



**HURRICANE ISAAC  
Community Development Block Grant (CDBG) Application**



**PARISH HOMEBUYER ASSISTANCE PROGRAM**

<b>For OCD DRU Use Only</b>

<b>Disaster</b>

<b>Submission Date</b>

<b>PROJECT TITLE</b>
<b>Homebuyer Assistance Program</b>

**APPLICANT**

Parish <b>St. John the Baptist</b>	Parish President <b>Natalie Robottom</b>	E-mail Address <b>robottom@sjbparish.com</b>			
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**PROJECT ADMINISTRATOR (Consultant, Administrator, and/or Grant Writer)**

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**SUBMIT AN ORIGINAL AND TWO COPIES OF THE FORM TO:**  
 Office of Community Development Disaster Recovery Unit  
 Eugenia Williams  
 617 N. Third Street, 6<sup>th</sup> Floor  
 Baton Rouge, LA 70802



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**SECTION I: JUSTIFICATION FOR A HOMEBUYER ASSISTANCE PROGRAM**

**A. Briefly describe the Parish Homebuyer Assistance Program and how it relates to disaster recovery efforts resulting from Hurricane Isaac.**

The purpose of the St. John the Baptist Homebuyer Assistance Program is to provide CDBG-DR soft second mortgages to eligible homebuyers who wish to purchase an existing single family home in St. John the Baptist Parish. The program is intended to assist low and moderate income (LMI) households purchase affordable, safe and decent housing. LMI households are those at 80% percent or less of the Area Median Income (AMI)

This program is designed to fill the gap between the sale price of the property and what an applicant can afford. The Parish will determine the amount of subsidy needed for each applicant. Determination of the required subsidy entails an analysis of the homebuyer's finances and a determination of how much the homebuyer could afford to borrow from a primary lender and any repairs needed to bring the home up to the Parish's Property Standards.

**B. Discuss the methodology used to determine this project need and justify why a Homebuyer Assistance Program would address the parish disaster recovery efforts**

On August 29, 2012, Hurricane Isaac's 80-mph maximum sustained winds and 8.4-foot storm surge in Lake Pontchartrain and Lake Maurepas caused record flooding in St. John the Baptist Parish. The hurricane inundated more than 7,000 homes, many of them located outside of a flood zone. St. John Parish suffered considerably more damage from Isaac than from any other recent disaster to hit the state, including hurricanes Katrina, Rita, Gustav, Ike and Tropical Storm Lee. The Parish's worst-hit sectors include housing (48% of homes affected), businesses (more than 400 sustaining physical or financial losses), many historic sites, and community infrastructure such as municipal water and sanitary systems.

The vast majority of housing units damaged by the storm were single family households. This caused home sales to stop right after the storm but sales have been increasing as units are repaired and put on the market. Parish wide, the income of about 54 percent of the 5,795 damaged owner-occupied households was considered low to moderate. This program will help address the delay in sales caused by the storm and assist low to moderate income households achieve homeownership.

The Parish prepared a market study in order to allocate expected federal funds in the most appropriate manner and determine the need, demand and expected utilization of a homebuyer assistance program for low and moderate income homebuyers within the Parish.

This study includes all elements recommended by the HUD Office of Community Planning and



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Development (CPD) for a homebuyer assistance program under the HOME Investment Partnership Program (HOME) as of October 2013. The study is specific to St. John the Baptist Parish (Parish), current (within 6 months of application date), and contains primary and secondary data.

Potential homebuyers may be drawn to the area for a variety of reasons including economic, demographic, and supply/demand factors. Some may currently rent in the Parish or live with family or friends in doubled household's situations.

Below are the conclusions of the market study:

#### **Key Conclusions – Single Family Housing Market within St. John the Baptist Parish:**

- Occupancy rates have been decreasing over the past several years and construction of new housing has not proceeded at levels of previous years, which creates a market for existing houses.
- The majority of jobs within the Parish are dependent on petroleum and maritime related employment opportunities. These are expected to increase as long as production levels are maintained or increased. An increase in jobs would mean more demand for existing housing.
- The Parish is expected to grow in population at a slow rate, which means that there will be more of a market for existing homes rather than new construction.
- Younger households are moving away from the Parish as the older population increases. Younger households are typically LMI, therefore this assistance program will help to keep these households in the Parish.
- The lack of rental options like apartments and multi-family homes make it more difficult for young and lower income people to find quality housing in St. John. This program will help alleviate this.
- The Parish has experienced fewer foreclosures than national, state or regional levels, which leads to a more stable housing market.
- Changing economic and demographic conditions and tighter lending practices will likely keep many households in the renter status rather than homeowner status in the coming years unless there is a financial stimulate, such as the homebuyer assistance program.
- Days on the market data suggest a balance supply of for-sale housing. While four months constitutes a typical supply of for-sale homes, the Parish is a little less than 3 months, which is close to the average and an indicator of a stable market.
- There are ninety (90) single family homes for sale in the Parish with prices between \$50,000 and \$125,000

#### **Conclusion of Study**

Given the limited growth expected and the desire of the Parish to concentrate on existing housing inventory for sustainability purposes, the Parish has opted to develop a homebuyer assistance program that would assist low income buyers purchase a home. A homebuyer assistance program is determined to be needed. There is a viable market for the program, an adequate supply of homebuyers who could apply, and ample properties that low to moderate income buyers could purchase.



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**SECTION II: Statement of work including program description**

Provide a detailed narrative of the proposed project and identify the results that will be achieved through the completion of the project. Narrative must include, but not limited to the following:

- **Types of assistance to be provided (including maximum amount of grant funds to be provided to each homeowner) and number of applicants**

Under this program, financial assistance in the form of a soft second mortgage loan will be provided to eligible applicants (30 estimated) to purchase a home. This program is designed to fill the gap between the sale price of the property and what an applicant can afford. Only LMI households will be assisted, i.e, those at 80% or less of the Area Median Income (AMI). The loan can be used for down payment, eligible closing costs, prepaid items and/or principal reduction as a soft second mortgage.

There are no requirements for payment/re-payment of the grant as long as the applicant maintains continuous ownership, occupancy, and homeowner insurance for a minimum of three years and maintains flood insurance on the property for perpetuity and as long as other requirements are met. Exceptions to this rule include serious illness or death of the homebuyer or job relocation over 150 miles.

The annual percentage rate of interest on the CDBG funded loan shall be 0%. No monthly payments will be required. The administrator of the program will monitor all first mortgage lender fees to insure that they are consistent with standard fees charged for a FHA, VA, Rural Housing, and Conventional fixed rate mortgage loan product.

The Parish shall use a three (3) year deferred forgivable loan note to enforce the principal residence requirement during the period. The loan will be a nonrecourse, no-interest, non-amortizing forgivable loan. The loan shall have a second lienholder position, and will allow for recapture of the Program assistance out of the net sales proceeds if the homeowner sells the dwelling before the end of the recapture period

The maximum purchase assistance (including closing costs) for any applicant shall not exceed 50% of the sales price or \$38,000 per household. Closing costs are not to exceed 9% of the sales price or \$10,000, whichever is less. The amount of the closing costs is included in the maximum purchase assistance (i.e., no applicant is able to receive greater than 50% of the sales price or \$38,000. The amount of the soft second mortgage is calculated after other down payment funds are considered, including: gift funds, grants or other Federal, State or Parish down payment assistance funds.

Gift of Funds: "Gift of funds" up to 10% of the selling price may be used to reduce the principle amount to be financed.

Second Mortgage Payee: The second mortgage will be made payable to the Parish.



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**Applicant Eligibility Requirements**

Applicants will be required to meet the following criteria as well as other requirements as described herein to be eligible under this program:

Income Requirements: Applicant household must be considered LMI.

Homebuyer Education and Counseling: The Parish will require that all eligible homebuyers receive at least 12 hours of homebuyer education and/or counseling from one of the participating homebuyer training organizations certified by the Louisiana Homebuyer Training Collaborative, Inc.

Residency Status: The homebuyer will be required to be a legal resident of the US to receive federal housing assistance under this program.

Occupancy Requirement: Purchasers of homes financed with the CDBG leveraged loan product under this program will be required to occupy the purchased unit as their principal residence for 3 years. Failure to do so without the written permission from the Parish will result in the full amount of the CDBG loan being immediately due and payable. Repayment of the original CDBG second loan shall be due if the first mortgage loan is extinguished upon sale or refinance within the time frame designated by the Parish.

Conflict of Interest: Title 24, Section 570.611 of the CFR governs any person who is an employee, agent, consultant, officer or elected official or appointed official of the government, or any designated public agencies or subrecipients in connection with the planning and implementation of the Parish's CDBG Program directly or indirectly under this program.

Minimum applicant contribution: The Parish will require the Homebuyer to make an initial investment in the home of at least 1% of the purchase price or \$1,000, whichever is greater.

Form of Ownership: Fee simple title is the only acceptable form of ownership.

First Mortgage Requirements: A first mortgage must meet all of the following requirements:

- The loan must have a fixed interest rate mortgage term.
- The loan must not have any prepayment penalties.
- The loan must have a current fair market interest rate of no more than 2 percentage points above the prevailing industry standard.
- Lender may not charge more than 1% origination fee.



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- No discount points allowed by lender.
- Non-household members will be permitted to be co-signers of the mortgage and will not affect how Parish calculates household income.

**Lease-Purchase, Owner-Financed, or Adjustable Rate Mortgages are not allowed for use by a Homebuyer participating in this Program.**

Debt to Income Ratios: a 33/43 qualifying ratio will be acceptable under this program with no compensating factor being used or allowed.

**Property Eligibility Requirements**

- Properties must be existing single-family properties that are for sale and that meet the Parish's established property standards and applicable codes.
- Properties must be located in St. John the Baptist Parish.
- Property to be purchased must either be vacant or owner occupied. Houses with renters are not eligible for purchase under this program.
- An appraisal of the property may be required by the financial institution.
- Owner financed properties are not eligible under the Program.
- The purchase of mobile/manufactured homes is not eligible under this program.
- Property must pass an inspection by the Parish based on Parish property standards (HQS). Any deficiencies that cause the property to fail the inspection must be corrected.
- Properties built prior to 1978 will require a full visual assessment for the presence of lead based paint. All stabilization or remediation must take place prior to award under this program.
- Maximum Purchase Price: The purchase price of each property will not be greater than the Area Median Price (AMP) for the area, which is \$165,000 for 2014.
- Insurance Requirements: Eligible properties must be insured with flood (if applicable), wind and standard homeowners' coverage in an amount equal to the first and second mortgage balances. Proof of mortgagee clause listing lien holders must be received by prior to loan closing. The Parish's insurance requirements will be the same as those of the primary lender.



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- **Program guidelines, outreach/marketing efforts, and applicant intake process (please attach a copy of the intake form)**

Program Guidelines

St. John the Baptist Parish Homebuyer Assistance Program Guidelines will be developed to explain how the program is administered and it will also include eligibility and other program requirements. The guidelines will include, but not be limited to, the key elements shown below. These will be further refined as the program guidelines are developed.

- Program description and objectives
- Types and terms of financial assistance
- Eligible uses of financial assistance
- Applicant eligibility requirements
- Conflict of Interest/Ethics Policy
- Occupancy requirements
- Property eligibility requirements
- Application intake and consultation process
- Eligibility and verification process
- Duplication of benefits process
- Inspection
- Lead based paint requirements
- Environmental reviews
- Property standards
- Loan requirements
- URA requirements
- Appeals/Grievance Procedures
- Ongoing compliance and reporting requirements
- Record Keeping



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Outreach/Marketing Efforts

Notices informing citizens of the program will appear in the official journal of St. John the Baptist Parish and on the Parish's website. Notices will also be posted at the Parish Government Complex and the program will be publicized through local community organizations, i.e., churches, clubs, etc., and/or dissemination of leaflets through the entire Parish. Announcements will be made at Council meetings and on the local public access cable channel.

Prior to the application intake period, the Parish plans on holding public information meetings for the program at times and locations convenient to potential or actual beneficiaries with accommodations for individuals with disabilities and non-English speaking persons. The Parish will consult with local community leaders, community service providers, church leaders, the local public housing authority, social services agencies and others who are aware of local housing needs. The Parish will also meet with local financial institutions and real estate agents to explain the Program and to request their participation.

Additional details and strategies will be developed in a formal marketing plan for the program. The marketing plan will be developed to include procedures to ensure that the program is marketed and available to the full range of potential applicants, including those least likely to apply.

The marketing plan will include, but not be limited to, the key elements shown below. These will be further refined as the plan is developed.

- Use of equal opportunity language in advertisements and literature;
- Grantee waiver of eminent domain in advertisements and literature;
- Literature that is understandable to applicants, including key information available in other languages;
- A schedule and plans to ensure that advertising or other outreach efforts reach potential applicants at places they frequent;
- Lists of the places and/or personal contacts where program information is distributed such as churches, laundry mats, service providers, parks, etc.;
- Accessible facilities such as the ability to accommodate people with disabilities and the completion of an accessibility self-assessment; and
- Affirmative marketing.

Applicant Intake Process

Applicant intake will consist of collecting completed applications and supporting information to determine program eligibility and will consist of providing technical assistance in completing applications.

The estimated duration for the application intake period is 60 days. Applicants will either be able to download



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the required forms, guidelines and instructions from the Parish's website or pick up forms at easily accessible intake centers such as the Homer Joseph Community Center in Reserve, Regala Park gymnasium in Reserve, Percy Hebert Building, West Bank Courthouse and Garyville Service Center. Intake centers as well as hours for intake will be identified in the program guidelines.

The Parish will allow applicants to submit their completed applications online, through the mail or hand deliver them in person. All applications will be received through the intake process. Applicants will also be able to schedule appointments for technical assistance related to the completing the applications. A call center will be established for scheduling appointments and for providing program information. Provisions will also be developed to assist elderly and special needs applicants who are unable to complete the web based application or visit an intake center.

In addition to the intake centers, the program management consultant will have an office established in the Parish to support the process. A system will be developed to ensure that all files and applicant information are secure and confidential.

The application intake form is attached which includes a list of support documentation required.

A potential homebuyer will fill out an application and initial eligibility based on income will be determined. Final approval and amount of the loan will be determined after a homebuyer executes a purchase agreement and first mortgage on a property that they wish to purchase.

- **Description of how the parish will prioritize applications for assistance**

The program is intended to assist only LMI households. Applications will be processed first come first served. A date and time will be stamped on each application upon receipt.

- **Income verification and applicant asset test or calculation process(form in appendix)**

Although a financial institution's process for mortgage loan approval will include an evaluation of income for the applicant, the Parish will use the definition for income according to criteria set out by HUD to determine total family income. Income verification will be held valid for a six month period following receipt of the income information. If the homebuyer does not occupy the property within six months, income must be re-verified.

The St. John the Baptist Parish Homebuyer Assistance Program is intended to assist Low to moderate income households. A low-moderate income household is considered to have a gross maximum income level for all household members that does not to exceed 80% of the Area Median Income.

The maximum income for a household to be considered low-moderate will be established by the Parish by using the current fiscal year's Section 8 Median income limits for St. John the Baptist Parish as shown at <http://www.huduser.org/portal/datasets/il/il2014/2014summary.odn> on HUD's website. The maximum gross



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income will be set according to the values shown in the Income Limit Category titled, "Low (80%) Income Limits" and will be based on size of household. The values for the current fiscal year FY14 are shown below:

<b># of Persons in Household</b>	<b>Max Gross Income Allowed under Homebuyer Assistance Program (\$) for FY14</b>
1	32,950
2	37,650
3	42,350
4	47,050
5	50,850
6	54,600
7	58,350
8	62,150

The Parish will use the Part 5 (Section 8) method to calculate annual household income for each household.

The Parish will require each applicant to enter annual household income in the application. The income that is required to be provided is specified in 24 CFR 5.609 and is attached to this application. The Parish will also require each applicant to list the type of assets as shown in the attachment.

The Parish will require each applicant to attach the following documents to the application as proof of income:

- Copy of complete set of most recent Federal Income Tax Returns, including all schedules and attachments for all persons in the household ages 18 and over.
- Copies of bank statements for the last six consecutive months.
- Copies of check stubs for the last three consecutive months.
- Copies of supplemental income documentation that include the following:
  - Social Security/SSI
  - Retirement
  - Welfare Assistance (if applicable)
  - Insurance
  - Unemployment
  - Disability
  - Aid to Families with Dependent Children (AFDC)
  - Rental Receipts
  - Alimony



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- Regular contributions or gifts received from organizations or from persons not residing in the dwelling.
- Special pay and allowances of a member of the Armed Forces
- Interest on Savings/Income Earning Accounts
- Other support documentation as requested

In addition to obtaining the above information, the Parish may have to verify income through third party verification. The Parish will require the applicant to include, in the application, a signed written release that authorizes third parties to release required information.

After reviewing the income documentation and performing needed verifications, the Parish will calculate the annual gross amount of income of all adult household members that is anticipated to be received during the coming 12-month period, including income from assets. The annual income will be compared against the maximum income levels to determine if the applicant's household is low and moderate income. If the household's income exceeds the maximum, they will not be eligible for assistance under this program.

- **Method of insuring 1<sup>st</sup> mortgage terms and costs adhere to the program guidelines**

The Parish will require the applicant to submit the following documents:

- Fully executed purchase contract and all addendums;
- Lenders appraisal report;
- Current first mortgage for approval for the subject property, including any outstanding loan conditions.
- Copy of first mortgage application (1003) with subject property listed;
- Good faith estimate (or equivalent) with subject property listed; and
- Loan summary (1008) with subject property listed.

Once the loan for the first mortgage is approved and all pre-closing repairs have been completed, the closing agent must provide a Settlement Statement (HUD-1) fourteen (14) days prior to the closing date (copy of the appraisal report and notification of the Parish named as Loss Payee on hazard Insurance and/or flood insurance must be received before check can be issued).

- **Description how the parish will inform the applicants of the Homebuyer Education requirements and verify the completion of the appropriate education**

Potential homebuyers will be informed of this requirement in the program guidelines and in the application. A completion certificate will have to be submitted.



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- **The Parish's are responsible for determining the maximum purchase price, describe how this amount will be determined**

The maximum purchase price will be equal to the Area Median Price (AMP) for the area of St. John the Baptist Parish. The Area Median Price is \$165,000 as determined by HUD.

- **Describe how the Parish will determine the eligible areas for purchase and how the Parish will verify the location and condition of the property**

The entire Parish was declared a disaster area, therefore, any location in the Parish will be eligible for purchase as long it meets the program requirements including maximum purchase price. The property will be inspected for conformance with Parish property standards.

- **What are the Parish's procurement procedures? What contractors will be procured (HQS Inspector, Title closing company, environmental company, ECT?)**

See Procurement Procedures section of this application.

- **Duplication of benefits determination**

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 other source.

The Stafford Act also requires that the Parish perform a duplication of benefits analysis pertaining to each applicant within the program. Comprehensive procedures for the duplication of benefits analysis will be developed in the program guidelines, however, an overview is presented below:

The Parish will require the applicant to indicate in the application, the types, amounts and purposes of assistance both approved and received to date for Isaac and all other previous storms. The amount of approved assistance will be counted in the duplication of benefits analysis. Sources of assistance will include FEMA, SBA, Insurance, CDBG, Road Home Program, Mitigation Grant Program, and any other sources. The Parish will also require the applications to include the following support documentation as applicable:

- Insurance Award or Denial Letter
- SBA Award or Denial Letter
- FEMA Award/Denial Letter
- Road Home Disbursement Statement and Covenant
- Disaster CDBG Awards/Denials
- Hazard Mitigation Grant Award or Denial Letter and Covenant



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- Other Awards/Denials
- Copy of receipts for the home repairs that have been made to the damaged property

The Parish will require each applicant to execute a blanket release of information document that will authorize agencies to provide information regarding prior compensation. These agencies include but are not limited to FEMA, SBA, Road Home Program, Hazard Mitigation Program, OCD/DRU, Homeowner's Insurance Providers, Flood/Hazard Insurance Providers, and the Coordinated Assistance Network (CAN) website. The release document will have to be submitted with the application.

The Parish will perform due diligence related to duplication of benefits by performing the following verifications:

- The Parish's representative will review the C.A.N. (Coordinated Assistance Network) system to determine an applicant's prior assistance and compare to documents provided in the application.
- The Parish will request verification from OCD-DRU regarding the amount of funds (if any) that program applicants have received in federal grant assistance as a result of hurricane Katrina and Rita and Gustav/Ike. When received, the Parish will compare the information against the application. The information provided by OCD-DRU in the DOB reports will be considered accurate for no more than 60 days from the date of receipt.
- The Parish will review Clerk of Court records to determine if an applicant has received Road Home Compensation or Hazard Mitigation Grant Compensation.
- The Parish will request information from FEMA IA awards and the National Flood Insurance Program (NFIP) database and compare the information against the application.
- The Parish will confirm SBA loans received by requesting information from SBA.

The Parish will also request confirmation of assistance from other sources that the applicant has listed in the application i.e., St. John the Baptist Parish Long Term Recovery Group (LTRG).

Duplication of Benefits (DOB) will be considered when a potential homebuyer has received previous grants. Information furnished by the applicants will be cross referenced with a listing of Road Home Recipients, as furnished by the State of Louisiana.

- **Parish's FHA approved Lenders list**

The Parish will conduct a training session for Realtors and Lenders and ask for their participation. Applicants will be provided a list of Real Estate and Lending Professional who have attended training session and are interested in assisting applicants.



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**SECTION IV: PROCUREMENT PROCEDURES**

Parishes must adhere to all procurement procedures; please provide a narrative regarding

- **What type contractors will be procured (HQS Inspector, Title closing company, environmental company, ECT)?**

The Parish previously procured a program management consultant to administer the program. The Parish does not anticipate the need to procure any contractors. The Parish will also evaluate the use of a non-profit to assist with the program.



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**SECTION V: ENVIRONMENTAL REVIEW/LEAD BASED PAINT/ASBESTOS CLEARANCE**

Please provide detailed narratives for the following questions related to environmental review and lead based paint.

- A. Each responsible entity must prepare and maintain a written record of the environmental review undertaken for each project in accordance with 24 CFR Part 58. Briefly describe the parish capacity to complete an environmental review for the proposed project and address any potential impacts to historic properties.**

The Parish, with the assistance from their program management consultant, Royal Engineers will perform all environmental reviews for this project. Key staff includes Mr. Benny Rodriguez who has 15 years of experience in performing Environmental Reviews for CDBG funded projects including housing programs. Other key staff includes Ms. Lisa Champagne who has completed Environmental Review Records per NEPA, NPHA and HUD requirements for 25 CDBG projects with a total project value of \$50 million, including housing programs. Other staff will be identified in the program policies and procedures.

All activities funded will be done in accordance with 24 CFR Part 58 and National Environmental Policy Act (NEPA). It is anticipated that activities under this homebuyer assistance program will be categorically excluded not SUBJECT TO THE LAWS of 58.5 and that the program will not involve historic properties. If historic properties are encountered, the Parish will adhere to applicable requirements.

Procedures and forms outlined in the OCD/DRU Disaster Recovery CDBG Administration Manual will be used to perform the Environmental reviews. A site specific checklist will be completed for each housing unit. All properties must pass an Environmental Review prior to commitment of funds.

- B. All units in a project assisted with CDBG funds must comply with 24 CFR Part 35 which implements Title X of the Housing and Community Development Act of 1992, also referred to as the Lead Safe Housing Rule (LSHR). The applicability of the requirements depends upon the level and type of assistance provided. How will the parish ensure that LSHR requirements are met?**

A lead-based paint pamphlet will be included in the application package that is made available to the public. During the application process for the program, the date that each housing unit was built will be verified and the purchase agreement will be reviewed to determine if disclosure requirements as per 24 CFR Part 35 have been satisfied. Those units that were built before January 1, 1978 will be inspected for deteriorated paint that consists of a visual search for cracking, scaling, peeling, or chipping paint as well as visible dust, debris and paint chips. If deficiencies are found in the visual assessment, the Parish will require them to be addressed by the buyer/seller prior to closing.

The Parish's program management consultant, Royal Engineers, will utilize Mr. Benny Rodriguez to



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provide compliance oversight as it relates to lead based paint requirements. Mr. Rodriguez has 15 of experience with CDBG lead based paint requirements. Other personnel with necessary qualifications for inspection and testing of lead based paint will be furnished.

**C. If any environmental issues arise from the required inspections how will the parish provide: abatement documentation, abatement plans, and progress reports/inspections to correct the issue(s)**

Abatement is not anticipated under this program.



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**SECTION VI: URA REQUIREMENTS**

It is important that Grantees understand the URA requirements (see URA information provided) when the property to be purchased is currently occupied by tenant. Please provide detailed narratives for the following questions:

- **Identifying if a property falls under the URA requirements**

There will be no relocation assistance under this program. The Parish will require the Buyer to include Disclosures to Seller with Voluntary, Arm's Length Purchase Offer in the purchase agreement. It will state that the purchase is voluntary and will state the fair market value. It will also note that the seller is not eligible relocation assistance. The documentation will be reviewed for compliance.



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**SECTION VII: FAIR HOUSING**

In accordance with the fair housing laws, housing programs funded or assisted with federal funds such as under the Community Development Block Grant (CDBG) program must be administered in a manner that will affirmatively further fair housing. During the course of this project how will the parish promote fair housing choices and foster compliance with the nondiscrimination provisions of the Fair Housing Act, U.S. Department of HUD, Office of Fair Housing and Equal Opportunity, Fair Housing Planning Guide?

The Parish will foster fair housing and fair housing compliance primarily through increased public awareness activities. This will include public meetings and forums, public hearing information, the provision for fair housing information and information regarding all other Parish housing programs or assistance placed in newspapers, government buildings and libraries throughout the Parish.



## HURRICANE ISAAC Community Development Block Grant (CDBG) Application



### PARISH HOMEBUYER ASSISTANCE PROGRAM

#### SECTION VIII: CAPACITY

Describe the housing experience of the staff or firm assigned to this project. Include the name of key personnel assigned to the project, their title, years of housing experience, and type of housing experience. Include any contracted persons and describe the functional relationships between all persons who will be involved in the conduct or development of the program.

The following preliminary organizational chart has been developed and will be finalized in the program policies and procedures.

Below are some of the key staff that will be working in the program. Additional resources will be developed in the program policies and procedures.

Myra Alexis Valentine: Ms. Valentine has extensive experience in CDBG administration and is currently in charge of St. John the Baptist Parish's Gustav/Ike CDBG Minor Repair Housing Mitigation Program

Paul Barcelona, P.E. Mr. Barcelona is a Professional Civil Engineer with nearly 20 years of experience. He has extensive experience in managing multi-million dollar projects and programs for public infrastructure and CDBG disaster recovery programs. Mr. Barcelona has provided management services for projects and programs with a total value exceeding \$1 billion.

Mr. Barcelona managed the City of Lake Charles Gustav/Ike CDBG Housing Damage Recovery Program and he managed and performed CDBG compliance reviews of project cost estimates, design plans and specifications, addenda, and change orders for the Gustav/Ike CDBG Recovery Program. Mr. Barcelona also managed the CDBG disaster recovery process including grant applications, pay requests, environmental review process, procurement, project/program development, bidding, construction, Davis Bacon compliance, program implementation, record keeping and closeout for part of Hurricane Katrina/Rita CDBG Recovery Program.

Benny Rodriguez: Mr. Rodriguez has worked in the field of Community Development and Affordable Housing for the past 20 years either in the public, non-profit or private sector. Most recently he was a Senior Community Planning and Development (CPD) Representative for the U.S Department of Housing and Urban Development (HUD) working out of the Houston, Texas Field Office. Mr. Rodriguez coordinated HOME funds for the local HUD office. Before joining HUD he was Deputy Director for one of HUD's Affordable Housing Partners where he was responsible for development and implementation of all Community Development and Affordable Housing Programs and initiatives- ensuring each project was in compliance with federal, state and local regulations and/or ordinances and project was on schedule. While at previous employer more than \$130 Million in multifamily bonds were issued in the development of over 3000 rental units for very low income families. Also under his direction the Homebuyer Counseling Program he administered was expanded to be the largest provider or pre-purchase homebuyer counseling in the Houston -Galveston Area. In the area of single family more than \$110 Million in Mortgage Revenue



## HURRICANE ISAAC Community Development Block Grant (CDBG) Application

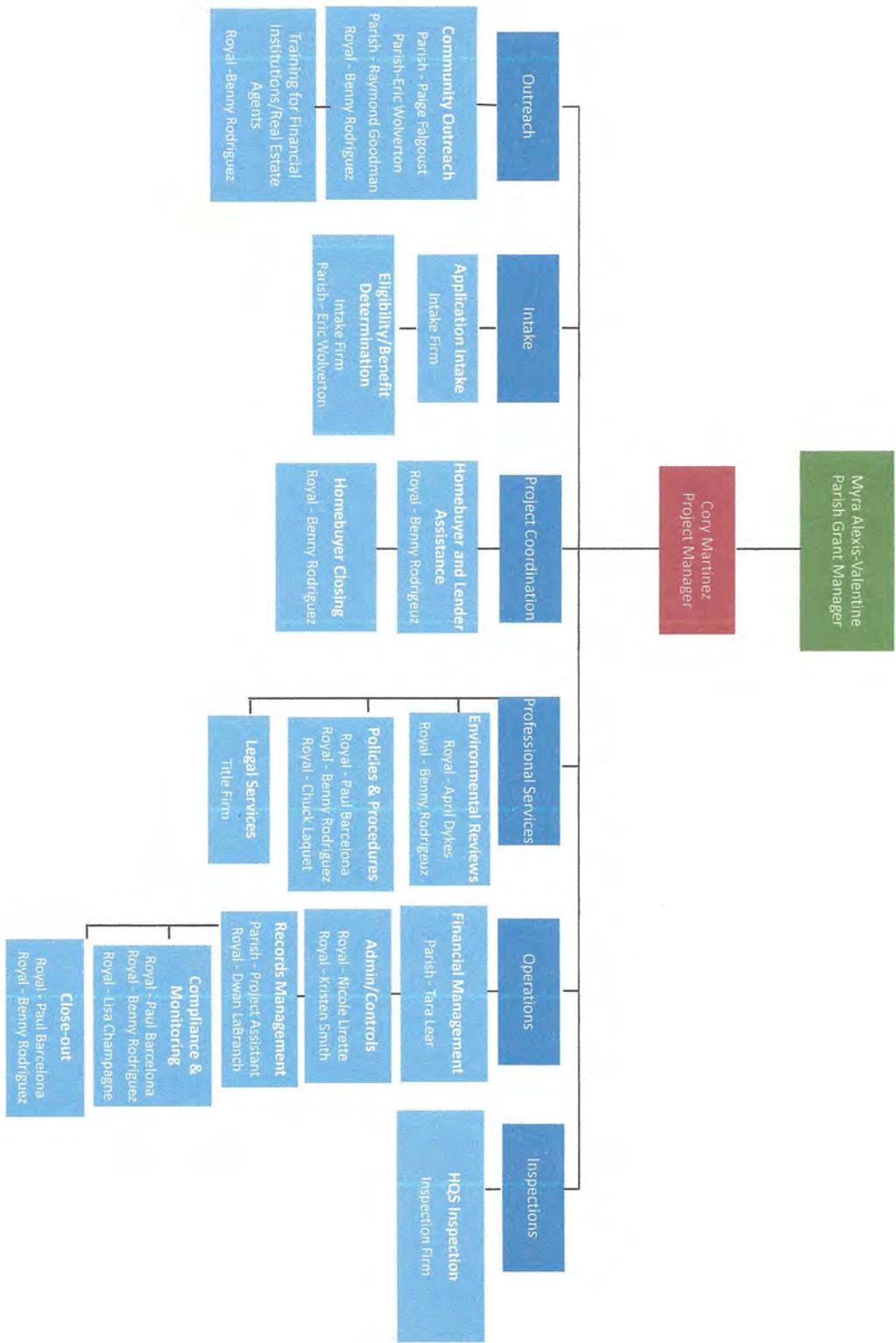


### PARISH HOMEBUYER ASSISTANCE PROGRAM

Bonds were issued offering below market interest rates and down payment assistance to low and moderate income families and he managed a staff of twelve professional responsible for assisting over 100 households per year to purchase their own home. When he left this employer, they administered 75% of all first time homebuyer programs within the Houston – Galveston area. He was also the staff person assigned to a local Community Development Corporation where he lead the development team in the construction of over 800 rental units for low income families. Mr. Benny Rodriguez also has 15 years of experience in performing Environmental Reviews for CDBG funded projects including housing programs and has 15 of experience with CDBG lead based paint requirements.

Cory Martinez: Mr. Martinez is an experienced program manager and contract administrator. He has extensive experience managing large scale infrastructure projects along the Gulf Coast since Hurricane Katrina. His expertise at keeping records and following policies and procedures has proven to be invaluable in dealing with federal funding sources. Mr. Martinez has worked closely with the Harrison County Utility Authority to manage \$240 million (CDBG funding) in administration, design, and construction costs to repair damaged water and wastewater utilities from Hurricane Katrina and to construct new water and wastewater systems. The work includes: assisting with documentation of all meetings; assisting with design reviews and approvals; assisting with budget review process at the completion of each major design phase and developing budget reduction strategies when necessary; assist in value-engineering efforts; assist in developing, maintaining, and regularly updating the Project Schedules; assisting the Owner in providing Quality Assurance and Quality Control; coordinating with all projects for maximum constructability; and coordinating technical requirements for consistency of materials and equipment in all projects.

SIBP ISAAC CDBG HOMEBUYER ASSISTANCE PROGRAM  
ORG CHART



## **Royal Engineering - Job Descriptions for Housing Programs**

Mr. Cory Martinez has been assigned the duties of Project Manager for the Isaac CDBG housing programs and will provide day-to-day direction, guidance, project management, controls, reporting and decision making .

Mr. Paul Barcelona, P.E. has been assigned the duties of developing the policies and procedures, ongoing project QA/QC and grant closeout.

Mr. Benny Rodriguez has been assigned the duties of Senior CDBG Compliance Manager and will serve in the lead role for providing grant management services and compliance involving all aspects of HUD/CDBG requirements. He will also assist with community outreach, policies and procedures and grant closeout. Ms. Lisa Champagne will assist as needed.

Ms. Dwan LaBranch will serve as the document control manager for the program.

Ms. Nicole Lirette will be assigned as the project control assistant. She will assist with project scheduling and cost controls.

Ms. Kristen Smith will be assigned as the project assistant and assist in clerical duties.

Mr. Steve Brice and Mr. Mike Clark will assist in calculation of homeowner grant amounts, assembling bid documents, contract execution and construction coordination. They will also assist the homeowners by reviewing the scope of work, award amounts and answer any questions which may come up after the intake period.

Mr. Justin Cane will review work write ups, cost estimates, change orders and provide construction management expertise.

Ms. April Dykes and Mr. Ross Liner and Mr. Benny Rodriguez will provide Environmental reviews in accordance with NEPA and HUD requirements.

Mr. Chuck Laquet, AIA, will be developing the property standards and specifications for the housing programs.



**HURRICANE ISAAC  
Community Development Block Grant (CDBG) Application**



**PARISH HOMEBUYER ASSISTANCE PROGRAM**

**SECTION IX: PROGRAM BUDGET**

A. Please provide a brief narrative regarding the breakdown of the program budget and complete the project funding summary below. Please note how many projects are proposed to be completed.

**B. Project Funding Summary**

Please provide a cost breakdown for each project activity:

30 applicants are estimated to be assisted under this program. The Project Delivery budget shown below will consist of the following items. It will also include the salary for the Parish Project Assistant.

- Preparation of Project Application
- Policies and Procedures, Guidelines, Marketing Plan, Property Standards
- Marketing of Program
- Intake, Processing, Verifications
- Inspections
- Environmental Reviews
- Loan agreements and Award Calculations
- Closeout
- QA/QC

The budget shown below is based on the estimated cost of assistance.



**HURRICANE ISAAC**  
**Community Development Block Grant (CDBG) Application**



**PARISH HOMEBUYER ASSISTANCE PROGRAM**

**SECTION X: MONITORING AND COMPLIANCE/TIMELINES**

Please provide a narrative regarding the following

- **How will the parish design a monitoring and compliance plan**

A Parish monitoring and compliance plan will be developed based on HUD Home Program monitoring guidance, OCD/DRU requirements and Isaac CDBG regulations. It will generally include the following elements, which will be finalized as the plan is developed:

- Monitoring goals and objectives
- Monitoring staff and roles and responsibilities
- Schedules for monitoring
- Communications and documentation
- Monitoring Checklists
- Pre-Monitoring
- Monitoring of Case Files
- Program Monitoring
- Reporting

- **What areas of the program will be monitored for compliance**

The following is a list of areas that will be monitored, which is based on HUD HOME monitoring guidelines This list is considered preliminary and will be further detailed as the monitoring plan is developed:

Pre-Monitoring – Design and Operation of the Homebuyer Assistance Program

- Participant selection and marketing
- Program design
- Program administrator
- Income definition
- Maximum property value limit
- Property type
- Property standards
- Loan terms
- Client complaints and dispute resolution
- Resale and Recapture Provisions



**HURRICANE ISAAC  
Community Development Block Grant (CDBG) Application**



**PARISH HOMEBUYER ASSISTANCE PROGRAM**

Case File Monitoring

- Participant eligibility
- Property eligibility
- Resale and recapture provisions
- Eligible and reasonable costs
- Property standards
- Onsite inspection
- Contractor selection
- Loan processing and servicing
- Long-term monitoring for occupancy and insurance

Program Monitoring: Homebuyer Assistance Program

- Participant eligibility
- Property eligibility
- Property standards
- Eligible and reasonable costs
- Other requirements
- Resale and recapture options
- Written agreements
- Recordkeeping

For ongoing compliance of occupancy, insurance, and ownership requirements, any or a combination of the following methods will be used:

- *Utility bills*
- *Insurance policies* (Note, the Parish will be listed on an insurance policy as a “loss payee” or additional parties and will be notified every time a claim is made or when the policy is renewed or expired. Most insurance declaration pages state whether the property is the principal residence of the owner, rental property, or not otherwise occupied by the owner.
- *Mail service*. Post office can verify if mail is being delivered to the address or if a forwarding address has been filed.
- *Tax records*. Parish tax department can verify the address to which the property tax bill is mailed.
- *Inspection*. Staff can perform an inspection to ensure the owners reside at the property



**HURRICANE ISAAC  
Community Development Block Grant (CDBG) Application**



**PARISH HOMEBUYER ASSISTANCE PROGRAM**

- **What will be the frequency of the monitoring and reporting**

Monitoring will be conducted on an ongoing basis. A schedule will be determined in the monitoring plan. Reporting will be done on a monthly and quarterly basis to show progress and status as well as beneficiary data, etc



**HURRICANE ISAAC  
Community Development Block Grant (CDBG) Application**



**PARISH HOMEBUYER ASSISTANCE PROGRAM**

**SECTION XI: TIMELINE**

Please provide a brief narrative regarding the program milestones and when they will be accomplished below.

Complete Community Outreach –	September 26, 2014
Application Intake –	September 26, 2014 to November 26, 2014
Review of Applications/Processing/Prelim Approvals	September 26, 2014 to January 15, 2015
Final Approval of Awards	October 15, 2014 to February 27, 2015
Project Closeout	March 1, 2015 to April 15, 2015



**HURRICANE ISAAC**  
**Community Development Block Grant (CDBG) Application**  
**PARISH HOMEBUYER ASSISTANCE PROGRAM**



**SECTION XI: CITIZEN PARTICIPATION**

**A. Citizen Participation**

At least one public hearing must be held per HUD requirements prior to the submission a housing proposal.

1. Notice of first public hearing (must be 5 to 21 days prior to the hearing).

Date of advertisement        9/25/2013 and 10/12/2013

Date of hearing                10/2/2013 and 10/21/2013

2. Describe the methods used to solicit participation of low and moderate income persons.

St. John the Baptist Parish followed its approved Citizen Participation Plan in its attempt to reach all citizens, with particular emphasis on participation by persons of low and moderate income, residents of slum and blighted areas and of areas in which funds are proposed to be used. Notices informing citizens of public hearings appeared in the official journal of the St. John the Baptist Parish more than five (5) calendar days prior to the first hearing and more than 7 days prior to the second hearing. In addition, notices were also posted at the Parish Government Complex and the hearings were publicized through local community organizations, i.e., churches, clubs, etc., and/or dissemination of leaflets in the target area. Hearings were held at times and locations convenient to potential or actual beneficiaries with accommodations for individuals with disabilities and non-English speaking persons. At the first hearing, it was stressed that all citizens, particularly low and moderate income residents of slum and blighted areas, were encouraged to submit their views and proposals regarding community development and housing needs and those citizens unable to attend this hearing may submit their views in writing. Also, the notice for the second public hearing encouraged low and moderate income persons impacted by Isaac to attend the hearing and submit their views.

3. Describe any adverse comments/complaints received and describe resolution.

No adverse comments of complaints were received.

4. Attach to the form:

- a) Tear sheet of all public notices
- b) Signed Minutes of the public hearings including lists of signatures from attendees
- c) Copy of response(s) to comments and/or complaint



**HURRICANE ISAAC  
Community Development Block Grant (CDBG) Application  
PARISH HOMEBUYER ASSISTANCE PROGRAM**



**SECTION XII: REQUIRED DOCUMENTATION**

Parishes will apply for funds utilizing the process as directed by the State and defined in the Action Plan Amendment. For purposes of the proposal, the following documents must be attached. (Subsequent documents will be required according to HUD/CDBG requirements for implementation, approval of project applications, and the draw-down of funds).

1. Proposal Form
2. Proposed Applicant Intake Form
3. Signed Statement of Assurances
4. Updated HUD 2880 Form
5. A copy of the resolution authorizing the Proposal Form by the parish governing body.
6. Copy of all Citizen Participation documents as noted in Section IX of this Proposal Form.

*Note – This report must be updated and submitted to OCD DRU if there are any substantial changes in the information contained in the report. Such changes may include revised funding uses, sources or amounts.*

To the best of my knowledge and belief, information in the Proposal Form is true and correct. Applicant also agrees to comply with requirements of 24 CFR Part 58.

I am aware that the proposed project activity may be removed from further consideration should it be determined that there are significant discrepancies in the information provided, and/or false, inaccurate or incomplete information has been given.

Natalie Robottom

Authorized Signature

Natalie Robottom, Parish President

Typed Name and Title

6/12/14

Date

# Code of Federal Regulations

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## Title 24 - Housing and Urban Development

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Volume: 1

Date: 2013-04-01

Original Date: 2013-04-01

Title: Section 5.609 - Annual income.

Context: Title 24 - Housing and Urban Development. Subtitle A - Office of the Secretary, Department of Housing and Urban Development. PART 5 - GENERAL HUD PROGRAM REQUIREMENTS; WAIVERS. Subpart F - Section 8 and Public Housing, and Other HUD Assisted Housing Serving Persons with Disabilities: Family Income and Family Payment; Occupancy Requirements for Section 8 Project-Based Assistance. - Family Income.

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### § 5.609 Annual income.

(a) *Annual income* means all amounts, monetary or not, which:

- (1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or
- (2) Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and
- (3) Which are not specifically excluded in paragraph (c) of this section.
- (4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

(b) Annual income includes, but is not limited to:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
- (2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;
- (3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;
- (4) The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except as provided in paragraph (c)(14) of this section);
- (5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except as provided in paragraph (c)(3) of this section);

(6) *Welfare assistance payments.* (i) Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income only to the extent such payments:

(A) Qualify as assistance under the TANF program definition at 45 CFR 260.31; and

(B) Are not otherwise excluded under paragraph (c) of this section.

(ii) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:

(A) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

(B) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

(7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;

(8) All regular pay, special pay and allowances of a member of the Armed Forces (except as provided in paragraph (c)(7) of this section).

(9) For section 8 programs only and as provided in 24 CFR 5.612, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 *et seq.* ), from private sources, or from an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. For purposes of this paragraph, "financial assistance" does not include loan proceeds for the purpose of determining income.

(c) Annual income does not include the following:

(1) Income from employment of children (including foster children) under the age of 18 years;

(2) Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

(3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in paragraph (b)(5) of this section);

(4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;

(5) Income of a live-in aide, as defined in § 5.403;

(6) Subject to paragraph (b)(9) of this section, the full amount of student financial assistance paid directly to the student or to the educational institution;

(7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

(8)(i) Amounts received under training programs funded by HUD;

(ii) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

(iii) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child

care, etc.) and which are made solely to allow participation in a specific program;

(iv) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time;

(v) Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program;

(9) Temporary, nonrecurring or sporadic income (including gifts);

(10) Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

(11) Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);

(12) Adoption assistance payments in excess of \$480 per adopted child;

(13) [Reserved]

(14) Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.

(15) Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

(16) Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

(17) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the **Federal Register** and distributed to PHAs and housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.

(d) *Annualization of income.* If it is not feasible to anticipate a level of income over a 12-month period (e.g., seasonal or cyclic income), or the PHA believes that past income is the best available indicator of expected future income, the PHA may annualize the income anticipated for a shorter period, subject to a redetermination at the end of the shorter period.

[61 FR 54498, Oct. 18, 1996, as amended at 65 FR 16716, Mar. 29, 2000; 67 FR 47432, July 18, 2002; 70 FR 77743, Dec. 30, 2005]

**Exhibit 3.8 – Part 5 Annual Income Net Family Asset Inclusions and Exclusions**

Inclusions	Exclusions
<ol style="list-style-type: none"> <li>1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance. Assets held in foreign countries are considered assets.</li> <li>2. Cash value of revocable trusts available to the applicant.</li> <li>3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset. Under HOME, equity in the family's primary residence is not considered in the calculation of assets for owner-occupied rehabilitation projects.</li> <li>4. Cash value of stocks, bonds, Treasury bills, certificates of deposit, mutual funds, and money market accounts.</li> <li>5. Individual retirement, 401(K), and Keogh accounts (even though withdrawal would result in a penalty).</li> <li>6. Retirement and pension funds.</li> <li>7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).</li> <li>8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.</li> <li>9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.</li> <li>10. Mortgages or deeds of trust held by an applicant.</li> </ol>	<ol style="list-style-type: none"> <li>1. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars, and vehicles specially equipped for persons with disabilities.</li> <li>2. Interest in Indian trust lands.</li> <li>3. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.</li> <li>4. Equity in cooperatives in which the family lives.</li> <li>5. Assets not accessible to and that provide no income for the applicant.</li> <li>6. Term life insurance policies (i.e., where there is no cash value).</li> <li>7. Assets that are part of an active business. "Business" does not include rental of properties that are held as an investment and not a main occupation.</li> </ol>

***Last Modified: January 2005***



# ST. JOHN THE BAPTIST PARISH

## ISAAC CDBG HOMEBUYER ASSISTANCE PROGRAM

### INTAKE APPLICATION

#### INSTRUCTIONS FOR APPLICATION

##### General Instructions

- Read the instructions for this application.
- Please type or use BLUE or BLACK ink. Do not use pencil or other colors of ink. Please write legibly. All blanks must be completed or have N/A written in.
- The Applicant (Head of Household) and if applicable, Co-Applicant must sign and date the application.
- Submit application with all the required documentation to: {Insert electronic and postal information}.

##### Itemized Instructions

- 1. APPLICANT INFORMATION:** Provide your legal name, an address where you receive your mail (may or may not be the damaged property), an e-mail address (if applicable), your date of birth, and your marital status and other fields.
- 2. CO-APPLICANT INFORMATION:** List other members of the household who hold as much responsibility for the property as the applicant. This person is often referred to as the co-owner of the property. Attach additional sheet if there are more than two applicants.
- 3. ALTERNATE CONTACTS INFORMATION:** This information is being collected to assist us in locating you in the event that you move or are living temporarily in another location. List contacts who are helping you through this process, if applicable.
- 4. HOUSEHOLD COMPOSITION AND CHARACTERISTICS:** As of today, list the current Head of Household and all other members of the household. Indicate the relationship of each family member to the Head of Household, gender, date of birth and marital status. Indicate if any of the members listed are disabled and explain if there are any expected additions to the future household, e.g. birth of a child, adoption, legal custody ruling resulting in an additional household member.
- 5. RACE AND ETHNICITY FOR HEAD of HOUSEHOLD:** This information is being collected to ensure compliance with federal Housing and Equal Opportunity regulations.
- 6. OTHER ASSISTANCE RECEIVED:** Provide all information concerning property insurance proceeds, FEMA, SBA, and other types of assistance as indicated.
- 7. INCOME INFORMATION:** Provide information on all household income sources for all household members over age 18. The types of income include but are not limited to the items shown in the attached code of regulations.
- 8. ASSET INFORMATION:** Provide the requested information on any property you may own. Examples of what constitutes assets are listed below:  
Typical assets include:

- Cash held in savings, checking accounts, safe deposit boxes, homes, etc.; for savings accounts use the current balance. For checking accounts use the average 6 month balance.
- Cash value of revocable trusts available to the applicant;
- Cash value of Stocks, bonds, treasury bills, CDs, mutual funds, money market accounts, and other investment accounts;
- Individual retirement accounts, 401(k), Keogh accounts, and other similar retirement savings accounts;
- Cash value of life insurance policies available to the holder before death;
- Personal property that is held for investment purposes such as gems, jewelry, coin collections, antique cars, etc.;
- Equity in rental property or other capital investments;
- Retirement and pension funds;
- Mineral rights; and
- Lump sum or one time receipts such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements, and other amounts not intended as periodic payments.
- Mortgage or deeds of trust held by the applicant

Some items of personal property are **NOT** counted as assets for the purposes of determining annual income:

- Necessary personal property, except as noted above, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
- Jewelry;
- Term life insurance policies
- Interest in Indian trust lands.
- Assets not effectively owned by the applicant. That is when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.
- Equity in cooperatives in which the family lives.
- Assets not accessible to and that provide no income for the applicant.
- Assets that are part of an active business. Business does not include rental of properties that are held as an investment and not a main occupation.

**9. APPLICANT CERTIFICATION:** Certify that all information in the application is true, to the best of your knowledge along with other certifications listed. Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

**10. RELEASE OF INFORMATION:** It is required that you sign this form, which allows the Parish, Subrecipient, or Administrator to request information from Third Parties concerning your eligibility and participation in this program. This form allows for income, assets, child support, other financial assistance, etc. to be verified and documented.

**11. Protect Your Family from Lead in Your Home pamphlet** dated September 2013 is attached to this application. It is required that you read and understand this pamphlet, which is part of the applicant certification in item 11 above.

**12. REQUIRED DOCUMENTATION:** Please enclose the listed documentation below with the completed and signed application to ensure that your application will be processed in an expedited manner:

**Proof of Income**

Please attach a copy of the following documents to the application:

- Copy of complete set of most recent Federal Income Tax Returns, including all schedules and attachments for all persons in the household ages 18 and over.
- Copies of bank statements for the last six consecutive months.
- Copies of check stubs for the last three consecutive months.
- Copies of checks, direct deposits, statements, or other proof for all other income that you have identified in the application.

**Proof of Other Assistance Received (by potential homebuyer only)**

Please attach a copy of the following applicable documents to the application:

- Insurance Award or Denial Letter
- SBA Award or Denial Letter
- FEMA Award/Denial Letter
- Road Home Disbursement Statement and Covenant
- Disaster CDBG Awards/Denials
- Hazard Mitigation Grant Award or Denial Letter and Covenant
- Other Awards/Denials
- Copy of receipts

**Proof of Identification**

- Copy of Social Security Card for all household members including children under the age of 18 living in the home.
- Copy current identification (i.e., driver's license or State of Louisiana ID card) for all household members 18 or over including applicant and co-applicant.

**Housing Counseling Certificate**

- Provide a copy of the Homebuying Counseling Certificate if applicant has taken a class within the past 6 months. If class has not been taken, a certificate must be furnished prior to closing.

# HOUSING INTAKE APPLICATION

St. John the Baptist Parish	
Application Number:	
Application Received By:	Date/Time Application Received:

1. TO BE COMPLETED BY APPLICANT: (Head of Household)		2. TO BE COMPLETED BY CO-APPLICANT: (If Applicable)	
Last Name:		List relationship type to Head of Household, e.g. spouse, sister, mother	
Middle Name:		Last Name:	
First Name:		Middle Name:	
Current Address:		First Name:	
City:		Current Address:	
State:		City:	
Zip:		State:	
Mailing Address:		Zip:	
City:		Mailing Address:	
State:		City:	
Zip:		State:	
Home Phone:		Zip:	
Daytime phone:		Home Phone:	
Mobile Phone:		Daytime Phone:	
E-mail Address:		Mobile Phone:	
Date of Birth:		E-mail Address:	
Gender:		Date of Birth:	
Marital Status:		Gender:	
Social Security Number		Marital Status:	
		Social Security Number	

Are any you or any household members related to any St. John the Baptist employees or elected officials? If yes, please disclose names and relationship: _____	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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**3. ALTERNATE CONTACTS INFORMATION:** - This information is being collected to assist us in locating you in the event that you move or are living temporarily in another location. You may also list a contact who is helping you through this process.

Contact Name (first):	
Contact Phone No.:	Address:
Contact Name (second):	
Contact Phone No.:	Address:

**4. HOUSEHOLD COMPOSITION, CHARACTERISTICS AND FAMILIAL STATUS:** - As of today, list the Head of Household and all other members of the household. Indicate the relationship of each family member to the Head of Household (spouse, sibling, etc.) In addition, indicate if there are any additional members in the near future to the household.

Household Member Name	Relationship to Head of HH	Gender M/F	Date of Birth	Social Security Number	Marital Status	Is household member listed disabled? Y/N	Additional Members in the next (12) Months? If yes, explain, e.g. birth of a child, adoption, legal custody.
	Head of Household						

**5. RACE AND ETHNICITY FOR HEAD of HOUSEHOLD (Check one):** - This information is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations.

**RACE (Check all that apply):**

<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Other Multi-Racial

**ETHNICITY (Check one):**

Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, "Spanish origin," can be used in addition to "Hispanic or Latino."

Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

<b>6. OTHER ASSISTANCE RECEIVED:</b> - Assistance provided to applicant under the Community Development Block Grant Disaster Recovery Program for disaster may not exceed a household's unmet needs. List all other sources of financial or housing assistance received (local, state, federal, and private sources) for both Isaac and previous storms.	
Have you applied for any event related assistance for damage to your home from any source (local, state, federal, private)? If yes, proceed with this section. If no, proceed with Section # 9 Income Information.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>A. FEMA</b>	
i. Have you received any disaster related assistance from FEMA for damage to your home? (If no, continue to letter B. in this section.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount Approved?	Amount Received to date:
ii. What is your FEMA Registration No.(s)?	1
	2
	3
<b>B. Small Business Administration</b>	
i. Have you received any event-related assistance from the SBA damage to your home? (If no, continue to letter C. in this section.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount Approved?	Amount Received to date:
ii. What is your SBA Application No.(s)?	1
	2
iii. What is your SBA Loan No.(s)?	1
	2
iv. What is the status of your SBA Loan, e.g. paying as agreed, did not use, etc.	
<b>C. INSURANCE</b>	
Have you received any storm related assistance from your insurance company for damage to the property? (If no, continue to letter D. in this section.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount Approved?	Amount Received to date:
What is your claim No. (s)?	1
	2
<b>D. ROAD HOME</b>	
Have you received any storm related assistance from the State of Louisiana Road Home Program for your property? (If no, continue to letter E. in this section.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount Approved?	Amount Received to date:
What is your Road Home No. (s)?	1

2

**E. State of Louisiana Hazard Mitigation Program**

Have you received any storm related assistance from the State of Louisiana Hazard Mitigation Program for your property?  
(If no, continue to letter F. in this section.)  Yes  No

Amount Approved? Amount Received to date:

What is your Hazard Mitigation No. (s)?

1

2

**F. St. John the Baptist Parish Gustav/Ike CDBG Minor Housing Repair Program**

Have you received any storm related assistance from the Parish's Housing Minor Repair Program for your property?  
(If no, continue to letter G. in this section.)  Yes  No

Amount Approved? Amount Received to date:

What is your Application No. (s)?:

**G. OTHER**

i. Did you receive any other assistance for the repair of your home?  Yes  No

ii. If yes, explain the type and amount of assistance you received in the space below  
e.g. Red Cross, United Way, St. John the Baptist Parish Long Term Recovery Group, etc.  Yes  No

**7. INCOME INFORMATION:** List all income for all household members over age 18. List ALL household members including applicant and co-applicant and their incomes. See application instructions for examples of income. Attach a separate sheet if you need more space.

**FOOD STAMPS ARE NOT CONSIDERED INCOME- do not list food stamps.**

Household Member Name	Full Time Student? Y/N	Source of Income (include employer name and length of time at employer, position held) If Applicable	Rate of Pay	Payment Basis (hourly, weekly, monthly, etc.)

**8. ASSET INFORMATION:** Provide the requested information on any property you may own or assets you may have.

List below the types and sources of any household assets. Provide both the current cash value and the estimated annual income from the asset. (A listing of examples is located in the instruction section.)

Household Member Name	Type & Source of Asset	Cash Value of Asset	Annual Income From Asset

**9. APPLICANT CERTIFICATION:** Certify that all the information in the application is true, to the best of your knowledge. By signing this application to verify the information contained, the applicant authorizes the state or any of its duly authorized representatives d herein.

I/We understand the information provided above is collected to determine if I/we are eligible to receive assistance under the Community Development Block Grant Disaster Recovery Program for the disaster.  
I/We hereby certify that all the information provided herein is true and correct.  
I/We have read and understand the document attached to this application titled, "Protect Your Family from Lead in Your Home" dated September 2013.  
I/We understand that providing false statements or information is grounds for termination of housing assistance and is punishable under federal law.  
I/We authorize St. John the Baptist Parish, the State of Louisiana, HUD and any of their duly authorized representatives to verify all information provided in this application.  
I/We understand that additional information will likely be required to move forward with this program.

<b>Signature of Applicant:</b>	<b>Date</b>
<b>Signature of Co-Applicant:</b>	<b>Date</b>

**Warning:**  
Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

**10. RELEASE OF INFORMATION** Your signature on this Release of Information Form, and the signatures of each member of your household who is 18 years of age or older, authorizes the organization named below to obtain information from a third party relative to your eligibility and continued participation in the St. John the Baptist Parish Isaac CDBG Homeowner Assistance Program.

This is my authorization to release any of the following records for the purpose of determining eligibility: Employment records, past or present; Financial records from banks, credit unions or other financial information agencies; Social Security, insurance companies, retirement or pension funds; Insurance proceeds, Road Home Compensation or any other federal assistance such as FEMA, SBA CDBG, and to obtain other information that is necessary to support my application for housing assistance from the St. John the Baptist Parish

You may make copies of this letter or send as a fax to distribute to any party with which I have a relationship and that party may treat that copy as an original.

<b>Signature of Applicant:</b> _____	<b>Date:</b> _____
<b>Signature of Co-Applicant:</b> _____	<b>Date:</b> _____
<b>Signature of Household Member over 18:</b> _____	<b>Date:</b> _____
<b>Signature of Household Member over 18:</b> _____	<b>Date:</b> _____
<b>Signature of Household Member over 18:</b> _____	<b>Date:</b> _____
<b>Signature of Household Member over 18:</b> _____	<b>Date:</b> _____
<b>Signature of Household Member over 18:</b> _____	<b>Date:</b> _____

**Warning:**

Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

# Code of Federal Regulations

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## Title 24 - Housing and Urban Development

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Volume: 1

Date: 2013-04-01

Original Date: 2013-04-01

Title: Section 5.609 - Annual income.

Context: Title 24 - Housing and Urban Development, Subtitle A - Office of the Secretary, Department of Housing and Urban Development, PART 5 - GENERAL HUD PROGRAM REQUIREMENTS; WAIVERS, Subpart F - Section 8 and Public Housing, and Other HUD Assisted Housing Serving Persons with Disabilities: Family Income and Family Payment; Occupancy Requirements for Section 8 Project-Based Assistance. - Family Income.

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### § 5.609 Annual income.

(a) *Annual income* means all amounts, monetary or not, which:

- (1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or
- (2) Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and
- (3) Which are not specifically excluded in paragraph (c) of this section.
- (4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

(b) Annual income includes, but is not limited to:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
- (2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;
- (3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;
- (4) The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except as provided in paragraph (c)(14) of this section);
- (5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except as provided in paragraph (c)(3) of this section);

(6) *Welfare assistance payments.* (i) Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income only to the extent such payments:

(A) Qualify as assistance under the TANF program definition at 45 CFR 260.31; and

(B) Are not otherwise excluded under paragraph (c) of this section.

(ii) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:

(A) The amount of the allowance or grant exclusive of the amount specifically designated for shelter and utilities; plus

(B) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

(7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;

(8) All regular pay, special pay and allowances of a member of the Armed Forces (except as provided in paragraph (c)(7) of this section).

(9) For section 8 programs only and as provided in 24 CFR 5.612, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 *et seq.*), from private sources, or from an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. For purposes of this paragraph, "financial assistance" does not include loan proceeds for the purpose of determining income.

(c) Annual income does not include the following:

(1) Income from employment of children (including foster children) under the age of 18 years;

(2) Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

(3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in paragraph (b)(5) of this section);

(4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;

(5) Income of a live-in aide, as defined in § 5.403;

(6) Subject to paragraph (b)(9) of this section, the full amount of student financial assistance paid directly to the student or to the educational institution;

(7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

(8)(i) Amounts received under training programs funded by HUD;

(ii) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

(iii) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child

care, etc.) and which are made solely to allow participation in a specific program;

(iv) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time;

(v) Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program;

(9) Temporary, nonrecurring or sporadic income (including gifts);

(10) Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

(11) Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);

(12) Adoption assistance payments in excess of \$480 per adopted child;

(13) [Reserved]

(14) Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.

(15) Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

(16) Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

(17) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the **Federal Register** and distributed to PHAs and housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.

(d) *Annualization of income.* If it is not feasible to anticipate a level of income over a 12-month period (e.g., seasonal or cyclic income), or the PHA believes that past income is the best available indicator of expected future income, the PHA may annualize the income anticipated for a shorter period, subject to a redetermination at the end of the shorter period.

[61 FR 54498, Oct. 18, 1996, as amended at 65 FR 16716, Mar. 29, 2000; 67 FR 47432, July 18, 2002; 70 FR 77743, Dec. 30, 2005]



# Protect Your Family From Lead in Your Home

 **EPA** United States  
Environmental  
Protection Agency

 United States  
Consumer Product  
Safety Commission

 United States  
Department of Housing  
and Urban Development

## **Are You Planning to Buy or Rent a Home Built Before 1978?**

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Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

### **Read this entire brochure to learn:**

- How lead gets into the body
- About health effects of lead
- What you can do to protect your family
- Where to go for more information

### **Before renting or buying a pre-1978 home or apartment, federal law requires:**

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

### **If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:**

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



## Simple Steps to Protect Your Family from Lead Hazards

### **If you think your home has lead-based paint:**

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](http://epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium.
- Remove shoes or wipe soil off shoes before entering your house.

## **Lead Gets into the Body in Many Ways**

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### **Adults and children can get lead into their bodies if they:**

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

### **Lead is especially dangerous to children under the age of 6.**

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



### **Women of childbearing age should know that lead is dangerous to a developing fetus.**

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

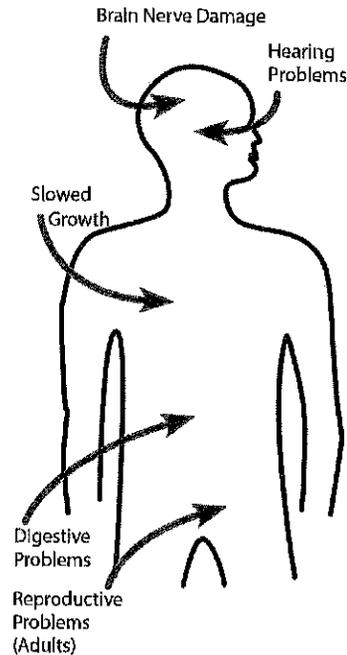
## Health Effects of Lead

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**Lead affects the body in many ways.** It is important to know that even exposure to low levels of lead can severely harm children.

### **In children, exposure to lead can cause:**

- Nervous system and kidney damage
- Learning disabilities, attention deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

### **In adults, exposure to lead can cause:**

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

## Check Your Family for Lead

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**Get your children and home tested if you think your home has lead.**

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

**Your doctor can explain what the test results mean and if more testing will be needed.**

## Where Lead-Based Paint Is Found

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In general, the older your home or childcare facility, the more likely it has lead-based paint.<sup>1</sup>

**Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint.** In 1978, the federal government banned consumer uses of lead-containing paint.<sup>2</sup>

Learn how to determine if paint is lead-based paint on page 7.

### **Lead can be found:**

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at [epa.gov/lead](http://epa.gov/lead).

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<sup>1</sup> "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm), or more than 0.5% by weight.

<sup>2</sup> "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

## Identifying Lead-Based Paint and Lead-Based Paint Hazards

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**Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint)** is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

**Lead-based paint is usually not a hazard if it is in good condition** and if it is not on an impact or friction surface like a window.

**Lead dust** can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) and higher for floors, including carpeted floors
- 250  $\mu\text{g}/\text{ft}^2$  and higher for interior window sills

**Lead in soil** can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

**Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.**

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

## Checking Your Home for Lead

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You can get your home tested for lead in several different ways:

- A **lead-based paint inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
  - Portable x-ray fluorescence (XRF) machine
  - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
  - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
  - Sample dust near painted surfaces and sample bare soil in the yard
  - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

## Checking Your Home for Lead, continued

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In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit [epa.gov/lead](http://epa.gov/lead), or call **1-800-424-LEAD (5323)** for a list of contacts in your area.<sup>3</sup>

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<sup>3</sup> Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

## **What You Can Do Now to Protect Your Family**

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**If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:**

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium. Children with good diets absorb less lead.

## Reducing Lead Hazards

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**Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.**

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



**Always use a certified contractor who is trained to address lead hazards safely.**

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

## Reducing Lead Hazards, continued

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**If your home has had lead abatement work done** or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) for floors, including carpeted floors
- 250  $\mu\text{g}/\text{ft}^2$  for interior windows sills
- 400  $\mu\text{g}/\text{ft}^2$  for window troughs

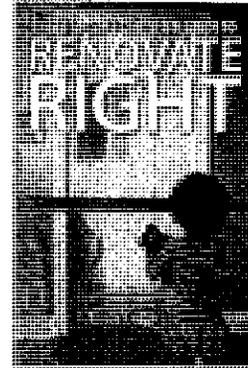
For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit [epa.gov/lead](http://epa.gov/lead), or call 1-800-424-LEAD.

## Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

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**If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:**

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



**RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:**

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and
  - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects visit [epa.gov/getleadsafe](http://epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

## Other Sources of Lead

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**While paint, dust, and soil are the most common sources of lead, other lead sources also exist:**

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:

- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit [epa.gov/lead](http://epa.gov/lead) for EPA's lead in drinking water information.

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.<sup>4</sup>
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

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<sup>4</sup> In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

## For More Information

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### **The National Lead Information Center**

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at [epa.gov/lead](http://epa.gov/lead) and [hud.gov/lead](http://hud.gov/lead), or call **1-800-424-LEAD (5323)**.

### **EPA's Safe Drinking Water Hotline**

For information about lead in drinking water, call **1-800-426-4791**, or visit [epa.gov/lead](http://epa.gov/lead) for information about lead in drinking water.

### **Consumer Product Safety Commission (CPSC) Hotline**

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at [cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov).

### **State and Local Health and Environmental Agencies**

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at [epa.gov/lead](http://epa.gov/lead), or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

## U. S. Environmental Protection Agency (EPA) Regional Offices

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The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

**Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact  
U.S. EPA Region 1  
5 Post Office Square, Suite 100, OES 05-4  
Boston, MA 02109-3912  
(888) 372-7341

**Region 2** (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact  
U.S. EPA Region 2  
2890 Woodbridge Avenue  
Building 205, Mail Stop 225  
Edison, NJ 08837-3679  
(732) 321-6671

**Region 3** (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact  
U.S. EPA Region 3  
1650 Arch Street  
Philadelphia, PA 19103  
(215) 814-2088

**Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact  
U.S. EPA Region 4  
AFC Tower, 12th Floor, Air, Pesticides & Toxics  
61 Forsyth Street, SW  
Atlanta, GA 30303  
(404) 562-8998

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact  
U.S. EPA Region 5 (DT-8J)  
77 West Jackson Boulevard  
Chicago, IL 60604-3666  
(312) 886-7836

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact  
U.S. EPA Region 6  
1445 Ross Avenue, 12th Floor  
Dallas, TX 75202-2733  
(214) 665-2704

**Region 7** (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact  
U.S. EPA Region 7  
11201 Renner Blvd.  
WWPD/TOPE  
Lenexa, KS 66219  
(800) 223-0425

**Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact  
U.S. EPA Region 8  
1595 Wynkoop St.  
Denver, CO 80202  
(303) 312-6966

**Region 9** (Arizona, California, Hawaii, Nevada)

Regional Lead Contact  
U.S. EPA Region 9 (CMD-4-2)  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-4280

**Region 10** (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact  
U.S. EPA Region 10  
Solid Waste & Toxics Unit (WCM-128)  
1200 Sixth Avenue, Suite 900  
Seattle, WA 98101  
(206) 553-1200

## **Consumer Product Safety Commission (CPSC)**

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The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

### **CPSC**

4330 East West Highway  
Bethesda, MD 20814-4421  
1-800-638-2772  
cpsc.gov or saferproducts.gov

## **U. S. Department of Housing and Urban Development (HUD)**

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HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

### **HUD**

451 Seventh Street, SW, Room 8236  
Washington, DC 20410-3000  
(202) 402-7698  
hud.gov/offices/lead/

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# **IMPORTANT!**

## **Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly**

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).