wetlands. Due to grant funding limitations, mobile home units converting to the stick built option will be offered on a case by case basis. The decision on converting mobile home units to a stick build will be based on a cost reasonableness analysis determined by the policy review committee.

The Program may offer MHU replacement to another location on an as needed basis, if the site of the damaged home is too small to accommodate the size of the replacement home or if the applicant did not own the land where the damaged home was located and is no longer able to place the unit on the same property due to unforeseen circumstances. The change will require additional environmental review on the new site. The Program will determine project feasibility on a case by case basis. The homeowner is responsible for providing the property as an alternate site.

Existing mobile home units less than 320 square feet in size will be reviewed on a case by case basis by the Policy Review Committee. Only mobile home units built on a permanent chassis and is designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air-conditioning, and electrical systems contained therein will be considered for replacement with a standardized MHU option.

ELIGIBILITY

The Program has the following eligibility requirements:

- a) Home must be located in St. Johns County have been damaged or destroyed by Hurricane Matthew.
- b) Damaged home must have been owned and served as the primary residence for the applicant at the time of Hurricane Matthew (October 7, 2016). For applicants that are qualifying under Special Circumstances Related to Type of Ownership, specifically as an heir to the property after the death of the eligible owner occupant either post-storm, or post-application, primary residency is established through documentation the deceased owner occupant used the home as their primary residence prior to October 7, 2016.
- c) The unit to be rehabilitated, reconstructed, or replaced must have had no tenants living in the unit seeking assistance as of October 7, 2016 and re-certify that no tenants in the unit seeking assistance at time of application, and at time of tri-party agreement closing.
- d) A property containing a structure with 1–4 units, where the unit seeking assistance is owner-occupied and other units are renter-occupied are eligible given the following criteria:
 - a. Improvements or repairs to renter-occupied units are eligible in so much as they are required to address a deficiency in the owner-occupied unit such as a roof replacement or replacement of exterior siding.
 - b. Renter-occupied units are not eligible for damage recovery repairs and improvements except that these units must be brought up to code.
- e) Damaged home must have been covered by flood insurance at the time of the storm if previously funded with Federal funds requiring the maintenance of flood insurance.
- f) Applicant must be lawfully present in the United States.

Business entities are not eligible. This includes but not limited to: Limited Liability Corporations, Limited Liability Partnerships, Corporations, and other similar entities. All sites must undergo a complete environmental review prior to any commitment of funds. Properties with environmental conditions will not be permitted to proceed under housing activities unless the condition is corrected. No work can start on a site until the environmental assessment is complete.

The County is the Responsible Entity for environmental review purposes under the subrecipient agreement with DEO. The County Administrator is the Environmental Certifying Officer and is responsible for all levels for Federal environmental review and compliance. The County Administrator or designee maintains the Environmental Review Record and completes the appropriate level of environmental review necessary for release of CDBG-DR funds.

Environmental review contractors provide advice and support in the environmental review process.

OPTIONAL RELOCATION ASSISTANCE

For homeowners that must vacate their homes and relocate during reconstruction, MHU replacement, or repair, the program may provide optional relocation assistance. This assistance may be provided for homeowners that are unable to secure alternative housing on their own, as

costs for optional relocation assistance will not be included in the total project cost and does not affect the maximum housing assistance cap. This assistance can be made available to eligible homeowners for up to 5 months, with no single month of rental support exceeding fair market rent established by HUD for the unit size (when applying the HUD occupancy standard of 2 persons per sleeping room). The duration of assistance is limited to the amount of time the homeowner is unable to occupy the home due to construction and can only be extended if there is a justifiable delay in project completion.

Households with a documented need for assistance will be provided optional relocation assistance in accordance with the following guidelines:

- Assistance with living expenses will be limited to payment of up to the monthly Fair Market Rent (FMR) established by HUD for the geographical location of the housing unit.
- Homeowner applicant is responsible for locating a suitable rental unit and signing a written agreement with the temporary dwelling, such as under a rental landlord or hotel.
- A temporary storage unit for large household items that need to be removed during construction will be provided as part of the construction contract, and the homeowner will be responsible for transferring belongings to the storage unit and emptying the storage unit contents after construction is complete. These household items will not be accessible to the applicant until construction is completed.
- Costs that can be used with the temporary relocation assistance needs to be directly related to the moving and rental expenses required for the applicant to be out of the CDBG-DR funded rehabilitated dwelling under construction. These costs include:
 - Rental fees, such as hotel costs or monthly rent for a rental unit
 - Non-refundable application fees related to the rental unit
 - Utilities for the rental unit, not including any refundable utility deposit fees
 - Costs to move household items into the storage unit or the temporary dwelling, if needed. The Program will be providing a storage unit on the site (if required by the type of construction), however, homeowners may need to hire movers to move items from the household into the storage unit
- Items that cannot be used with the temporary relocation assistance include any refundable deposits, such as refundable utility deposits or rental unit security deposits. These costs will be denied by the Program if submitted for proof of temporary relocation assistance expenditure.
- Payment is made by reimbursement to the applicant upon proof of expense, and proof of payment by the applicant. The program will not make any payments directly to the landlord.
- A homeowner may not receive both optional relocation assistance and mortgage assistance, as these would be considered duplicative benefits.

Due to the nature of the Program's LMI population, some Applicants may not be able to utilize the reimbursement process of the optional relocation assistance due to financial restraints based on their household income. Applicants who request to receive advance payment in order to stay in temporary housing while their property is being repaired, may fill out a form for financial hardship to determine if they are eligible for advance payment.

STORAGE OF PERSONAL BELONGINGS DURING CONSTRUCTION

A temporary storage unit for large household items that need to be removed during construction will be provided as part of the construction contract, and the homeowner will be responsible for transferring belongings to the storage unit and emptying the storage unit contents after construction is complete. These household items will not be accessible to the applicant until construction is completed.

The County will standardize storage unit options available to applicants according to the size of their damaged home. In the event storage units are needed, the applicants will be provided the following:

Damaged Home Size/ft ²	Units Offered*	Approximate Dimensions
0-600 ft ²	One (1) 12 Foot Storage unit	12'x8'x8'
601-1200 ft ²	One (1) 16' Foot Storage unit	16'x8'x8'
1201 ft ² +	Two (2) 16' Foot Storage unit	Two (2) 16'x8'x8'Units

*Program cap set at two (2) 16' foot storage units.

- It is the Contractor's responsibility to coordinate the delivery of the storage unit with the County to ensure it will be on site at the appropriate time for the homeowner to move their belongings. The storage unit will be delivered to the property site no more than 5 business days from the tri-party agreement/pre-construction meeting.
- The homeowner is responsible for moving their belongings into the storage unit, as well as ensure proper documentation is taken to keep track of their belongings.
- Homeowner is responsible for properly securing all items within the storage unit.
- Storage units will be moved by Contractor to a secure location and is not responsible for any items that shift during the move that were not properly secured.
- The homeowner will have 30 days after the date of their tri-party agreement to move their belongings into the storage units. The homeowner must have all belongings moved in before the 30-day timeline or risk delaying assistance.
- A homeowner that fails to move their belongings and have not relocated from the dwelling within the 30-day timeline, may be considered for an extension upon written request received prior to expiration of the 30-day timeline.
- The County may extend this time on an additional week to week basis for a maximum of 3 additional weeks (21-day maximum extension).
- No additional extensions will be given after the 30 days plus 21-day extension has been exhausted. The Tri-Party Contract may be voided at the discretion of the County due to homeowner non-compliance.
- The Program will contact the homeowner on a weekly basis after the tri-party meeting to confirm progress in the homeowner's move-out.
- Homeowner is responsible for notifying the County immediately once all items are loaded into the storage unit.
- Once the belongings are secured into the storage unit, the Contractor is responsible for transporting the storage unit to a secure facility within five (5) days of notification.

- Once construction is complete, the Contractor is responsible for transporting the storage unit back to the homeowner's residence within five (5) days after the final Program inspection is passed.
- When construction and final inspection is complete, the homeowner has 15 days after delivery of the storage unit to the property to remove their belongings from the storage units. If items are not removed from the storage unit within 15 days, the County or the Contractor is no longer responsible for the contents.
- Homeowner is responsible for notifying the County immediately once all items are removed from the storage unit.
- The Contractor is then responsible for coordinating the removal of the storage unit off the property within five (5) days of notification.
- The Contractor is to remove the storage unit no later than 20 days after final Program inspection has passed.
- It is homeowner's responsibility to secure the storage unit during the loading and unloading phase.

APPLICATION PRIORITY

St. Johns County primary goal is to benefit LMI households. Applications received from applicants who are not LMI will not be served under this program as a National Objective cannot be met.

OWNERSHIP AND OCCUPANCY

The applicant must have been an owner and a primary occupant of the property at the time of the applicable disaster event, October 7, 2016. Ownership of traditionally constructed stick-built homes, modular homes, and immobilized mobile homes on owned land will be verified in the following order:

- 2016 property tax records that show the applicant owned the property at the time of the disaster 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 on 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.

Ownership

When possible, the Program will validate applicant ownership of the damaged property using nationally recognized third-party database services to expedite applicant processing. Any event of conflicting information received or submitted will be reviewed by the Program on a case-by-case basis.

The owner/occupant must present evidence that they own or have an ownership interest in the damaged structure.

Applicants that own their damaged property and have confirmed assistance using FEMA Individual Assistance (IA) or SBA data for property assistance will be considered verified. FEMA IA data that designates applicants as "Owner" will be considered verified.

If applicant ownership cannot be confirmed through third-party data, applicants will be required to submit documentation to satisfy the ownership criteria. This documentation may include, but is not limited to, one the following:

Most Common Proof of Ownership Documentation (Stick-Built)

- Deed or official record for the home
- Mortgage payment book or other mortgage documents
- Real property insurance policy
- Property tax receipts or tax bill

Alternative Forms of Ownership documentation that may be considered:

- Life estate deed – Must show the applicant as grantee of the damaged property (if transferred upon the death of another - death certificate of prior owner required);
- Probated will/court order/judgment granting applicant an ownership interest in the damaged property;
- Divorce decree – If ownership was obtained consequent to divorce the decree must specify the damaged property was granted to the applicant;
- Contract for sale/deed (rent to own) – If the applicant purchased the property in a private owner sale via contract for deed/sale the contract must be satisfied and a warranty deed granting the property to the applicant must be recorded in the property records.
- Other documentation that will be reviewed and considered on a case-by-case basis.

Applicants must also provide evidence of property tax status, including:

- Evidence that property taxes are current, have an approved payment plan or qualify for an exemption under current laws. Applicant must prove that property taxes have been paid or that one of the following alternatives have been met:
 - The property owner qualified for and received a tax deferral as allowed under local tax code.
 - The property owner qualified for and received a tax exemption pursuant to the local tax Code.
 - The applicant entered into a payment plan with the applicable taxing authority.
- Support documentation verifying the tax deferral or tax exemption must be provided by the applicant. Any applicant that enters into a payment plan must supply a signed copy of the payment plan from the applicable taxing entity, along with documentation that they are current on their payment plan.

Occupancy

Primary residency will be determined through review of the following data sources and documentation:

- Occupancy will be primarily verified through public records. The Program looks for a homestead exemption in the 2016 property tax records provided by the County from the time of the storm event. If the tax records have established ownership and the County 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 storm 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 disaster event and must match name and address on the program 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.
 - Title search results that yield proof of homestead exemption.

For all solutions, applicants execute an Affidavit of Primary Residency certifying that the applicant occupied the home as their primary at the time of the disaster event event(s).

Proof of Ownership and Primary Residence

The applicant(s) must have owned and occupied the property as their primary residence as of October 7, 2016, the beginning date of the storm in the St. Johns County area and must currently be the owner or have an ownership interest in the property. The program verifies ownership and primary residency through the provision of a deed to the property and/or tax records provided by associated municipality from the time of the storm. Ownership and primary residency must be maintained until project is complete and applicant is able to occupy the dwelling. Ownership can be documented as follows:

- Provide a copy of a valid deed of trust or warranty deed that is recorded in the County tax records which cites the applicant's name. For MHUs, a Statement of Ownership and Location (SOL) may be provided.
- For the purposes of federally funded disaster recovery programs, ownership may be proven in the following manner:
 - Applicants may prove ownership by providing alternative documentation and completing a notarized affidavit that certifies that one of the following circumstances applies:
 - there is nobody else who has the right to claim ownership;

- anyone who has a right to claim ownership has agreed to participate in the program; or
- anyone who has a right to claim ownership could not be located (after reasonable attempts to contact).
- The alternative documentation that can be provided instead of a copy of the deed includes (in order of preference):
 - tax receipts;
 - home insurance;
 - utility bills; or
 - other documentation deemed to be acceptable by the Program.
- The documentation must show that the applicant was the person responsible for paying for these items at the time of the disaster.
- The above-referenced alternatives are not optional and must be provided to prove ownership.

Proof of residency can be provided through a homestead exemption. In the absence of a homestead exemption, the following hierarchy will be used to establish occupancy (all occupancy documentation must be from the time of the storm, in the applicant's or co- applicant's name, and reference the damaged address). Applicants will provide an Affidavit of Ownership and Affidavit of Principal Residency plus one of the following:

- Copy of water, electric, gas, credit card, or cable bill. The bill must confirm that service was provided at the time of the storm.
- Copy of FEMA letter showing payment received for home repairs or contents or insurance document showing content coverage.
- Letter from electric, gas, cable, or other utility service provider. The letter must confirm that service was provided at the time of the storm.
- Other qualified documents may be presented for consideration as proof of occupancy or primary residency, but the acceptance of other documents is subject to approval by DEO and will be reviewed on a case-by-case basis.

Special Circumstances Related to Occupancy

The following exceptions apply under special circumstances related to occupancy:

- Active duty military personnel who own a storm-damaged home in the County but were assigned to duty away from their home at the time of the storm, are currently assigned to duty away from their home are eligible to apply.
 - Active duty personnel who are deployed during the course of the project will remain eligible for participation in the program.
- Applicants incapacitated due to illness who own a storm-damaged home in the County and are currently incapacitated or were incapacitated at the time of the storm are eligible to apply. If the applicant is currently incapacitated, an authorized legal representative must make application for the benefit of the applicant.

- Applicants who were incarcerated at the time of the storm but are no longer incarcerated are eligible to apply for the program. If the applicant is incarcerated at the time of application, the applicant must give someone Power of Attorney on his or her behalf.
- Applicants who were in a nursing home at the time of the storm but are no longer in a nursing home are eligible to apply for the program. If the applicant is in a nursinghome at the time of application, the applicant must give someone special Power of Attorney on his or her behalf.

Special Circumstances Related to Type of Ownership

The following exceptions may apply as special circumstances related to ownership:

Purchase Contract

- Evidence of purchase contracts must prove that an applicant was purchasing a home on a contract by:
 - The applicant presenting the notarized contract dated and executed prior to the storm for review.
 - The applicant presenting the notarized and executed contract that was filed prior to the storm in the conveyance records of the County.
- Proof that a contract has been completed and title conveyed to the purchaser is provided by:
 - Evidence of recordation of the title in the name of the applicant in the conveyance records of the County.
 - Evidence that property was transferred by a warranty deed.

Reverse Mortgage

- Applicants that have a reverse mortgage on the damaged property are considered the current owner of the property and are eligible for assistance.

Act of Donation

An Act of Donation is a form of property transfer without exchange or payment. An Act of Donation must have been made prior to the storm and be:

- In writing.
- Witnessed.
- Notarized.
- Recorded in the public record.

Trust

Property held in trust for the benefit of natural persons can be eligible for assistance as long as 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 closing 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 with the Clerk of the Courts. The document may be recorded post-storm if necessary.

The applicable agreements 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 agreement and occupy the residence after assistance. If the property was not serving as the primary residence for the current beneficiaries or trustee, the applicant(s) is not eligible for assistance.

Death of Eligible Owner Occupant- Post-Storm

The deceased owner must meet the eligibility requirements at the time of death (e.g., owned the home and occupied it as a primary residence at the time of the storm, incurred damage from the storm, maintained flood insurance if required in connection with prior Federal disaster assistance). Eligibility requirements including ownership, primary residency at time of storm, and presence of required flood insurance from prior Federal disaster assistance will be attributed to the deceased homeowner. The income and property tax requirements are based upon the current heir occupying the home. The heir is treated as the applicant and is required to demonstrate a legal claim to ownership of the damaged property.

Death of Owner Occupant- Pre-Storm

If the occupant was deceased prior to the Hurricane Matthew event, all eligibility requirements are the responsibility of the heir, including ownership, primary residency, income requirements, property tax, and mandatory flood insurance if property received prior Federal disaster assistance. The heir is responsible for demonstrating their legal claim to the damaged property prior to any award for assistance.

Death of Owner Occupant- After Application

If an applicant passes away after applying for the Program, eligibility is based upon the deceased owner occupant. The heir will be responsible for executing any program documents and agreements that were not previously signed by the now deceased applicant.

If an eligible owner-occupant dies and leaves their damaged property to a business entity, the application is ineligible for assistance.

LOCATION

Property must be located within St. Johns County. Location will be determined from property records.

TIE TO STORM

The home must have sustained damage as a direct result of Hurricane Matthew, which took place between October 7 and October 10, 2016.

Information provided by FEMA and SBA or insurance assessments may be used to verify disaster-related levels of damage. If the information provided by FEMA or SBA is unclear or if the information is not available, a Program inspector will attempt to confirm whether a home experienced damage within the structure. Applicants lacking FEMA or SBA verification can use building official reports, photos, and other documents to verify storm damage.

Disaster damage is defined as rain, wind, falling debris (trees and tree limbs), and/or flood damage received as a direct result of the disaster to the damaged property plus subsequent damage related to the original disaster damage.

Applicants will provide reasonable confirmation of damage to their property from the disaster at the application stage. Verification of a benefit paid to the applicant for damage to their property will be attempted using third-party data to expedite the determination process.

Applicants submit documentation that verifies their home received damage from Hurricane Matthew during the application process. This documentation may include but is not limited to one of the following items:

- FEMA Claim Letter for housing repair demonstrating payment for structuredamage
- SBA Loan documentation demonstrating payment for structure damage
- NFIP Claim payment for structural damage
- Private Insurance Claim paid for structural damage
- Litigation payment resulting from a denied Insurance Claim or potential payment due to pending litigation
- Photos submitted by the applicant, and attested to as disaster damage, as part of the application

A data search for information will also be conducted, using information available on DEO's SERA system for the verification of benefits received by the applicant, including the following items:

- FEMA (3rd party data match will suffice to prove damage)
- SBA (3rd party data match will suffice to prove damage)
- NFIP (3rd party data match will suffice to prove damage)

In the absence of any of the above-referenced items, a qualified Program inspector will perform a damage assessment complete with photos and written assessment of the damage to confirm the presence of disaster-related damage to the property, if existent. In the event that FEMA, SBA, or Insurance award letters are not available, and an inspection report is inconclusive as to the cause of the damage, the Housing program may provide alternative evidence, such as neighborhood-level media reports or documentation of damage by disaster response/relief organizations on a case-by-case basis to DEO for review and approval. If disaster-related damage to the property cannot be confirmed by the damage assessment and the applicant is

unable to provide documentation to reasonably confirm damage, the property will be deemed ineligible for assistance.

If the home has been demolished the applicant must provide sufficient documentation from the listed items OR supply alternate documentation, such as private, certified third-party property inspection completed prior to the demolition of the structure.

If an applicant was denied assistance by FEMA, assistance through the Housing program may still be available. CDBG-DR program prohibits the denial of assistance by FEMA to be used as a sole basis for the denial of CDBG-DR assistance.

The Applicant's file will be documented to verify the structure was damaged by Hurricane Matthew to include a file review of FEMA, SBA, NFIP, and private insurance awards for storm related damage, and verification by the site inspector that completed the damage assessment.

A checklist is being implemented at the direction of DEO guidance received during the December 29, 2020 monitoring report. County will be responsible for demonstrating a logical connection to the disaster with the information that is available. County acknowledges it's been more than 4 years after the storm event and tie-back documentation is difficult to obtain from our applicants as they have endured multiple storms. The County will work to actively build stronger cases for the applicants as needed while we try to meet their disaster recovery unmet needs. Checklist will be implemented March 18, 2021.

DAMAGE FROM MULTIPLE STORMS (MATTHEW AND IRMA)

Hurricane Irma made landfall in the State of Florida on September 10, 2017, causing significant damage to the Florida Keys and peninsula of the State. This has resulted in the exacerbation of impacts in some communities that were also hit by Hurricane Matthew. Almost all communities that received a Public Assistance (PA) and IA declaration in 2016 received a 2017 declaration for Hurricane Irma. This includes St. Johns County.

In many of the communities in St. Johns County, it will be difficult, if not impossible to delineate impacts from these two distinct storms. Therefore, the Housing Program will assist owner/occupants of 1–4 unit residential properties recover from storm related damage due to Hurricane Matthew (including allowances for subsequent damage by Hurricane Irma; but not damage solely caused by Irma). As with all proposed projects, the Housing Program will have to document that there will be no DOB. This is especially important in areas that receive additional Federal assistance to address Hurricane Irma-related impacts.

In the event that otherwise eligible property sustains damage from a subsequent storm event, the Program will place construction activities on hold pending a review of eligibility to perform repairs for the subsequent storm. Construction activities in these instances will continue only upon written approval from DEO and a further review of any potential DOB funds received by the applicant.

SPECIAL FLOOD HAZARD AREA (SFHA)

HUD regulations impose restrictions on development in floodways and floodplains. Elevation requirements apply to construction in certain areas. The Program will abide by the decisions of the State building code regarding elevation requirements.

Structures designed principally for residential use and located in the 100-year floodplain that receive assistance for new construction, repair of substantial damage, or substantial improvement, as defined at 24 CFR 55.2(b)(10) will be elevated with the lowest floor, including the basement, at least two (2) feet above the one percent annual floodplain elevation. Residential structures with no dwelling units and no residents below two (2) feet above the one percent annual floodplain must be elevated. Houses may not be elevated beyond the required height based on permits.

A Special Flood Hazard Area, or 100-year floodplain, is shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map as Zone A, AO, A1- A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V.

INCOME ELIGIBILITY

The Program will use current HUD-published income limits for St Johns County. The LMI National Objective is defined as providing a benefit to households at incomes of up to 80% of the locality's median income as computed on the most current HUD Income Limits. Any

activity carried out with CDBG-DR funds that involves acquisition, rehabilitation, or reconstruction of property to provide housing is considered to benefit LMI persons only to the extent such housing will, upon completion, be occupied by such persons

IDENTITY

It is the intent of the Program to ensure household compliance with the Low to Moderate Income National Objective. The Program will confirm the identity of all applicants using nationally recognized-third-party data may be used to validate Program eligibility. Any event of conflicting information will be reviewed by the Program on a case-by-case basis.

All applicants will be required to submit documentation to prove their identity. This documentation may include, but is not limited to, the following:

- Government-Issued Photo Identification (Federal or State-issued)
- Driver's License
- Passport
- Military ID Card
- Certificate of Naturalization or Permanent Resident Card

Note: Applicants are required to submit proof of birth verification for all household members for identification purposes. Examples include birth certificate, passport, voter's identification, driver's license, vaccination/medical records, school records, and tax forms.

CITIZENSHIP/RESIDENCY

U.S. Citizens or lawful permanent residents are eligible to receive benefits under this Program. At least one person on the application with an ownership interest in-part or in-whole on the property, must be able to demonstrate U.S. Citizenship or Lawful Permanent Residence to ensure Program eligibility. The documentation needed may include, but is not limited to, the following:

- A valid Florida Driver's License (Note: Florida requires proof of Citizenship or lawful permanent residency to receive a Driver's License).
- Applicants that have confirmed assistance using FEMA IA or SBA data for property assistance will be considered verified since both FEMA and SBA validate legal residency as part of their application process.

Applicants without a driver's license, or FEMA IA or SBA assistance, must submit one of the following:

- Resident Alien Card
- Birth Certificate (verified against government-issued photo ID) or
- U.S. Passport or Certificate of naturalization

PRIMARY RESIDENCY

All applicants must provide evidence that they owned and occupied the property for which they are seeking assistance as their principal residence on the date of Hurricane Matthew to satisfy the primary residency eligibility criteria. The exception for applicants qualifying under special circumstances for ownership, where the owner occupant is deceased post-storm or post-application, the primary residency is established based upon occupancy by the deceased owner-occupant. The Program will attempt to validate the applicant's primary residence address using nationally recognized third-party database services to expedite applicant processing. Any event of conflicting information received or submitted will be reviewed by the Program on a case-by-case basis.

Additional types of documentation that may be considered as proof of primary residency includes, but is not limited to, the following:

- FEMA correspondence to applicant demonstrating the applicant applied for and received FEMA IA for the damaged property address (Letters from FEMA).
- For homeowners with a mortgage, most recently filed income tax return with permanent home and damaged property address matching or with taxpayer copy of form 1098 attached.
- Government-issued identification issued prior to date of the affected-storm and expiring after date of the affected-storm.
- Property Tax Homestead Exemptions (including Veterans and Elderly exemptions) for damaged property address (confirmed with County appraisal districts).

- Insurance documentation indicating the insured property matching the damaged property address as the primary residence.
- Vehicle registration or renewal for impacted year or Certificate of Title issued for vehicle in impacted year with the applicant's name and damaged property address listed.
- Receipt of government benefits received for at least one month between the three months before or after the qualifying storm showing applicant's name and damaged property address (Examples include: Social Security, Medicare, Low-income Energy Assistance Program (LIHEAP), Medicaid, WIC, and Unemployment).
- Employer's Statement addressed to the applicant at the damaged home address and dated during the disaster time period (Examples include: pay stubs and similar documents).
- Current Driver's License or Florida-Issued Identification Card showing the damaged home address and dated during the disaster time period.

Primary Residency Verification Procedures:

All documentation will be reviewed to ensure the documents include the applicant's name, the damaged property address, and is dated at the time of the disaster (if applicable) to reasonably substantiate the damaged property was the applicant's principal place of residence at the time of the disaster.

Primary Residency Exceptions

Exceptions to this Policy include the following:

- An owner/occupant that is/was in the United States military and was deployed outside of the County, may still qualify for an award if he or she was not renting the property to another person.
- An owner/occupant was temporarily living in a nursing or rehabilitation home, assisted living facility or other medical facility.

ELIGIBLE PROPERTIES

To qualify as a Program eligible structure type, the impacted home must be a single-family (1– 4 unit) dwelling, duplex, town home, modular home, or manufactured home. Structure type will be verified during the property damage assessment or inspection process. Recreational Vehicles (RV), house boats, and campers are not eligible, even if the applicant occupied one of these as a primary residence.

Manufactured homes or mobile home units (MHUs) are eligible. MHU's attached to structures are eligible if they are permanent in nature and under the common roof of the damaged single structure. MHUs on homeowner-owned land or rented pads are eligible for assistance. The applicant must own the MHU being replaced to receive a replacement unit.

Applicants must agree to maintain flood insurance, if the property is located within a FEMA-designated Special Flood Hazard Area, upon project completion. Flood insurance may be required in perpetuity depending on the property. Homeowner's and flood insurance must each

individually, at minimum, cover the cost of rehabilitation costs. Failure to maintain flood insurance will impact future disaster assistance. The recipient of the award will be required to notified future transferees in act of transfer of the receipt of the flood disaster assistance on property and requirement of future transferee to maintain flood insurance on property.

Special Circumstances for Multi-Unit Unit Properties

Duplexes

Single Owner: Applicants who own and occupy one side of a duplex and rent the other side are eligible to apply to the Program. Applicants will be allowed to use the award to fund the repairs of both sides 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 for this Program.

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 the Program.

Rental Units in Owner-Occupied Property

The majority of properties assisted through the Program are anticipated to be single-family, owner-occupied homes. However, 2-unit, 3-unit, and 4-unit properties where an owner occupies one or more of the units and residential tenants occupy the other unit(s) may be eligible to receive assistance.

A property containing a structure with 1–4 units where the unit seeking assistance is owner occupied and other units are renter-occupied are eligible given the following criteria:

- a. Improvements or repairs to renter-occupied units are eligible in so much as they are required to address a deficiency in the owner-occupied unit such as a roof replacement or replacement of exterior siding.
- b. Renter-occupied units are not eligible for damage recovery repairs and improvements except that these units must be brought up to code.

Eligible multi-unit properties must meet the National Objective of benefit to LMI persons. If the structure contains two units, at least one unit must be occupied by a LMI household. Structures with three or more units must have at least 51 percent occupied by LMI households.

If construction renders a property temporarily uninhabitable, the affected tenant occupying a rental unit in the multi-unit property home may be eligible for Uniform Relocation and Real Property Acquisition Policies Act of 1970 (URA) protections and relocation benefits. As a voluntary program participant, the homeowner is not eligible for URA assistance but may be eligible for interim mortgage assistance.

Applicants are prohibited from evicting existing tenants to apply for assistance. Any applicant found to have evicted a tenant to participate in the Program will be ineligible for assistance and is responsible for any damages sustained by the evicted tenant, including any temporary relocation costs. Applicants will be required to State on their application whether there was a tenant on the date of the storm. Any applicant who had a tenant in residence will be required to provide documentation necessary to demonstrate compliance with the Uniform Relocation Act and Stafford Act 414 compliance. (See Uniform Relocation Act (URA) Policy for additional information and requirements.)

INELIGIBLE PROPERTIES

The following types of properties are not eligible for assistance.

- Properties owned by business entities. This includes but not limited to: Limited Liability Corporations, Limited Liability Partnerships, Corporations, and other similar entities.
- Foreclosed properties, including properties that have an active foreclosure action filed by the mortgage holder.
- Properties subject to flood insurance requirements as a result of previous Federal disaster assistance, where the owner failed to maintain required flood insurance.
- Second homes.
- Garage, sheds, and outbuildings not attached to the main dwelling unit are not eligible. Improvements must be physically attached to the house and be permanent in nature.
- RV and camper trailers used as a residence.
- Houseboats used as a residence.
- Homes that are used for both residential and commercial purposes.
- Housing units located where Federal assistance is not permitted by Federal regulation (floodways) or within runway clear zones of either a civil or military airport.

LEVEL AND TERMS OF ASSISTANCE

Homeowner Assistance is limited to a maximum cap of \$100,000. This includes any assistance provided under the Rehabilitation, Reconstruction or Elevation categories. Housing assistance is provided for:

- Rehabilitation
- Rehabilitation with elevation
- Reconstruction of properties that were substantially damaged from the storm and where repair is no longer cost reasonable
- Repair or replacement of Manufactured Homes or Mobile Housing Units (MHUs) MHUs that were constructed prior to 1994 are not eligible for repairs per the DEO Action Plan.

An MHU with less damage may be eligible for repair assistance, at the discretion of the Program, if it is constructed after 1994 and requires no more than \$10,000 in hard cost to repair. The MHU must meet HUD minimum property standards and local building codes and standards upon completion. MHU rehabilitation costs that exceed \$10,000 or is constructed prior 1994 will require replacement. Replacement of MHUs will consist of replacing the MHU with another MHU or stick-built home that will meet only the current needs of the family or individual. Cost reasonableness analysis will determine whether MHU is replaced with a stick-built home. The decision to replace the MHU instead of completing repairs, when repairs exceed the \$10,000 threshold or if the home was built prior to 1994, may be made on a case by case basis to take into consideration the

preference of a homeowner that may be unwilling to accept the reduced living space offered by the program. This decision to repair the MHU will be conditional upon cost feasibility if the repairs can be completed by a contractor sufficient to meet the HQS requirements of the program.

The intent of the \$100,000 funding cap is to equalize the funding available for different activities and choices. In cases of demonstrable hardship or where local housing markets warrant an increase of the cap, the Housing program will allow additional funds. Request for assistance beyond the maximum cap will need to be reviewed and approved by DEO on a case-by case basis.

As discussed in the Policy Change Control section of this manual, the Program and Policy Review Committee has authority to review potential waivers to the existing program cap to then be submitted to DEO for review and consideration.

The Review Committee may grant waivers to existing program caps due to unusually high construction costs, site conditions, and other extenuating circumstances.

ACCOUNTS FOR DUPLICATION OF BENEFIT (DOB) FUNDS

If funds from the applicant, from duplicative awards or other sources are required to complete the project, the applicant must deposit the funds in a DOB account at a financial institution selected by St. Johns County. The purpose of the DOB account is to ensure that all funds required to complete the project are available. Applicants may not deposit funds into the DOB account for construction activities such as upgrades, additions, or other unnecessary activities.

The Program will use the County's financial institution to serve as DOB account agent for the program. The applicant will receive an eligibility letter and DOB Acknowledgement Form. The letter and acknowledgement letter include instructions to contact the Case Manager to make an appointment to receive instructions for transferring funds to a DOB account to be managed by the County. During the DOB review appointment, the Case Manager will explain the calculation of the DOB and the process for transferring funds to the DOB account. The Case Manager will contact the financial institution managing DOB accounts to establish an account for the necessary applicants on an as needed basis. The Case Manager will provide the applicant with a form containing acknowledgement of receiving explanation of DOB calculations, instructions on the DOB account process, and notice of the homeowner's rights to cancel the account.

Prior to or at the closing, the County will execute a Housing Assistance Agreement. The Housing Assistance Agreement is a tri-partite agreement with the applicant, St. Johns County, and the construction contractor. The agreement establishes the provisions for the DOB account and the responsibility of the applicant to provide the funds as payment to the construction contractor before program funds are used. The applicant will provide a Cashier's Check or initiate a wire transfer in the amount of any required homeowner funds to the financial institution to be deposited in the DOB account. Once construction begins, the Case Manager will communicate with the applicant to provide payment instructions for any funds associated with the DOB account. Confirmation of receipt of payment by the construction contractor will be verified by the Case Manager and documented by copies of canceled checks.

All applicants must agree to sign a number of documents to receive assistance. These documents are fully explained in later sections and in the legal documents executed at contract

signing or closing. This includes revised documents necessary to acknowledge changes post-closing. Failure to comply with this requirement will allow the program to determine the documents are administratively signed (acceptance without homeowner signature). The applicant may challenge the signing under the appeals process.

Applicants must acknowledge that any overpayment of benefit will be subject to recapture and are required to sign a Subrogation Agreement prior to any assistance being provided. Applicants must comply with all applicable Federal, State, and local requirements.

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. This will be done by the Case Manager.

AWARD AND TRI-PARTY AGREEMENT

An award will be determined and preparation for the execution of a tri-party agreement will be made once the following steps have been successfully completed:

- Completed application
- Submission of all required documents
- DOB analysis completed
- Tier 2 environmental review completed
- Property inspected, and scope of work determined
- Maximum Housing Assistance Waiver has been approved by DEO, if applicable
- The Program has accepted the bid proposal of a qualified contractor

The tri-party agreement provides the applicant with information about their eligible award, award calculation, their damage assessment documentation, and the appeals process. The applicant will be notified of any existing DOB and provided a copy of the calculation used to determine the DOB amount.

PRE-SIGNING REQUIREMENTS

Prior to signing the tri-party agreement, applicants will work with the Case Manager to determine their relocation needs and provide any additional documentation needed to proceed with the Tri-Party Agreement Closing, including:

1. Review Optional Relocation Procedures and Optional Relocation Assistance process,
2. Applicant will submit a Financial Hardship Claim (as applicable),

3. A W-9 will be completed by the Applicant to meet requirements for distribution of Optional Relocation Assistance (as applicable),
4. Updated current income and asset information to complete the HUD income certification. Income certification can be up to 12 months old; updated income will be required if the previous income certification was completed 12 months or more prior to the date of tri-party agreement. Income certifications completed prior to September 1, 2020 utilized the 24 C.F.R. Part 5 income definition and those on September 1, 2020 and later will utilize the IRS Form 1040 Adjusted Gross Income (AGI) method.
5. Updated mortgage statement showing current in payments (as applicable),
6. Provide updated DOB documentation
7. Resolve all appeals issues
8. Provide a copy of current flood insurance declaration page or declination letter.
9. Execute a subrogation agreement

The preparation of the documentation needed for the Tri-Party Agreement Closing will begin after the contractor bidding process for the construction work has concluded, to ensure readiness to schedule the Tri-Party Agreement Closing.

TRI-PARTY AGREEMENT CLOSING

Applicants that meet all eligibility requirements for the program, including environmental clearance, will be scheduled for a Tri-Party Agreement Closing to execute the agreement and schedule the commencement of construction with a County approved contractor. The County will review and approve all Applicants to move forward with construction once the required approvals from DEO have been received. The scheduling of the tri-party agreement meeting will be coordinated by Project Manager and the Case Manager will communicate readiness for tri-party once all documentation has been received and verified. The Tri-Party Agreement Meeting will be attended by the Applicant, a County representative, and the awarded construction Contractor to review and obtain signatures (if applicable) on the following documents:

1. Optional Temporary Relocation Assistance Procedures (if applicable)
2. Application for Temporary Relocation Assistance (if applicable)
3. Financial Hardship Claim (if applicable)
4. W-9 for the Applicant(if applicable)
5. HUD's income verification
6. DOB Affidavit
7. Tri-Party Agreement
8. Subrogation Agreement
9. Construction Scope of Work
10. Review of Construction Schedule
11. Restore St. Johns Insurance Agreement

12. Notice of Applicant Responsibility and Acknowledgement

13. HUD Lead-Based Paint Brochure

The Program staff may choose to obtain the Applicant's documents requiring signature prior to the scheduled Tri-Party Agreement Meeting to allow time for the Case Manager to discuss and answer any questions the Applicant may have, however the meeting will still be held in order to allow all parties to discuss the construction process, and provide the Applicant the opportunity to ask any remaining questions they have regarding the process.

COMPLAINTS AND APPEALS

The goal of St. Johns County is to resolve complaints and respond to appeals to program decisions in a manner that is both sensitive to the complainants concerns and to achieve fair results. Regardless of the complaint, or decision under appeal, program staff members will treat the issue with respect, be able to respond to the complainant about the complaint's status, and handle the issue quickly, within 15 working days if practicable.

Information on how to file a complaint and/or appeal a program decision, will be available at the program offices and included on printed materials as well as be available on the flood recovery website.

Additionally, throughout the process, decisions will be made on an application and/or project to be delivered. The decisions are made based on statutes, codes of Federal regulation, local administrative code, State and local guidelines as they are interpreted by the program.

The process for the applicant, or contractor, to file a complaint or appeal a decision made by the program staff is outlined in the Appeals Process Policies and Procedures.

CONFLICT OF INTEREST

No employee, officer, or agent shall participate in the selection, award, or administration of a contract supported by a Federal award if he or she has a real or apparent conflict of interest. Such a conflict would arise when the employee, officer, or agent, any member of his or her immediate family, his or her partner, or an organization which employs or is about to employ any of the parties indicated, has a financial or other interest in or a tangible personal benefit from a firm considered for a contract. The officers, employees, and agents of the County shall neither solicit nor accept gratuities, favors, or anything of monetary value from contractors or parties to subcontracts.

All Program staff are required to make a full disclosure to the Project Manager of any interests, relationships, and holdings, which could potentially result in a conflict of interest. Potential conflicts of interest may include relationships with neighbors, acquaintances, friends, family members, and other members of the community. As soon as a project team member becomes aware of a current or prior relationship or familiarity with a potential applicant they are required to immediately notify the Project Manager. The Project Manager will ensure project team

members do not process or interact with applications where the potential conflicts of interest exist.

This separation of responsibility will ensure an unbiased approach to the processing of all applications and final eligibility determinations. The goal is for every citizen to have confidence their application is being processed with expedient efficiency and integrity. In the event a potential or actual conflict is reported, the Project Manager will review the circumstances in depth and be responsible for determining the course of action to be taken if a conflict is found to exist. If a team member has any doubt as to whether a current or prior relationship poses a potential conflict of interest, they should escalate the matter to the Project Manager for guidance.

If staff become aware of a potential conflict of interest that an employee may have but is unaware of, staff members must immediately notify the Project Manager. The team member in question, with the potential conflict of interest, will then be removed from processing or interacting with the applicant, their application or any other materials or procedures related to that applicant. Another staff member will be assigned to responsibilities for that specific applicant which the team member in question had a conflict of interest with.

If a staff member knowingly engages in a project where there may be a conflict of interest, that team member will immediately have responsibilities to that project removed. They will then be subject to the County's disciplinary code which may include;

Verbal Warning - Usually given for a first-time infraction that that is not serious in nature. Documentation, by use of the Corrective Action form, must be made and sent to the Personnel Services Department for inclusion in the employee's personnel file.

Written Warning - Usually given to an employee for a repeated violation or when such behavior impacts operational readiness. Written warnings must be documented on the Corrective Action form and sent to the Personnel Services Department for inclusion in the employee's personnel file.

Suspension or Other Action - This type of discipline is a more severe action that may be used to continue investigations and/or attempt to change the behavior of an employee. Suspensions are issued when it is determined that a second warning would not suffice or that an incident is too severe for a warning, yet management does not exercise dismissal. Employees may be suspended without pay for up to five (5) days. Suspensions may vary in length as determined by management. At the request of the Department Director, the County Administrator may approve an extension of a suspension if court action is pending against the employee.

Termination - Employment may be terminated after progressive disciplinary steps have failed or when any incident occurs that is serious or egregious in nature. An employee may be discharged at any time without using progressive steps if the employee commits an offense for which immediate discharge is specified as a penalty or, if in the County's judgment, the employee's continued employment would be contrary to the professional image of the County

or its employees. The Personnel Services Director or designee must be consulted prior to the dismissal of any employee.

St. Johns County reserves the right to impose discipline not in accordance with these policies if it determines such action is necessary due to the nature of the circumstance.

OPERATING PROCEDURES

Deadlines

Deadlines will relate to the dates upon which the application period will close, tri-party 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.

OUTREACH

See separate Outreach Plan for policies and procedures regarding outreach.

INITIAL PROGRAM REQUIREMENTS

Requirements to Receive Assistance

All applicant(s) must agree to the following to receive assistance:

- Sign a release so that information provided by the applicant(s) can be shared with State and Federal agencies and certain third parties in order to verify information given to the program. The applicant and co-applicant are required to sign the release (unless one of the eligible owners has provided Power of Attorney to the other to represent them, then the eligible owner does not need to sign release).
- Agree to verification of their ownership status from date of storm through project completion (Certificate of Occupancy), the amount of disaster-related damage to the home, and assistance received by all previous sources.
- Swear to the accuracy and completeness of all information provided to the program under penalty of law.

REGISTRATION

All applicants are required to complete the Program Registration form to check basic eligibility criteria. A hard copy of the Registration Form must be completed and submitted to St. Johns Disaster Recovery staff. Completed Registration Forms will be provided to Case Managers for inclusion into the program's tracking system. DEO requires upload of Registration Data into the online Subrecipient Enterprise Resource Application (SERA) system. The Case Manager processing a new Registration received will enter the data into the SERA system and add the unique SERA ID to the Registration. Entry into the SERA system is completed simultaneously with entry into the program's tracking system. Registrations can be submitted in person at the

Intake Center, emailed to the Intake Center or mailed to the Intake Center. Completed registrations forms submitted to the Intake Center will be assigned an identification number which will be used to track the applicant through the life of the project.

Intake Center staff will review submitted registrations and make a preliminary eligibility determination. Registrants will be deemed to be eligible or ineligible. Case managers will generate letters to respondents notifying registrants of their status: eligible with invitation to apply, eligible but placed on waitlist due to priority ranking, or ineligible due to program requirements. Registrants deemed eligible will receive a letter notifying them of the next steps and any material they may need as part of their impending application interview. Qualified registrants will then be contacted by phone by a Case Manager to secure a date and time for their application interview.

Registrants will be notified of their status within 2–3 weeks of the registration submittal. Longer notification times, possibly extending to 4 weeks, may occur in the early stages as intake demands may remain high and program functions are finalized. Registrations will be processed on a first come, first served basis.

APPLICATION INTAKE

Applicants are will be required to complete the application during the application interview at the Intake Center. Other reasonable accommodations may be available as needed.

Consultation will be scheduled, to the greatest extent possible, in the order in which the calls are placed. All appointments will be scheduled by the Case Managers through a calendar program such as Outlook Calendar. The in-person consultation will include the submission of the application and all supporting documentation to verify income, ownership, DOB, citizen status and other required criteria. Applications will be advanced as they are completed which may result in registrants being advanced out of the first come first served order due to a lag in the application completion process. This will allow those applicants who have efficiently gathered all necessary materials to proceed with the program and prevent a stall as other applicants fail to provide necessary documents in a timely and efficient manner.

All applicants must sign the Program's Consent and Release, Fraud Acknowledgement, and other program-related documents as needed, in each applicant's particular situation. All required documentation must be submitted in person during the appointment with a Case Manager. All owner/occupants should be listed on the program application. All owner/occupants must sign all program forms. If an owner/occupant is not present at intake, the owner/occupant's signature may be obtained a later date and submitted to the Program. Only one owner/occupant is required to execute the tri-party agreement

All owner/occupants and non-occupant owners should be listed on the program application. All owner/occupants must sign all program forms. Owners who are not occupants are not required to sign any program forms or provide any income or other documentation but will be required to sign an additional property owner acknowledgement document. The Program is not liable for any dispute arising between owner/occupants and non-occupant owners.

Once a person has completed an application, he or she will then be an applicant to the program. From that point forward, applicant(s) must abide by all Program policies and procedures outlined in this manual.

Applications will be entered into the SERA system by the Case Manager and documents uploaded to complete the applicant's file. Completed application files will be processed through the SERA eligibility modules including verification of benefits and damage assessment and reviewed by the Housing Program Supervisor before being submitted to DEO for approval.

APPLICANT WITHDRAWALS

Applicants have the right to voluntarily withdraw from the program at any time without penalty up to the execution of the Tri-Party Agreement. If an applicant chooses to withdraw from the program, they can notify a member of the Restore St. Johns staff and the staff member will make a note of the withdrawal in their case file. The program will then send out a Notice of Voluntary Withdrawal letter, by certified mail, to the applicant.

Once an applicant states their interest to be removed from the Program and a certified Notice of Voluntary Withdrawal letter is sent out from the Program, the applicant will not be able to reinstate their application with their initial priority. If an applicant wishes to re-apply to the program after withdrawing, they will be provided a new priority number and begin with intake process with a new registration form. The applicant will be afforded a 10-day cooling off period, beginning on the date the Notice of Voluntary Withdrawal Letter is mailed out, to rescind their decision to withdraw from the program. Applicants that rescind their withdrawal within the 10- day cooling off period must do so in writing to avoid losing their initial priority.

INTAKE CENTER MANAGEMENT

The Case Managers will be responsible for coordinating the assignment of applicants under the supervision of the Program Manager. To the extent feasible, assigned Case Managers will work with the applicant from application initiation through completion and referral to the County for eligibility determination. The Project Manager will attempt to assign, staff that speak the preferred language of the applicant whenever possible. Where this is not possible, a language line or interpreter will be used.

The Project Manager will monitor caseload work for each Case Manager to help ensure that work is being distributed as evenly as possible. Cases may not be distributed evenly as other program management responsibilities may be assigned which limit the ability to evenly distribute cases. The County's tracking system will allow the Project Manager to track caseload size and progress for each Case Manager. This will also ensure that more labor-intensive applicants receive the attention they require to complete the application process.

The Project Manager will provide direct supervision to Case Managers in the Center. The Project Manager will also work with County staff in performing spot file reviews to verify that the Case Managers have a clear understanding of the process and requirements. The Project Manager is also responsible for securing additional training and "refresher" trainings based on the findings of the QA/QC process.

INTAKE CENTER

Location and Hours of Operation

There will be a central Disaster Recovery Intake Center located at the St Johns County Health and Human Services building, 200 San Sebastian View Suite 2206, St. Augustine, FL.

Standard business hours for Intake Center are:

Monday–Friday

8:30 A.M. to 5:00 P.M.

(Excluding County Holidays)

At the County’s discretion, business hours may be reduced or extended. Weekend hours may be available at certain times with County approval. Any variations to core business hours will be posted at the facility and on the www.sjcfcl.us/restore website.

The Center will have individual computer workstations for each Case Manager, interview areas, a Project Manager’s office, conference room space, a reception/waiting area, a play area for children and access to men’s and women’s restrooms. The Center is located on or near public transit and is barrier-free and accessible.

Program staff may also make home visits to gather registration and application information in person as necessary.

SERVICES AVAILABLE AT THE DISASTER RECOVERY INTAKE CENTER

The central Disaster Recovery Intake Center will be fully staffed with a Project Manager and Case Managers. The Center will have several computer stations available for Case Managers, the Program Manager, and other staff member to utilize. The Center will have scanning capacity so sensitive documents can be immediately scanned and returned to the applicant.

Case Managers will be available to assist citizens with registrations and applications, either in person or by telephone. Citizens can call the main telephone number (904) 209-1280 for directions to the Intake Center or to request a home visit.

An “I speak” form will be available at the Intake Center for non-English speaking persons who may need assistance. Spanish speaking persons will be assisted by Spanish speaking County staff. The County will secure auxiliary aids or interpreters within two days of request or as otherwise required for persons who speak a language other than Spanish.

Assistance will also be available to applicants who may have a disability and need help to complete the survey or application process. The County will secure auxiliary aids or interpreters within two days of request or as otherwise required.

Case Managers will provide referral services to nonprofit service agencies for applicants that require supplemental services to assist them with their recovery.

PERSONAL IDENTIFIABLE INFORMATION

The following document handling practices are designed to protect applicant Personally Identifiable Information (PII). Staff will receive annual training on the proper handling of PII.

Document Intake

Applicants will be able to submit documents through the following methods:

1. Emailed to centralized inbox for disaster recovery staff to distribute (e-mail provided on as-needed basis)
2. Physically received and scanned by a Case Manager at the Intake Center site, or when applicable, at an Applicant's home

The Program will provide an acceptable document checklist, to identify what is considered complete and legible, to help avoid submission of inadequate documents. All letters and communications regarding eligibility will be generated and sent by the Program.

DOCUMENTS PROCESSING

Applicant Portal Processing

- DEO requires the uploading of documents and data entry into the SERA system. Documents are scanned and uploaded throughout the application process, and applications are moved through the eligibility, verification of benefits, and damage assessment process prior to being submitted to DEO for approval.

E-mail Processing

- If the Case Manager receives the document directly, he/she will be responsible for inclusion in their case file and possible upload to SERA. Case Managers will review submitted documents within two business days after the Case Manager receives the emailed documents, and notify the applicant of any issues
- If documents are found to be inadequate, the Case Manager will reach out to the applicant to inform them of the issue and request the applicant resubmit the correct documentation. All applicant contacts should be documented in the file. All documents received at the Intake Center will be uploaded to the applicants file, this includes documents that may be incomplete or irrelevant.

On-Site Processing

- Any documents received on-site will be scanned and uploaded by the Case Manager within two business day. All documents provided in person to at the Intake Center will be immediately uploaded and returned to the applicant. Hard copies of documents will be maintained in applicant file folders in the Intake Center. In the event that an applicant sends or produces an original document, they will be contacted and asked to come to the

Intake Center to retrieve the document or will return the document to them via certified mail.

- If documents are found to be inadequate, the Case Manager will make a note in the tracking system and will then reach out to the applicant to inform them of the issue and request they resubmit the correct documentation. All applicant contacts will be documented in the file.

Fax

Fax documents for Applications will not be accepted.

Workstations/Shared Facilities & Equipment

- Sensitive information must be properly secured at all times when not in use. Locking cabinets, desk drawers, overhead bins and secured access areas should be used to store sensitive information.
- Computer terminals should be cleared of client information at the end of each day, and locked or logged off when left unattended.
- Common areas such as copiers, faxes, printer, etc., should be checked periodically and cleared of any documents.
- All presentations and documents should be removed from conference rooms after use.
- After business hours, attention should be placed on ensuring that desktops, offices, mail-bins, in-boxes, fax machines, printers, copiers, etc. that are not in a secured limited access area are free of sensitive information and that drawers, cabinets and storage sites are locked.
- Electronic equipment including but not limited to laptops, cellphones, or any other device that may house sensitive information should not be left unattended and should be password protected.
- Employees should be alerted not to store any sensitive information on their individual hard drives but rather on the network drives.
- Dedicated printer must be in a secured area or secured after business hours.
- All files containing hard copies of registrant/applicant material will be stored in a filing cabinet in a locking closet. This closet will be closed and locked when no staff are tending the Intake Center. The Intake Center is a secure office which will be locked whenever there are no staff member present in the office.

ACCESS

Persons with Disabilities

The Intake Center is barrier-free and ADA compliant. This includes restroom facilities.

If someone is unable to travel to an Intake Center, either a Case Manager or other disaster recovery staff, will make a home call or other assistance (online and/or telephone) will be provided to facilitate applicant completion of the application process.

Some persons who are deaf or hard of hearing may prefer or request to use a family member or friend as an interpreter. However, family members or friends of the person will not be used as interpreters unless specifically requested by that individual and after an offer of an interpreter at no charge to the person has been made by the Intake Center. Such an offer and the response will be documented in the person's file. If the person chooses to use a family member or friend as an interpreter, issues of competency of interpretation, confidentiality, privacy, and conflict of interest will be considered. If the family member or friend is not competent or appropriate for any of these reasons, competent interpreter services will be provided.

NOTE: Children and other residents will not be used to interpret, in order to ensure confidentiality of information and accurate communication. **Language Assistance**

All vital documents (including registration, application, and all required forms) will be made available in the following languages:

- English
- Spanish

An "I Speak" form will be available at the Intake Center.

Applicants may sign the required documents in their native language but will be required to sign the English versions of all forms and application documents.

Other Assistance

Residents and applicants with hearing and or sight impairments will be provided with assistance upon request. The County will secure auxiliary aids or interpreters within two days of request or as otherwise required. All online documents will be 508 compliant.

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)
- In-person meetings

Applicants requiring special accommodations at the Intake Center or who wish to inquire about accommodations at the Intake Center can contact the Intake Center.

Additional detail can be found in the Outreach Plan.

SPECIAL NEEDS APPLICANTS

Necessary accommodations will be made to ensure that eligible elderly persons and persons with special needs can successfully participate in the program. These accommodations could include the use of American sign language, oral presentation of documents, and home visits by the Case Managers if the applicant is unable to come to the Intake Center.

The Intake Center will provide barrier-free access and accommodations for persons with disabilities. The rehabilitation or reconstruction of homes of special needs applicants will include any necessary physical adaptations.

APPLICANT RESPONSIBILITIES

Applicants are advised that additional information may be required for the Program to properly calculate the award 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 Program 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.

NO CONTACT RESULTING IN INACTIVE STATUS

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/asbestos testing, and construction progress inspections. The Program will make every attempt to remain in contact with each applicant via phone, e-mail and U.S. Postal Service written correspondence.

A final letter will be mailed out by certified mail informing the applicant their case manager has been attempting to contact them to complete their file along with a request to respond within 15 days from the date of the letter. The letter informs the applicant if they do not respond within the requested date, their application will become inactive. Inactive files are not eligible for assistance.

NON-RESPONSIVE APPLICANTS FOR DOCUMENTATION- INACTIVE STATUS

The Applicant is required to provide all available requested information in a timely manner in order to allow for an efficient review of meeting the eligibility requirements for the program.

Applicants are contacted by telephone, email, and mail when documentation requests have not resulted in the receipt of the needed documentation. A final letter will be mailed out to the applicant requesting the final documentation in order to complete their file with a request to respond within 15 days from the date of the letter. Failure for an applicant to respond within 15 days of a written notice (including weekends and holidays) of documents needed will result in the status of their application to change to “inactive”. Inactive files are not eligible for assistance.

For applicants who are responsive but fail to turn in documentation in a timely manner, the Program will send a certified letter requesting additional documents needed to complete the application. The letter will be sent out after the applicant has failed to turn in the requested documentation after three (3) consecutive requests. The Applicant will be responsible to turn in the requested information within fifteen days (including weekends and holidays) from the date of the notification. Failure for the applicant to provide the required documentation within the timeframe provided will cause the applicant to be deemed inactive. Inactive applicants are not eligible for assistance. Request for extensions will be reviewed on a case by case basis

upon request by the Applicant which includes information that demonstrates the Applicant is actively working to collect the documentation needed.

Applicants who have fallen into an inactive status due to no contact or non-responsiveness may be considered for assistance upon written request. The written request must accompany all remaining documentation required to review their application for assistance. Written requests to re-activate an application in an inactive status will be forwarded to the County's Policy Review Committee for consideration, as long as the remaining documentation requirements have been met.

Applicants that are unable to demonstrate a clear title ownership of the damaged property may be allowed an extended period, up to a maximum of 1 year, to complete the necessary legal and/or probate actions necessary to clear the title. Applicant will have one (1) year from the date of application interview to resolve the ownership issue. Applicant may have the opportunity to request in writing a six (6) month extension in the event more time is needed to demonstrate a clear title. Any extension requested beyond the allowed (6) month extension will be reviewed on a case by case basis through the Policy Review Committee. Failure of the applicant to resolve ownership issues within the described time frame will cause the applicant to be deemed inactive. Inactive applicants are not eligible for assistance.

In the event of the death of an Applicant during the application process, the heir will be required to demonstrate a clear title ownership of the damaged property. The heir to the property will have one (1) year from the date of the death to resolve the ownership issue and transfer the title into their name. Heir may have the opportunity to request in writing a six (6) month extension in the event more time is needed to demonstrate a clear title. Any extension requested beyond the allowed (6) month extension will be reviewed on a case by case basis through the Policy Review Committee. Failure of the heir to resolve ownership issues within the described time frame will cause the applicant to be deemed inactive. Inactive applicants are not eligible for assistance.

Applicants are required to provide the Program with periodic status reports and documentation to show active progress in resolving the title issues. The Program cannot guarantee applicant and/or heir will be eligible for assistance and are responsible to resolve ownership issues in a timely manner. Applicants cannot move forward until ownership issues are resolved.

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.

Assistance is not guaranteed and is subject to funding availability. Assistance is based off of a first-come first-served basis and dependent on the availability of funds at the time of award.

Special Instructions to Applicants who have Secured a Contractor

Those applicants that already have a builder under contract should be advised that they must stop construction until they receive word from the County.

ELIGIBILITY DETERMINATION

When an application is complete, the Case Manager reviews documentation to support the applicant's threshold eligibility. After verifying eligibility, the Case Manager will update the System of Record for each eligibility item, cross-referencing the approval with the relevant document verifying eligibility.

If no documentation or inadequate documentation exists on file, the Case Manager will determine whether the information is misplaced or whether the applicant must be contacted in an attempt to supply the necessary documentation. The Case Manager will continue verifying eligibility for all threshold criteria for which documentation exists and will update their calendar to remind them on a weekly basis to follow up on obtaining the missing documentation.

AWARD DETERMINATION

The Program determines the award amount by calculating the estimated cost of repaired damages and/or total repairs needed based on the property inspection less the DOB an applicant received for the same purpose but did not use. For 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.

DAMAGE ASSESSMENTS AND STANDARD GRADE MATERIALS

The Program completes damage assessments to determine the total repairs necessary for each property. The inspections will be conducted by a Site Inspector utilizing DEO or County historical data plus hurricane factor. Site Inspectors are required to include an inspection for work already completed as well as prospective repairs needed to complete the home in their inspection.

In its estimates, the Program will use prices for standard grade of materials to determine the value of total repairs needed for each property. The Program will then use standard grade materials for the rehabilitation or reconstruction of an eligible home.

DUPLICATION OF BENEFITS

Under the requirements of "The Robert T. Stafford Disaster Assistance and Emergency Relief Act" (42 U.S.C. 5121, et seq.), as interpreted and applied by HUD, the Program must consider certain aid received by applicants in determining the amount of assistance which can be awarded. St. Johns County will conduct DOB analysis using State administrative records and databases accessible through its disaster recovery programs.

The following are sources of funding assistance provided for structural damage and loss that may be considered a DOB and under Federal law must be deducted from the assistance provided:

- FEMA Individual Assistance for Structure (IA)
- FEMA NFIP and/or Increased Cost of Compliance (ICC)
- Private Insurance
- Small Business Administration (SBA)
- Charity
- Any other funding source that may duplicate assistance

Federal regulations require the Program to conduct a DOB analysis to ensure that (1) applicants do not receive more Federal funds than needed, and (2) Program funds are used to meet a need that still exists after considering other funds received.

A DOB occurs when:

- A beneficiary receives assistance, and
- It comes from multiple sources (examples: private insurance, FEMA, NFIP, non-profits, etc.), and
- The total assistance amount exceeds the need for a particular recovery purpose.

Applicants must report all third-party assistance they have received toward repairing the damages to their homes. This includes proceeds from both flood and homeowner's insurance, ICC, FEMA assistance, loans from the SBA, and any assistance from other government or private nonprofit sources. Any funds applicants received from these sources for repairs to the damaged residence must be considered when the amount of the Program award is determined. If the applicant receives DOB funds after closing on the award, another DOB analysis will be conducted and may result in funds being subrogated back to the Program.

In accordance with the Stafford Act, the Program will use the following framework to assure that any funds provided by the Program are not a DOB:

- Step 1: Identify the total need for assistance prior to any assistance being provided
 Step 2: Identify all potentially duplicative assistance received or to be received
 Step 3: Deduct assistance determined to be duplicative
 Step 4: Determine the maximum eligible award (Step 1 less step 3)
 Step 5: Determine the Program cap (if applicable)
 Step 6: Determine a Final Program Award (cannot exceed the program cap)

FEMA Individual Assistance (IA)

The Program will verify the FEMA IA amount provided by the FEMA database. If an applicant can provide documentation demonstrating that the FEMA IA amount provided by the FEMA database includes non-structural related amounts or "general use" amounts, the documentation provided by the applicant will be used to adjust the FEMA IA payout amount. The documentation provided by the applicant must come from FEMA.

National Flood Insurance Program (NFIP) And Increased Cost of Compliance (ICC) Payments

The Program will verify if an NFIP claim payment for loss due to Hurricane Matthew was provided to an applicant using third-party data. In the event of a match, the verified amount paid will be used to determine if a DOB exists and may be deducted from the amount the applicant is eligible to receive. Payments for contents or other expenses that are not related to structural loss are not deducted from the applicant's award.

The program will determine DOB regarding ICC funds for elevation and/or demolition activities. If the Housing program is unable to determine the amount/or purpose of the ICC proceeds using documentation provided by the applicant, such documentation will be provided to the CDBG-DR program supervisor for final determination.

Private Insurance and Wind Insurance

All private insurance settlement amounts for loss to dwellings are considered a DOB and may reduce the amount of disaster assistance for which an applicant may be eligible. Private insurance payments for anything other than the damaged structure (contents, fences, storage sheds, etc.) are not deducted from the applicant's award.

Private Insurance and Wind Insurance Required Documentation:

- Validated external data source information
- Insurance Policy Declarations page
- Insurance award or claims letter (if applicable) and Insurance/Benefit Certification.

Private Insurance and Wind Insurance Verification Procedures:

Insurance proceeds are determined and verified by the Program by contacting the insurance company and verifying proceeds if confirmed data is unavailable from a third-party data source. If the Program is unable to obtain a response from the insurance company within two weeks, it will use the amount provided by the applicant on the insurance/benefit certification, after documenting efforts to verify with the carrier.

If an applicant is able to provide documentation demonstrating that the insurance proceeds amount provided by the insurance company includes items not covered in the home evaluation or not paid to cover structural loss, the Program will use the documentation provided by the applicant to adjust the private insurance payout. The documentation provided by the applicant must come from the insurance company which issued the payments or an order from an administrative proceeding or court of competent jurisdiction.

Small Business Administration (SBA)

If the SBA has approved loan funds, the assistance is considered a DOB, and the amount received by the homeowner must be deducted from the disaster assistance award. The SBA assistance amount will be determined and verified by Housing program through the SBA database. If the Housing program is unable to verify the SBA qualifying loan amount through the SBA database, the County will use the qualified loan amount provided by the applicant at the time of application. If an applicant is able to provide documentation demonstrating that the SBA amount provided by the SBA database includes amounts not loaned to cover structural loss, the

Housing program will use the documentation provided by the applicant to adjust the SBA loan amount. The documentation provided by the applicant must come from SBA.

SBA loans that are offered but declined by the applicant are no longer considered duplicative assistance.

SBA Required Documentation (if applicable):

- SBA 3rd-party data set
- SBA award letter (if applicable) SBA Verification Procedures:

SBA awards will be determined and verified by the Program through the SBA database. See SBA Hardship section for details on benefit calculation. If it is not possible to verify the SBA qualifying loan amount through the SBA database, the Program will use the qualified loan amount provided by the applicant at the time of application. If an applicant can provide documentation demonstrating the amount provided the SBA database includes amounts not loaned to cover structural loss, the Program will use the documentation provided by the applicant to adjust the SBA loan amount. The documentation provided by the applicant must come from SBA.

Charity

Charity Required Documentation (if applicable):

- Documentation provided by a nonprofit organization Charity Verification Procedures:

The Program will contact the charity agency and verify the value of any assistance provided for structural repairs. The applicant is required to provide the program with a “Release of Information” to enable the program to secure documentation from the charity. If an applicant can provide documentation demonstrating the amount provided by the nonprofit agency, the Program will use the amount provided by the applicant.

Rehabilitation Expenses

Applicants will be able to deduct from their DOB, insurance, SBA, and FEMA amounts spent to repair their home due to damage by the disaster.

Examples of Allowable Eligible Repair Expenses:

- Structure repairs (roof, foundation, electrical, plumbing, and windows)
- Limited debris removal
- Mold remediation
- Labor, material, and equipment rental to permanently or temporarily repair the damaged residence (carpeting, cabinetry, appliances, flooring, fixtures, doors, walls, and ceilings)
- Demolition costs
- Installation of wells, cisterns, septic tanks, cisterns, electricity, HVAC, and plumbing
- Grading or leveling of property
- Rental of Disposal and Removal Equipment (backhoes and dumpsters)
- Other costs or expenses associated with repairing, stabilizing, or reconstructing the property
- Tree/shrub removal if tree/scrub blocked access to the home or presented a safety hazard

- The following more specific examples considered to be allowable activities:
 - o Tarps
 - o Building supplies
 - o Siding
 - o Sewer/Septic
 - o Paint
 - o Weather
 - o Water heater

Repair Expenses Documentation, when available:

- Receipts (if applicable)
- Paid invoice(s)
- Documentation of repairs can include photographs of completed work provided by the applicant, permitting records, and utility restart dates which demonstrate repairs were conducted after the Hurricane Matthew storm event

Duplication of Benefits Review and Calculation of Unmet Need

The Program will collect all documentation of assistance received and perform a review to identify all non-duplicative assistance to be excluded and allowable cost of repairs to calculate the remaining unmet need and establish the maximum amount of assistance that can be provided by the CDBG-DR Program, as follows:

- The duplication of benefits review will be conducted by analyzing each applicant on a case by case basis
- Applicants are not required to maintain documentation related to the use of the benefits received beyond the time period established by the agency providing assistance
- Total of receipts and invoices provided by the applicant will be used when available
- Self-certification in lieu of receipts for repairs completed by applicants that maintained only partial or incomplete receipt and invoice records
- Duplicative assistance will also be reduced by:
 - o Amounts which applicant can attribute to contractor fraud
 - o Forced mortgage payoff
 - o Legal fees
 - o Temporary living expenses

The Restore St. Johns CDBG-DR Program recognizes that applicants may have experienced multiple losses from subsequent storms impacting the St. Johns County area after the Hurricane Matthew storm event. Applicant's documentation of repairs may have been lost or damaged due to the subsequent storm event and repairs may have been in various phases of construction at the time of the subsequent event. Additionally, the period of time that has passed since Hurricane Matthew has exceeded the required time period established by the granting agencies of duplicative assistance. For that reason, the self-certification will be an acceptable form of documentation for applicants who are unable to provide verifiable receipts and an unmet need exists based upon the damage assessment and site inspection.

The length of time since the Hurricane Matthew disaster, and the subsequent storm damage further exacerbates the ability of a Program Inspector to create a cost estimate which definitively concludes the total value of repairs completed by the homeowner applicant.

Self-Certification in Lieu of Receipts

In cases where applicants no longer have receipts or have an incomplete record of receipts for recovery activities undertaken, such as repairs and housing replacement, the applicant(s) can submit a self-certification form. The County's Self-Certification of Recovery Expenditures must be completed, signed and dated by the applicant(s) or their representative(s). Recovery expenditures must be identified separately on the County's Self-Certification of Recovery Expenditures form for each disaster event for which the applicant received and expended recovery funds.

On a case by case basis, the County may undertake the following verification procedures for any self-certification that appears to be inconsistent with the evaluation of the unmet need completed by the Program Inspector:

- The Program Inspector will review the self-certification and confirm with reasonable assurance that the description of recovery activities provided appear to have been undertaken at the property in question; and.
- The Program Inspector will review the self-certification and must determine with verifiable assurances (i.e., permit dates, utility restart dates, etc.) that the repairs were made after the date of the disaster

Contractor Fraud

If an applicant was a victim of contractor fraud, the amount paid to the contractor will not be counted as a DOB. The following documentation is required to allow the Program to determine if any amount paid to a contractor can be excluded in the DOB calculation:

- Police report or complaint dated before the date of the application
- Proof of cancelled check (if applicable)
- Bank payment reflecting payment (if applicable)
- Contract between applicant and contractor, if applicable

Reported contractor fraud will be verified through review of the police report and complaint. If no amount is included in the complaint, the applicant will complete an affidavit to accompany the complaint that lists an amount to reduce the DOB total. In scenarios where a police report, complaint, or contract, are not available, information provided by the applicant will be reviewed on a case-by-case basis. Applicants that are requesting an offset of their DOB due to contractor fraud are required to complete an affidavit providing all details of the events that took place. After the affidavit is received, the Case Manager will review and collect any other supporting documentation provided by the Applicant to demonstrate the contractor fraud took place. The affidavit is reviewed and forwarded to the Policy Review Committee to make a determination of any DOB offset to be given. This documentation will be included in the Applicant's file and provided to DEO as part of the DOB review.

Forced Mortgage Payoff

In the event an applicant's mortgage requires any insurance proceeds to be applied to reduce the lien balance, the mortgage holder (not the homeowner) is considered to have legal control over those funds making the homeowner legally obligated to use insurance proceeds for that purpose.

Under these circumstances, the amount of the insurance proceeds required by the mortgage company to be applied to the mortgage balance will be excluded from the DOB calculation.

To be considered for exclusion, the applicant must provide a copy of the correspondence or letter from the mortgage company on company letterhead and signed by an authorized representative stating the applicant was required to use the disaster assistance funds for this purpose. This will demonstrate they were required to apply the insurance proceeds to their mortgage balance.

Legal Fees

Legal fees/expenses incurred by the applicant due to litigation related to an insurance policy claim for the named disaster will be excluded from the DOB calculation.

To be considered for exclusion, an applicant must submit the following documentation:

- Evidence of payment to a legal firm (Attorney Fee and Expense Statement)
- Settlement agreement (if applicable)

The Program will review submitted documentation and verify if the amount paid to the Attorney can be excluded and reduce the DOB.

Temporary Living Expenses

Funds spent by an applicant for temporary housing from the date of the storm, which can be established by the Program can be deducted from the DOB total. Temporary Living Expenses Required Documentation:

- Hotel receipts, apartment leases, rental agreements, rental receipts, and/or proof of payment for other temporary living arrangements.

Temporary Living Expenses Verification Procedures:

- A calculation of all monthly payments made by the applicant may be necessary. If sufficient documentation for Temporary Living Expenses is provided, the DOB total will be reduced.

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, always, 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 NFIP, 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. If 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. All program applicants will be required to execute an insurance agreement that will require the homeowner to maintain flood insurance. Insurance agreement will identify homeowner responsibilities. This was implemented November 11, 2019.

Evidence that the damaged home (or reconstructed home) is covered by any required flood insurance must be provided at the tri-party agreement execution and again before the final

disbursement of funds. A declaration sheet 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 release of final payment.

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. Identify eligible repair costs/need for prospective work.
5. Identify all potentially duplicative assistance remaining.
6. Deduct assistance determined to be duplicative.
7. Determine maximum allowable CDBG-DR award.
8. 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.

Calculating Potential DOB

If an applicant is receiving a rehabilitation award, then the full DOB will be accounted for at the time of the rehabilitation award calculation. The DOB 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 DOB funding must be accounted for prior to the applicant receiving a Program award. Applicants participating in the Program, must utilize all DOB funding prior to accessing funding.

Any non-duplicative funds will be accounted for as recognized by HUD. Specific exclusions will not reduce the CDBG-DR awards to the homeowner. These exclusions include:

- Funds for a different purpose or general, non-specific purpose
- Funds for same purpose, different (eligible) use
- Funds not available
- Private loans
- Other assets or lines of credit

SUBROGATION

All duplicative funding received must be remitted to the Program, regardless of when it is received. The applicant will be required to sign a Subrogation/Assignment instrument at the tri-party agreement closing which requires applicant to return duplicative assistance received after the receipt of the award if such duplicative assistance was not considered in the award calculation. If applicants receive additional funding for the same purpose as the Program award (permanent repair to storm-damaged home) after the Program award is executed, the applicant is required to remit the additional funding to the Program. By accepting the award, applicants agree to remit any duplicative funds to the Program, whenever received.

The Program will develop procedures for recovering funds subject to recapture.

RECAPTURE

Recapture

All beneficiaries of CDBG Disaster Recovery funds are required to enter into a subrogation agreement per Federal Register notice requirements to recapture any assistance later received for the same purpose. A subrogation and assignment agreement will ensure that the homeowner is aware of the specific recapture requirements. A subrogation agreement will be executed by the applicant and will be incorporated as part of the grant agreement at the time of the award.

The subrogation agreement assigns homeowners future rights to the County for the recapturing of all payment from any grant, subsidized loan, insurance loan, or insurance policy, reimbursement relief program, or any assistance that benefits received by homeowner are determined to be a duplication of benefits. An applicant may be required to repay all CDBG- DR grant funds that have been determined to be duplicative. The reasons for recapture may include but are not limited to the following:

- A subsequent review of the benefits received by the applicant, and duplication of benefits verification, concludes that funds not previously reported by the applicant were available, including insurance proceeds from private homeowner's insurance.
- An applicant does not timely report the receipt of additional insurance, SBA, FEMA, non-profit assistance and/or any other duplication of benefits received after calculation of the award.
- An applicant that has been found during the period of repair/replacement/or buyout and prior to closeout/acceptance has been found to have previously unreported income, affecting eligibility.

In addition to recapture of CDBG-DR funds that are duplicative, the following reasons may also result in a recapture of funds from the homeowner:

- 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 voluntarily or involuntarily relinquishes ownership of the property prior to the successful completion of a final program inspection;

If the homeowner fails to meet any contractual obligations of the Grant Agreement, the homeowner will be determined to be in a state of noncompliance, and County will implement the following recapture procedure:

- Program Manager will send applicant a recapture notice documenting the reason(s) for noncompliance;
- Program Manager will assess the adequacy of any applicant response to cure the failure of program compliance within 30 days of the notice;
- If applicant is unable to cure the non-compliance within the specified timeframe, the Project Manager will issue a 60-day collection notice requiring full repayment or the option of creating a repayment plan (installments) if approved by the County;
- If a notice is returned, staff will take reasonable actions to locate the applicant.
- Homeowner may be allowed to appeal the recapture based on the County's appeal process. The Policy Review Committee will make the final appeal decision;
- Recaptured funds will be reported to DEO once received by the County;

If St. Johns County staff is unable to locate the applicant or successfully enter into a repayment agreement for recaptured funds, the County will report the information to the Florida DEO for further action and/or reporting to HUD to impose any other corrective action in accordance with 24 CFR Part 570.495, 24 CFR Part 570.910, and Federal Register notices, as applicable. Formal notification to FL DEO will be in writing and within 15 days of the failure to locate or unsuccessful negotiation of a repayment agreement with the applicant.

Recaptured funds will be tracked in compliance with the financial policy and procedures and reported to Florida DEO in accordance with the governing subrecipient agreement under which the grant assistance was provided. If fraud is suspected, the file will be submitted to the Office of Inspector General immediately.

QUALITY ASSURANCE AND QUALITY CONTROL (QA/QC)

The Program Manager or designee, reviews 100% of Case Manager files to ensure they are correct in their eligibility determinations and required documentation.

INSPECTIONS AND ENVIRONMENTAL REVIEW

Program Site Inspectors will schedule a site visit with applicants to conduct a preliminary inspection of the site. The purpose of this inspection will be to confirm information provided on the application and to confirm storm damage. The inspector will complete a form indicating that the property is in conformity with information provided on the application and that there appears to be damage from Hurricane Matthew. The Site Inspector will collect information for a work write-up. The Site Inspector will send the work write-up materials to a cost estimator who will develop the rehabilitation cost estimate.

Construction Inspectors will conduct site visits, confirm work completion for invoices, review change orders, assist with contractor/homeowner disputes, and coordinate with construction contractors hired by the County to complete housing repair, reconstruction, elevation, and demolition. The Construction Manager ensures that contractors act in accordance with program policies and procedures, adhere to standards of performance, and follow safety policies. If requested by the County, the Construction Manager may participate in managing the reimbursement process to ensure that building requirements are being met and contractors are paid properly.

CHANGE ORDER PROCESS/COST REASONABLENESS

Should a contractor need to submit a change order request, the following process will occur:

- The Contractor will submit a change order request to the Project Manager
- The Project Manager will review the change order request for validity, while coordinating with a field inspector to confirm the change order is not part of the original scope
- An internal cost estimate using the software Xactimate is used for a cost reasonableness comparison
- A cost reasonableness worksheet is prepared and reviewed by staff for approval
- If a change order exceed the internal cost estimate by 15%, the change order will then be reviewed by the Policy Review Committee and vote to approve or reject the change order
- The Project Manager will then fill out the purchasing request form including all backup documentation and submit the request form to purchasing for review
- Purchasing reviews and prepares the change order and uploads the the change order with all back-up documentation in Smartsheet and the County's internal system, CONGA
- In CONGA, all aspects of the change order, including pricing, is reviewed and approved by department administrators for the disaster recovery division and the purchasing division, as well as a budget analyst from the office of budget and management
- Once the change order is approved by DEO and CONGA, it is sent to the contractor for signature. When the change order has been fully executed by the contractor and the county, the executed version is uploaded to SmartSheet and SERA

The Site Inspector will coordinate a site visit with the applicant at the property to be addressed. To the greatest extent possible the Site Inspector will coordinate their visit with the site visits by lead and asbestos inspectors so as to minimize the number of separate site visits. The Site Inspector will conduct the inspection to collect information for the development of cost estimates for work incurred prior to application and work remaining, identification of possible code violations, mold hazards, and health and safety risks. They will also take into consideration Green Building standards and resilient construction where feasible.

The Program will utilize a tiered environmental review process outlined in the Program Environmental Policy and Procedures. Any significant findings will be referred to the Environmental Review Unit and consultants to address.

CONSTRUCTION STANDARDS

Housing that is rehabilitated with CDBG-DR funds must meet all applicable local and State codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion. The Florida State Building Code must be used as required and where appropriate. All rehabilitation projects must comply with all applicable State and local housing construction standards and code requirements and if there are no such standards or code requirements, the housing must meet the minimum construction standards. All deficiencies identified in the final inspection must be corrected before final payment is released. Construction standards are defined in the County's Construction Standards Policies and Procedures document. Housing that is constructed or rehabilitated with CDBG funds must meet all applicable local codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion.

International Residential Code (IRC) (with windstorm provisions) and International Building Code (IBC) which will be used as required and as appropriate.

If the unit to be assisted was built prior to 1978 and the type of assistance offered will be rehabilitation, the assisted unit will be tested for the presence of lead-based paint. If present, the removal of lead-based paint will be considered in the costs of rehabilitation under the Abatement cap as described in the General Guidelines. Lead paint inspection provides two benefits:

- The costs of abatement are considerable and must be factored into the cost estimates for rehabilitation.
- The health risks to residents, particularly children, may be severe so any presence of lead-based paint in an assisted unit, even one that is to be reconstructed, must be reported so that the residents may seek appropriate medical attention.

Sites must also be tested for asbestos as required under Florida Department of Environmental Protection. Certified inspectors must conduct site testing and identification of materials which may contain asbestos. The work write-up will include any considerations for asbestos abatement based upon State thresholds triggering abatement. Any on-site monitoring and clearance will also be required during and after construction.

Sites containing lead and/or asbestos cannot have general contracting work active which may conflict, inhibit, pose additional risk, or cause additional cost for the abatement and removal of those materials. Contractors who violate this standard will be required to immediately remedy and known or discovered issues. Health or safety risks pertaining to improper handling, containment or uncertified labor handling materials must be addressed and resolved within 4. Uncertified laborers are not permitted to be handling or removing materials unless regulations permit them to handle "sealed" or "contained" contaminants. Contractors may have the work site suspended, pay withheld or may be removed from a project or from the program entirely if violations to these regulations occur.

A pre-construction conference between the assisted homeowner, contractor, and the Housing Program representative will be conducted to ensure that all parties are in agreement about the work to be completed. The pre-construction conference will consist of two parts:

- The first part deals with basic contract and procedural issues: begin and end dates of the contract; terms of the contract; payment schedules and procedures; inspection procedures and requirements; responsibilities of the contractor and the assisted

homeowner; change order procedures; payment requests and procedures; lead-based paint requirements; role of the County; complaint and conflict resolution procedures; and other programmatic procedures.

- The second part will consist of a walk-through of the house for rehabilitation assistance. All parties should understand how the work will proceed. Instructions will be given regarding clean-up by the homeowner prior to the work, and the contractor after the work.

Site and Development Restrictions

- A. Housing that is constructed or rehabilitated with CDBG-DR funds must meet all applicable local codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion. IRC (with windstorm provisions) and IBC must be used as required where appropriate and when they do not conflict with the Florida building code. All rehabilitation projects must comply with Florida building code and all applicable local codes and ordinances.
- B. All other CDBG-assisted housing (e.g., acquisition) must meet all applicable State and local housing construction standards and code requirements.
- C. If a conflict between Federal, State, and local regulations should occur, the more stringent regulation will be followed.

Green Building

The Program requires a Green Building standard for new construction of residential buildings and replacement of substantially damaged residential buildings. Replacement of residential buildings includes reconstruction (i.e., demolishing and rebuilding a housing unit on the same lot in substantially the same manner) and may include changes to structural elements such as flooring systems, columns, or load bearing interior or exterior walls.

For rehabilitation of non-substantially damaged homes, the Program follows the guidelines specified in the HUD CPD Green Building Retrofit Checklist, available at <https://www.hudexchange.info/resource/3684/guidance-on-the-cpd-green-buildingchecklist/>.

The Housing program will be built with emphasis on high quality, durable, sustainable, and energy efficient construction methods and materials. Construction will, to the greatest extent possible and where financially feasible, follow the Resilient Home Construction Standard strongly encouraged by HUD. All construction will meet an industry- recognized standard such as those set by the FORTIFIED Home™ Gold level for new construction of single-family, detached homes; and FORTIFIED Home™ Silver level for reconstruction of the roof, windows, and doors; or FORTIFIED Home™ Bronze level for repair or reconstruction of the roof; or any other equivalent comprehensive resilient or disaster resistant building program. Construction will meet the FORTIFIED Home™ Bronze level standard for roof repair or reconstruction for homes that are not substantially damaged. FORTIFIED Home™ is a risk-reduction program providing construction standards for new homes and retrofit standards for existing homes, which will increase a home's resilience to natural hazards, including high wind, hail, and tropical storms. Insurers can provide discounts for homeowner's insurance for properties certified as FORTIFIED. Property owners may contact their insurance agent for current information on what discounts may be available as a result of adherence to the Resilient Home Construction Standard.

In addition, construction will follow Green Building requirements and minimum standards including:

- Construction standards will be based on the Florida building code and the Florida Energy Code and must meet or exceed applicable requirements.
- Construction and reconstruction will comply with the Green Building Standard for all new construction of residential buildings and for all replacement of damaged residential buildings under at least one of the following programs:
 - ENERGY STAR
 - Enterprise Green Communities
 - LEED (iv) ICC–700 National Green Building Standard
 - U.S. Environmental Protection Agency (EPA) Indoor AirPlus (ENERGY STAR a prerequisite)
 - Any other equivalent comprehensive Green Building program acceptable to HUD St. Johns County prefers that contractors conform to EPA Indoor AirPlus standards but will accept construction which adheres to any of the programs listed.
- For rehabilitation construction, the State will follow the Green Building Retrofit Checklist to the extent applicable to the rehabilitation work undertaken, including the use of mold resistant products when replacing surfaces such as drywall. When older or obsolete products are replaced as part of the rehabilitation work, rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program (FEMP)-designated products and appliances, or other equivalent.
- Where practicable and as outlined in the DEO Housing Guidelines, components of the Weatherization Assistance Program (WAP) may be incorporated into the minimum standards.
- If a conflict between Federal, State, and local regulations should occur, the more stringent regulation will be followed.

County will require a warranty period post-construction for housing with all work being performed by the contractor guaranteed for a period of one year. **Lead-Based Paint**

The presence of lead-based paint in housing units constructed prior to January 1, 1978, is a concern in any housing rehabilitation or demolition project and must be addressed. Housing units assisted with disaster recovery funding must comply with the Federal regulations in 24 CFR Part 35 and be addressed as part of the environmental review of the project. The Housing Program is required to include an assessment of the presence of lead-based paint in their environmental documentation submitted to DEO. If lead-based paint is present, the safe containment, mitigation or removal and disposal of the lead-based paint must be addressed. The subparts of 24 CFR 35 that apply to the Disaster Recovery program are:

- Subpart A—Disclosure of Known Lead-based Paint and/or Lead-based Paint Hazards Upon Sale or Lease of Residential Property
- Subpart B—General Requirements and Definitions
- Subpart J—Rehabilitation
- Subpart K—Acquisition, Leasing, Support Services, or Operation
- Subpart R—Methods and Standards for Lead-Based Paint Hazard Evaluation and Reduction Activities

Exemptions to 24 CFR 35 Subparts B, L, K and R are described in 24 CFR 35.115:

- Residential construction that was completed on or after January 1, 1978;
- A zero-bedroom dwelling unit, including a single room occupancy dwelling unit;
- Housing exclusively for elderly or persons with disabilities, unless a child under the age of six resides or is expected to reside in the dwelling unit;
- Residential property in which all lead-based paint has been identified, removed, and clearance has been achieved in accordance with the requirements outlined in 24 CFR 115(5);
- An unoccupied dwelling unit or residential property pending demolition that will remain unoccupied until demolition;
- Property or a part of a property that will not be used for human residential habitation, except entryways, hallways, corridors, passageways, or stairwell serving both residential and nonresidential uses in a mixed-use property shall not be exempt;
- Any rehabilitation that does not disturb painted surfaces;
- Emergency actions immediately necessary to safeguard against imminent danger to human life, health, or safety, or to protect property from further damage (occupants must be protected from exposure to lead in dust and debris generated from the emergency actions to the extent practical); or
- Property seized by a Federal law enforcement agency, which the agency has owned for less than 270 days.

In addition:

- Subpart K does not apply if assistance being provided is for emergency rental assistance or foreclosure prevention assistance. This exemption expires no later than 100 days after initial payment or assistance.
- Required evaluation or lead-based paint hazard reduction or lead-based paint abatement on an exterior painted surface is delayed due to weather conditions or unsuitable conventional construction activities.
- If requested by the State Historic Preservation Office, property is listed or has been determined to be eligible for listing on the National Register of Historic Places or contributing to a National Register Historic District, interim controls and maintenance and reevaluation must be conducted as required in 24 CFR 35.115(13).

For more information, please review 24 CFR 35.115.

Subparts B, J K, and R are referred to as the Lead Safe Housing Rule. The Lead Safe Housing Rule requires different approaches to addressing lead-based paint hazards in different housing rehabilitation projects based on the amount of funding assistance. The funding levels are: up to and including \$5,000 per unit, more than \$5,000 up to and including \$25,000 per unit and more than \$25,000 per unit. The method for calculating these threshold amounts can be found in 24 CFR 35.915 and the applicable evaluation and hazard reduction requirements are located in 24 CFR 35.930.

Asbestos

HUD does not have specific regulations related to asbestos as it does for lead-based paint. However, it has been determined by Florida Department of Environmental Protection that the Housing Recovery Program is subject to State asbestos laws for residential construction. This will require preliminary testing and identification of asbestos material in the house. Material which tests positive for asbestos must be handled and disposed of according to local regulations. The site must have a clearance test performed and passed when asbestos abatement work is complete.

Mold

HUD does not have specific regulations related to mold. Nonetheless, to ensure housing units are decent, safe, and sanitary, which is a HUD requirement, housing rehabilitation projects need to determine if mold is present. Mold can be a significant problem in homes that receive water damage due to a qualifying storm event. The United States Environmental Protection Agency has published two useful guides on mold and clean-up: "A Brief Guide to Mold, Moisture and Your Home" and "Mold Remediation in Schools and Commercial Buildings."

The site inspection will be conducted to identify any potential mold and will include language to address mold discovered in the property. Any visible mold must be cleaned or removed, and any mold discovered during construction must be addressed through appropriate measures. Areas suspected of mold by the inspector or areas where the inspector was informed of mold by the applicant will be visually inspected. Any signs of mold will be noted in the work write-up. The method of addressing the mold depending on the severity and location of the mold will be at the discretion of the inspector. Mold resistant construction material will be utilized to the greatest extent possible.

Additional information can be found at: <http://archives.hud.gov/news/2004/pr04-087.cfm>.

CDBG-DR GENERAL REQUIREMENTS

Cross-Cutting Federal Requirements

Use of CDBG-DR funds is subject to cross-cutting Federal requirements concerning financial management, environmental review, labor standards, acquisition, relocation and fair housing. These requirements are described in the Administrative Policy and Cross-Cutting Federal Requirements Manual.

Reporting Requirements

St. Johns County shall maintain accurate files and records on each applicant and shall retain all pertinent documentation for the grant between DEO and St. Johns County. Compliance will be maintained in accordance with the reporting requirements under the CDBG-DR regulations. This includes all information and reports as required under St. Johns Contract with DEO and demographic data and other information on applicants and awardees.

County will collect and report data relevant to Affirmatively Furthering Fair Housing and Civil Rights compliance. The reporting requirements will include, but not be limited to the following:

For each program activity requiring a direct application by an individual or non-institutional entity:

- Applicant household's income.
- Household's income as a percentage of area median family income as defined by HUD.
- The race and ethnicity of the head of household.
- The household's familial status.
- The presence or non-presence of a household member with a disability.

For each activity providing housing or housing assistance that is not directly linked to a specific beneficiary:

- The cost of the housing unit to the applicant and to the occupant.
- The maximum qualifying household income as a percentage of area median family income as defined by HUD.
- Restrictions regarding the age or familial status of occupants.
- The presence or absence of designs or services that make the housing unit accessible to an individual with a disability and the number of fully accessible units.

County has established procedures to periodically report on goals and compliance with Section 3 as required by 24 CFR Part 135 and the contract between DEO and the County.

CLOSE-OUT

Project Close-out: Once the construction work is completed on each project, County will do a final inspection of all work to ensure that construction is complete and meets local code requirements. The Program Manager will be required to ensure that documents are complete, signed, and maintained in each project file.

The Administrative Close-out Report, Form SC-62, must be submitted to DEO within 45 calendar days of the Agreement termination date, in compliance with Rule 73C-23.0051 (5), F.A.C and the terms of this Agreement.

The County shall close-out its use of the CDBG-DR funds and its obligations by complying with the close-out procedures in 2 CFR § 200.343. Activities during this close-out period may include, but are not limited to: making final payments, disposing of program assets (including the return of all unused materials, equipment, unspent cash advances, program income balances, and accounts receivable to the grantee), resolution of outstanding audits, and determining the custodianship of records.

Notwithstanding the terms of 2 CFR 200.343, the County shall transfer to the DEO any CDBG-DR funds on hand at the time of expiration and any accounts receivable attributable to the use of CDBG-DR funds, further, any real property under the County's control that was acquired or improved in whole or in part with CDBG-DR funds (including CDBG-DR funds provided to the County in the form of a loan) shall be treated in accordance with 24 CFR 570.503(b)(7).

PROGRAM INCOME

The Housing program anticipates it may generate program income (as defined at 24 C.F.R. § 570.500(a) or in the Federal Register Guidance governing the CDBG-DR funds) as part of the activities allowed under this allocation. Should any funds be generated, recovery of funds including program income, refunds and rebates will be used before drawing down additional CDBG- DR funds. These amounts will be tracked and recorded.

The Housing program shall report to DEO all program income generated by activities carried out with CDBG-DR funds made available under this Agreement as part of the County's Quarterly Progress Report, Form SC-65. The County shall use program income in accordance with the applicable requirements of 2 C.F.R. part 200, 24 C.F.R. part 570.504, 24 CFR 570.489(e), 83 FR 5844, F.S., chapter 73C-23.0051, F.A.C.

The accounting system requires grantees to use program income before drawing additional grant funds. Housing program will be required to report program income quarterly and will be subject to applicable regulations and Community Development Program Directives. Program income generated after close-out shall be returned to DEO. Program income generated prior to close-out shall be returned to DEO unless the program income is used to fund additional units of CDBG-DR activities, specified in a modification to this Agreement, and duly executed prior to administrative close-out.

Definitions

100-Year Flood Plain – The geographical area defined by FEMA as having a one percent chance of being inundated by a flooding event in any given year.

500-Year Flood Plain – The geographical area defined by FEMA as having a 0.2 percent change of being inundated by a flooding event in any given year.

Acquisition – The utilization of CDBG funds to acquire real property. Acquisition-only is typically not considered a complete activity in the Program and must be combined with another eligible use (i.e. new construction).

Applicant – Any individual who submits an application for assistance to the St. John County Housing Assistance Program.

Area Median Income (AMI) – The median (middle point) household income for an area adjusted for household size as published and annually updated by the U.S. Department of Housing and Urban Development. Once household income is determined, it is compared to HUD's income limit for that household size.

Area of High Minority Concentration – A census block group that consists of 65% or more of minorities. Minorities include all racial and ethnic population groups other than “White, non-Hispanic (Anglo)”.

Area of High Poverty Concentration – A census block group that consists of 35% or more of the residents living in poverty. A household that meets the U.S. Census Bureau’s poverty threshold is considered to be at or below poverty level for the Disaster Recovery Program.

Base Flood Elevation (BFE) – Base Flood Elevation as determined by the FEMA Agency. The relationship between the BFE and a structure’s elevation determines flood insurance premiums. The Federal Register sets the minimum elevation requirements for homes that will be assisted with CDBG-DR funding and which require elevation. HUD has determined that structures designed principally for residential use and located in the 100- year floodplain that receive assistance for new construction repair of substantial damage or substantial improvement must be elevated with the lowest floor, including the basement, at least two feet above the BFE.

Community Development Block Grant Program (CDBG)

Community Development Block Grant- Disaster Recovery Program (CDBG-DR)

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.

Damage Assessment – The process utilized to verify that damage at a property can reasonably be attributed to Hurricane Mathew and the quantification of damages that results in the dollar value and scope of repairs necessary to repair a structure.

Demolition – Clearance and proper disposal of dilapidated buildings and improvements.

Disability – For the purposes of the Program, “disability” is 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 – 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 a loss resulting from a major disaster as to which he has already received financial assistance under any other program or from insurance or any othersource.

Estimated Cost of Repair (ECR) – A documented line item by line item estimate of the damages observed during an on-site visit to an applicant’s property that quantifies the materials and labor necessary to repair observed damages.

Family – A household composed of two or more related persons. The term family also includes one or more eligible persons living with another person or persons who are determined to be important to their care or wellbeing, and the surviving member or members of any family described in this definition who were living in a unit assisted under the HOPWA program with the person with AIDS at the time of his or her death.

FEMA-Designated High-Risk Area – Areas designated by FEMA as vulnerable to significant wind and/or storm surge damage and areas located in 100-year flood zones. These areas will be identified during the environmental review process for each participating jurisdiction.

Homeowner Assistance Activity – The utilization of CDBG-DR funding to rehabilitate or reconstruct disaster -damaged homes in order for the applicant to remain in the original home at the original home site. The home to be assisted must have been owner-occupied at the time of the storm.

Household – A household is defined as all persons occupying the same housing unit, regardless of their relationship to each other. The occupants could consist of a single- family, two (2) or more families living together, or any other group of related or unrelated persons who share living arrangements. For housing activities, the test of meeting the low to moderate income objective is based on the LMI of households.

Household Income – Adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax purposes. herby known as “adjusted income”.

Housing and Urban Development (HUD) – United States Department of Housing and Urban Development.

Increased Cost of Compliance (ICC) – Structures damaged by a flood may be required to meet certain building requirements to reduce the risk of future flood damage before the structure can be repaired or rebuilt. To help cover these costs, the NFIP includes Increased Cost of Compliance coverage for all new and renewed Standard Flood Insurance Policies. ICC is a DOB if a structure owner requests reimbursement or additional assistance for elevation, demolition, flood-proofing, or relocation—one of the four options available under ICC—and has already received an ICC benefit under the NFIP.

Individual Mitigation Measures (IMM) – Activities designed to mitigate and/or reduce risk beyond the pre-disaster condition of a housing unit when the activities are above and beyond Federal, State, or local construction or code requirements. In accordance with HUD's guidance, repair and rehabilitation of housing units, and the payment of flood insurance are not IMM activities. Examples of IMM activities include elevation above the BFE level, or the addition of storm shutters, disaster proof windows, roof straps, etc. as long as those improvements are not required to comply with local code requirements and did not exist on the housing unit prior to the disaster damage.

Low and Moderate Income (LMI) National Objective – Activities which benefit households whose total annual gross income does not exceed 80% of AMI, adjusted for family size. Income eligibility will be determined and verified in accordance with adjusted gross income requirements using procedures as stated in the Technical Guide for Determining Income and Allowances, 3rd Edition (HUD-1780-CPD). The most current income limits, published annually by HUD, shall be used by the County to verify the income eligibility of each household applying for assistance at the time assistance is provided.

- Very low: Household's annual income is up to 30% of the area median family 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 familysize.
- Moderate: Household's annual income is between 51% and 80% of the area median family income, as determined by HUD, adjusted for familysize.

Major Damage – Damage of any origin sustained by a structure whereby the cost of restoring the structure located inside and outside of floodplain to its before damaged condition would equal or exceed 70 percent of the current fair market value of the structure.

Manufactured Housing Unit (MHU) –Homes built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home. All transportable sections of manufactured homes built in the U.S. after June 15, 1976 must contain a certification label. The label certifies that the manufacturer has

built the home in accordance with HUD's Manufactured Home Construction and Safety Standards (the Standards). The Standards covers Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety and other aspects of the home, published under 24 CFR Part 3280. Manufactured Housing Units were formerly known as mobile homes.

Modular Housing – A home built in sections in a factory to meet State, local, or regional building codes. Once assembled, the modular unit becomes permanently fixed to one site.

Most Impacted and Distressed (MID) Areas – Areas of most impact as determined by HUD or the State using the best available data sources to calculate the amount of disaster damage.

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

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

Not Suitable for Rehabilitation – St. John County defines “not suitable for rehabilitation” as one of the two following definitions:

1. Residential properties that have experienced repetitive losses under FEMA’s NFIP.
2. Dwellings that are considered substandard and do not meet the recovery program’s housing rehabilitation standards and/or Federal, State, local code requirements shall not be deemed suitable for rehabilitation, as determined by the program and consistent with program guidelines. The determination may be established based on the calculation that the cost of rehabilitation is close to or exceeds the cost to reconstruct.

Pre-Disaster Fair Market Value – The land and dwelling value for parcels, as determined by the Housing program, prior to the disaster

Property Casualty Insurance – Insurance that covers structural repairs to a home as a result of wind, fire, hail, wind-driven rain, tornado, hurricane, or natural disaster, other than flood.

Program Design – The selection and development of programs and activities. The Program Design must include the type of housing activities that will be offered by the County, as well as how the Program will be marketed, how Fair Housing Objectives will be achieved, and how funding will be prioritized.

Reconstruction – Demolition and rebuilding of a stick-built or modular housing unit on the same lot in substantially the same footprint and manner. Activity also includes replacing an existing substandard manufactured housing unit (MHU) with a new MHU or a stick-built home that will meet only the current needs of the family or individual. The

number of units on the lot may not increase and the total square footage of the original, principal residence structure to be reconstructed may not be substantially exceeded; however, the number of rooms in a unit may be increased or decreased.

Rehabilitation – Repair or restoration of housing units in the disaster-impacted areas to applicable construction codes and standards.

Replacement – Demolition, removal and replacement of a damaged MHU with a new MHU or a stick-built home in substantially the same footprint.

Second Home – Properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for rehabilitation assistance or housing incentives. A second home is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the storm or at the time of application for assistance. HUD has established an alternative requirement for second homes that may allow assistance in limited circumstances coordinated with HUD.

Slum and Blight National Objective – Activities which help to eliminate slums and blighted conditions. Use of this National Objective is limited due to its inability to contribute toward the overall requirement for 70% of funding to benefit low to moderate- income beneficiaries. It must be justified in the application for funding and the restrictions of its use will be expressly detailed in the contract between the DR grantee and the County. Slum and Blight activities must meet the criteria of one of the three following categories:

- Prevent or eliminate slums and blight on an areabasis; • Prevent or eliminate slum and blight on a spot basis; or
- Be in an urban renewal area.

Substantial Improvement – As defined in 24 CFR 55.2(b)(10) and as applicable to the Housing Recovery Program, substantial improvement means any repair, reconstruction, modernization or improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure either before the improvement or repair is started or if the structure has been damaged, and is being restored, before the damage occurred. Substantial improvement determinations are made by local codeenforcement, permitting, building and / or floodplain officials. The program will abide by these determinations.

APPENDICES

Appendix A: Policy Change Ledger

Housing Assistance Policies and Procedures Program and Policy Change Tracking Ledger

Page # (subject to change)	Section	Change in Detail	Policy Change Effective Date
1-65	All	Various formatting, grammatical, and spelling corrections not affecting the content or intent of the policy	9/26/2019
5	Summary	Added language to apply policy to 2nd allocation of funding (amendment to subrecipient agreement)	9/26/2019
6	Version Policy	Revised language to clarify non-substantive changes to the policy	9/26/2019
7	Program Overview	Clarified housing activities to be undertaken, removed buyout and acquisition for redevelopment as this is included in a separate policy	9/26/2019
7	National Objective	Minor grammatical and programmatic corrections to language, removed exception criteria language related to LMI threshold as not applicable to a direct benefit housing program	9/26/2019
8	Flood Insurance Requirements for Applicants Receiving Prior Disaster	Added language on verification method: This verification is completed in the form of a self-certification by the homeowner, on an as needed basis as it is anticipated that all	9/26/2019
9	Contractor Assisgnment	Changed from "Request for Qualifications" to "Request for Proposal" to clarify method of procurement, and added language on duplication of benefit funds.	9/26/2019
10	Contractor Payment Schedule	Removed advance payment to contractor from section, and removed language on MHU replacement not relevent to the section	9/26/2019
10	Eligible Repair Costs	Revised languagage to bulkead repair: Bulkhead Repair where supports structure foundation, not seawalls- for clarification	9/26/2019

13	Eligible Reconstruction Costs	Removed reference to "loan" and replaced with "tri-party" agreement as policy changed to grant vs. loan/lien.	9/26/201
14-15	Optional Relocation Assistance	Revised section to include County approved process for providing relocation to applicants that require relocation during construction activities	9/26/2019
15-16	Eligibility	Removed "loan" language from section and replaced with "tri-party" as assistance to be provided as a grant effective with policy change. Removed redundant language on environmental review checklist.	9/26/201
16-22	Ownership and Occupancy	Revisions to include: clarification on documentation requirements for ownership and primary residency; clarified purchase contracts and reverse mortgages as eligible for housing assistance; added language for eligibility in the instance of death of owner in the cases of pre-storm, post-storm, and post-application for clarification on "heir" eligibility;	9/26/201
23	Damage From Multiple Storms	Added language: In the event that otherwise eligible property sustains damage from a subsequent storm event, the Program will place construction activities on hold pending a review of eligibility to perform repairs for the subsequent storm. Construction activities in these instances will continue only upon written approval from DEO and a further review of any potential DOB funds received by the applicant.	9/26/201
24	Income Eligibility	Removed "urgent need" from eligibility for housing assistance	9/26/201
25	Citizenship & Residency	Removed language on "SAVE" search for documentation of citizenship	9/26/201

26	Eligible Properties	Removed "loan" language from section as program changed from deferred payment loan to a grant form of assistance	9/26/201
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Housing Assistance Policies and Procedures Program and

27	Eligible Properties	Removed redundant language of \$100,000 housing assistance cap from the section and loan requirement language from Rental Units	9/26/201
27	Eligible Properties	Updated language to reflect URA compliance requirements for applicants that might have displaced tenants as a result of their application for assistance	9/26/201
27	Ineligible Properties	Updated language: "Foreclosed properties. , including properties that have an active foreclosure action filed by the mortgage holder" for clarification purposes	9/26/201

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Housing Assistance Policies and Procedures Program and

28	Level and Term of Assistance	Removed loan language from section	9/26/201
29	Escrow Accounts	Changed section name to "Accounts for Duplication of Benefits Funds" and provided language for processing of funds and subrogation agreement requirement	9/26/201
31	Loan and Covenant Execution	Removed section as term of assistance changed to grant	9/26/201
30	Award Acknowledgement Letter	Added duplication of benefit account funds to section	9/26/201
32-34	Appeals	Added language: The response may exceed the fifteen (15) day maximum when an applicable program policy is currently under review for revisions, and those revisions may impact the decision of the appeal. In those instances, the	9/26/201
35	Operating Procedures	Removed "loan" and replaced with "tri-party" to reflect policy change to grant as term of assistance	9/26/201
36	Registration	Removed "urgent need" to be placed on waitlist from section	9/26/201
36-37	Application Intake	Removed "loan" and replaced with "tri-party" to reflect policy change to grant as term of assistance, and added additional property owner document requirement	9/26/201
39-40	Document Processing	Change language: "Fax documents for Applications will not be accepted" for clarification purposes	9/26/201

**Housing Assistance Policies and Procedures Program and
Policy Change Tracking Ledger**

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41-42	Applicant Responsibilities	Added language: Applicants that are unable to demonstrate a clear title ownership of the damaged property may be allowed an extended period, up to a maximum of 1 year, to complete the necessary legal and/or probate actions necessary to clear the title. Applicants are required to provide the Program with periodic status reports and documentation to show active progress in resolving the title issues.	9/26/201
50	Subrogation	Removed "loan" and replaced with "tri-party" to reflect policy change to grant as term of assistance	9/26/201
62	Definitions	Removed definition for Urgent Need as not being used in housing assistance programs	9/26/201

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1-63	All	Various formatting, grammatical, and spelling corrections not affecting the content or intent of the policy	10/31/201
10	Eligible Repair Costs	Replaced substantial damage with major damage for determination of trigger repair to a reconstruction	10/31/201
12	Eligible Elevation Costs	Added language: Homes that have experienced repetitive losses through the FEMA's National Flood Insurance Program (NFIP) or can otherwise document repetitive disaster related losses, and are located in the 100-year floodplain, will also be eligible for elevation. Homes that are reconstructed within the 100- year floodplain, including Manufactured Housing Units replaced with a stick-built home, will be constructed with the lowest floor at least two feet above the one percent annual floodplain elevation.	10/31/201
14	Eligible Reconstruction Costs	Changed language from reconstruction assistance will be "available for" to "provided for" eligible homeowners	10/31/201

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**Housing Assistance Policies and Procedures Program and
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14	Eligible Reconstruction Costs	Removed substantial damage condition from eligibility for reconstruction	10/31/201
14	Eligible Reconstruction Costs	Revised language in Major Damage condition to clarify definition that 70 percent of the current market value of the structure before repairs are completed is used to meet threshold for reconstruction activities	10/31/201

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14	Eligible Reconstruction Costs	<p>Added language: The cost of elevation of the structure will not be included in the 70 percent of current market value calculation to determine if the structure will be reconstructed. The feasibility of the project to proceed as a repair, repair with elevation, or reconstruction will be reviewed by the County for cost reasonableness. The cost estimate to repair the home, with or without elevation if required, will be compared to the cost of reconstruction and the most cost reasonable option will be selected.</p> <p>Current fair market value used in the 70 percent threshold calculation is per the valuation established by the St. Johns County Property Appraiser, and current at time of the award of assistance.</p>	10/31/201
14	Eligible Reconstruction Costs	Changed from "rebuild" to "rebuilt" for grammatical accuracy	10/31/201
60	Definitions	Added "current" market value to the definition of Major Damage for clarification purposes	10/31/201
1-64	All	Various formatting, grammatical, and spelling corrections not affecting the content or intent of the policy	12/16/201

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**Housing Assistance Policies and Procedures Program and
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10	Eligible Repair Costs	Changed to: "Structures which suffered major damage will require housing reconstruction, unless the County determines the housing reconstruction is cost prohibited", to clarify role in County decision making process related to project cost.	12/16/2019
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12	Eligible Elevation Costs	<p>Changed language to: Homes located in the 100-year floodplain that are substantially damaged must be elevated or otherwise mitigated in some fashion. Homes that have experienced repetitive losses through the FEMA's National Flood Insurance Program (NFIP) or can otherwise document repetitive disaster related losses, and are located in the 100-year floodplain, regardless of substantially damaged will also be eligible for elevation. Homes that are reconstructed within the 100-year floodplain, including Manufactured Housing Units replaced with a stick-built home, will also be elevated. Removed NFIP program language and clarified reconstructed homes will be elevated.</p>	12/16/201
13-14	Eligible Reconstruction Costs	<p>Revised language in Major Damage condition to include all homes inside and outside the floodplain are eligible for reconstruction if they meet the 70 percent of current market value threshold for reconstruction activities.</p>	12/16/201
13-14	Eligible Reconstruction Costs	<p>Removed verbiage on 50% threshold for reconstruction within the floodplain, to establish 70% as reconstruction threshold for all homes regardless of floodplain status.</p>	12/16/201

14-15	Optional Relocation Assistance	Updated policy to include language on "temporary dwelling" as eligible for relocation reimbursement. Clarified costs that are eligible for reimbursement. Added financial hardship provision for applicants that allow for advance payment of relocation expenses if approved after application for the hardship.	12/16/201
24	Special Flood Hazard Area	Removed repetitive language on elevation standard to correct redundancy	12/16/201
26	Eligible Properties	Removed homeowner's hazard insurance requirement as a condition for eligibilty	12/16/201
63	Definitions	Removed "Substantial Damage" definition as policy changes no longer include this reference	12/16/201

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1-67	All	Various formatting, grammatical, and spelling corrections not affecting the content or intent of the policy	5/20/202
8	Eligible Activities	Added requirement that home was damaged by Hurricane Matthew	5/20/202
15	Eligibility	Added language to define primary residency requirement for applicants qualifying under special circumstance for ownership, heir to property after owner-occupant is deceased.	5/20/202
16	Optional Relocation Assistance	Added MHU replacement as an activity where optional relocation assistance will be provided, moved Optional Relocation Assistance section to appear after MHU Replacement for appropriate flow of policy. Clarified optional relocation assistance is not included in calculating the maximum assistance cap.	5/20/202
17-18	Storage of Personal Belongings During Construction	Added parameters of storage provided for homeowner's personal belongings during construction and sets timeframe of 30 days for homeowner to move belongings, with extension up to 21 days upon request of homeowner and approval by County	5/20/202

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**Housing Assistance Policies and Procedures Program and
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24-25	Tie to Storm	Added language to include process of file documentation for tie-back to Hurricane Matthew	5/20/202
27	Primary Residency	Added language for primary residency to be established by deceased owner occupant for those special circumstances where the applicant qualifies as an heir	5/20/202
32	Award Acknowledgement Letter	Changed to "Award and Tri-Party Agreement to reflect updated process, added "Maximum Housing Assistance Waiver", and acceptance of contractor bid to the required steps.	5/20/202
32	Pre-Signing Requirements	Added: Optional Relocation Assistance, Financial Hardship Claim, W-9, updated income and asset, current mortgage statement, and updated DOB documentatation to the list of documentation needed before tri- party agreement.	5/20/202
33	Tri-Party Agreement Closing	Added new section to describe the process of and documentation for the tri-party agreement.	5/20/202

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**Housing Assistance Policies and Procedures Program and
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36	Registration	Updated language on current process of data entry of registrations into the SERA system	5/20/202
36	Registration	Added timeframe for accepting registrations for the program January 1, 2019 through 04/30/2020.	5/20/202
36	Application Intake	Added SERA input into Application process	5/20/202
37	Applicant Withdrawals	Added language on voluntary withdrawal by applicant	5/20/202
39	Personal Identifiable Information	Added Fax as option for Document Intake, further clarified Application document can not be faxed due to an application interview being required.	5/20/202
39	Documents Processing	Added Fax processing to describe processing of faxed documents	5/20/202

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42	Applicant Responsibilities	Updated lead-based paint language to add evaluation and risk assessment for consistency with stand alone Lead-Safe Housing Policy approved by SJC on 03/04/2020	5/20/2022
50	Recapture	Added Recapture provisions	5/20/2022
50	Subrogation	Substituted "closing" for "meeting" in reference to the tri-party agreement for consistency	5/20/2022
52	Construction Standards	Update language references to lead-based paint to be consistent with stand alone Lead-Safe Housing Policy approved by SJC on 03/04/2020	5/20/2022
55	Lead-Based Paint	Updated language to provide reference to stand alone Lead Safe Housing Policy approved by SJC on 03/04/2020	5/20/2022
9	Types of Assistance	Added language that Policy Review committee can consider a "like" replacement on a case by case basis.	8/31/2022
12	Eligible Elevation Costs	Revised language to add stick built option only for properties that were ready for environmental review prior to September 1, 2020.	8/31/2022

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**Housing Assistance Policies and Procedures Program and
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15-16	Eligible MHU Replacement	Updated policy on MHU replacement including: raised threshold from \$5,000 to \$10,000 for trigger to replacement; added replacement will also consider cost feasibility and homeowner preference for repair over replacement; stick built option offered for applicants whose properties were ready for environmental review prior to September 1, 2020; option of offering MHU replacement to another location in cases where the applicant is unable to secure approval from the land owner conditional on cost feasibility review; added language on assistance provided to applicants whose current home is less than 320 square feet.	8/31/2020
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31	Leven and Terms of Insurance	Updated threshold of repair to replacement for MHU from \$5,000 to \$10,000. Added language that decision to replace over repair for properties that were built pre-1994 and/or are over the \$10,000 threshold will be determined on a case by case basis and in consideration of the homeowner's preference.	8/31/202
33	Pre-Signing Requirements	Added language of income definition change to IRS 1040 Adjusted Gross Income (AGI) definition for income reviews conducted after September 1, 2020	8/31/202
39	Registration	Changed lanauge from "ineligible due to income" to "ineligible due to program requirements" for clarity	8/31/202
43	No Contact Resulting in Inactive Status	Added language to clarify process of mailing out No Contact letter by certified mail and notification letter of inactive status after 30 days with continued non-contact by applicant.	8/31/202

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**Housing Assistance Policies and Procedures Program and
Policy Change Tracking Ledger**

44	Non-Responsive Applicants for Documentation-Inactive Status	<p>Separated section to include processing of NonResponse letters to applicants that require additional documents for eligibility review. Provides for a 15 day time period for responsiveness to written notification after 3 consecutive requests. Provides for inactive status of application and written notification required for applicants that fail to provide the documents requested within the time period. Provides process for re-activation of file upon request of applicant and after review by the Policy Review Committee. Clarifies the time frame for obtaining clear title for heir properties or if the original homeowner applicant is deceased.</p>	8/31/2020
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50	Duplication of Benefits Rehabilitation Expenses	Updates documentation needed for repair expenses provided by applicants.	8/31/202
50	Duplication of Benefits- Review and Calculation of Unmet Need	Added language for review of unmet need and offset of benefits received for duplication of benefits calculation. Added self-certification in lieu of receipts.	8/31/202
51	Duplication of Benefits- Contractor Fraud	Provided for process of obtaining an affidavit and supporting documentation for applicants that claim contractor fraud for offset of duplication of benefits.	8/31/202
65	Definitions	Updated definition of Manufactured Housing Unit for clarity	8/31/202
ALL	All	Various formatting, grammatical, and spelling corrections not affecting the content or intent of the policy	3/18/202
9	Policy Change Control	Removed Positions tied to policy review committee as a new standalone policy will be drafted.	3/18/202
12	Contractor Assisgnment	Updated Language Regarding Cost Reasonableness	3/18/202
14	Eligible Elevation Costs	Updated language regarding buyout.	3/18/202
28	Tie to Storm	Addressing Additonal Guidance recived from DEO during the 12/29/2020 Monitroing Report. Information on Checklist being incorporated.	3/18/202

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**Housing Assistance Policies and Procedures Program and
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55	Housing Assistance Policies and Procedures Program Duplication of Benefits	Removed Convenat language. It was always the intent of the program to do an insurance agreement instead.	3/18/2022
57	Recapture	Updated existing recapture policy to include more details per DEO monitoring 12/29/2021	3/18/2022
58	MHU	Updated Language regarding MHU eligibility	5/1/2022
59	Policy Change Control	Updated language to reflect current staffing positions	10/26/2022
14	Eligible Reconstruction Costs	Updated language to reflect current policy	1/11/2022
15	Eligible MHU Replacement	Updated language to reflect current policy	1/11/2022
44	No Contact Resulting In Inactive Status	Updated Policy Language	2/1/2022
44	Non-Responsive Applicants For Documentation-Inactive Status	Updated Policy Language	2/1/2022
56	Change Order Process	Updated Policy Language	6/1/2022
40	Applicant Withdrawals	Updated Policy Language	10/1/2022

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