ST. JOHN THE BAPTIST PARISH

HURRICANE ISAAC CDBG HOUSING ELEVATION PROGRAM
POLICIES AND PROCEDURES

7/28/2014

EQUAL HOUSING OPPORTUNITY

Natalie Robertson

Authorized Signature

Date 7/30/14

A. INTRODUCTION

These policies and procedures have been developed to serve as a guide for implementation of the St. John the Baptist Parish Hurricane Isaac CDBG –DR Housing Elevation Program.

This program is funded through the Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) disaster recovery program and the State of Louisiana Office of Community Development/Disaster Recovery Unit.

The St. John the Baptist Parish Housing Elevation Program is intended to provide CDBG-DR financial assistance in the form of a grant to eligible homeowners to elevate their single family houses in St. John the Baptist Parish to help prevent future flooding. Only homes that are located in a flood zone and that were damaged by Hurricane Isaac will be eligible.

This program is designed only for the elevation of existing homes and does not include rehabilitation. If a home needs both rehavilitation and elevation, applicants will be able to apply to the St. John the Baptist Parish Homeowner Rehabilitation Program which includes elevation in conjunction with repairs.

The program is intended to address unmet needs and to assist both Low- and Moderate-Income (LMI) households and Non-LMI households in the Parish.

Elevation will consist of raising homes to one foot above the latest FEMA issued base flood elevation. Elevating these homes will greatly reduce the potential for these homes to be flooded in future storm events.

The Parish will receive voluntary applications for assistance from St. John the Baptist Parish homeowners for this program. The Parish will implement its citizen participation plan (including community outreach meetings) to solicit applications.

The Parish will verify eligibility, inspect properties to estimate elevation needs and costs, perform environmental reviews, and will select contractors to perform the work through a bidding process. The Parish will monitor elevation progress and conformance through inspections and the Parish will pay contractors on behalf of the applicant. The assistance will be accomplished through a grant agreement between the Parish and applicant and through a construction agreement between the applicant and contractor.

Royal Engineers and Consultants, LLC, along with other entities including a non-profit to be procured, will provide administration of the program for the Parish.

B. PROGRAM OBJECTIVES

St. John the Baptist Parish will assist the community by providing a Housing Elevation Program for mostly LMI homeowners who have not been able to afford elevation of their residence to preclude future flooding such as was caused by Hurricane Isaac. This program addresses the Parish's disaster recovery efforts in the following ways:

- Promotes health and human safety and increases the living standard.
- Provides decent, safe, and sanitary housing in the disaster-impacted areas.
- Ensures that the housing needs of low- and moderate-income households are addressed.
- Elevating homes will help to mitigate future flood damages.
- Prevents blight and contributes to overall neighborhood recovery.
- Supports positive outcomes for families who live in the area and makes communities more attractive to prospective residents.
- Enhances property values of those eligible properties and protects the values of adjacent, non-damaged residences.

St. John the Baptist Parish's recovery efforts and long-term vitality are dependent on safe and secure neighborhoods. A housing elevation program provides a direct mechanism to mitigate damage from future storm events to enhance livability, property values, and thereby the tax base.

C. ASSISTED HOMEOWNER ELIGIBILITY REQUIREMENTS

Ownership and Occupancy Requirements

Homeowner must meet all of the criteria below, as well as other requirements described herein, to be eligible to apply for assistance through the St. John the Baptist Parish Hurricane Isaac CDBG Housing Elevation Program:

- Homeowner must be the individual who currently owns the property and owned it as of August 29, 2012.

- The home must have been occupied by the homeowner as the homeowner's principal residence as of August 29, 2012.

Special circumstances related to ownership identity:

- Power of Attorney: Property owner(s) may grant power of attorney to someone who can apply on their behalf.
- Co-ownership: All property owner information must be included on the application and all property owners must sign agreements unless one is granted power of attorney for the others.
- Succession: If the property owner(s) has died since August 29, 2012 an heir must have been placed into legal possession of the property to be eligible in place of the deceased owner. The judgment of possession to the applicant must be issued prior to executing agreements associated with this program.
- Divorce: If the property owner(s) have divorced since August 29, 2012, the terms of the divorce settlement must include a transfer of ownership with at least one of the previous property owners on record to be eligible.
- Incapacity or Infirmity: If a property owner is incapacitated due to illness or other infirmity, someone with a right to bind that person legally, such as is provided by a power of attorney, is eligible to apply on behalf of the property owner

- Owner's Affidavit and Indemnity In cases where not all of the owners of the property can be located, the applicant will be required to execute an affidavit to indemnify and hold Title Companies, consultants, the Parish and State of Louisiana harmless of and from all loss, cost, damage and expenses resulting from any co-owners not signing documents.

Special Circumstances related to type of ownership:

- Contract for Deed: Will not be eligible, unless the homeowner converts their contract to full ownership prior to receiving funding assistance
- Rent to Own: Will not be eligible, unless the homeowner converts their contract to full ownership prior to receiving funding assistance
- Bond for Deed: Will not be eligible, unless the homeowner converts their contract to full ownership prior to receiving funding assistance
- Lease to Own: Will not be eligible, unless the homeowner converts their contract to full ownership prior to receiving funding assistance

Proof of ownership and occupancy shall be documented as shown in the intake application instructions.

Income Requirements

The St. John the Baptist Housing Elevation Program is designed both for low- and moderate- income (LMI) households and non-LMI households. The maximum income for a household to be considered LMI 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 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:

# of Persons in Household	Max Gross Income for LMI under Housing Elevation Program for FY14
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 require each applicant to enter annual household income and asset information as shown in the application.

Note: Income documentation is considered valid for a period of six months after which time it must be re-certified.

The Parish will use the HUD Part 5 (Section 8) method to calculate annual household income for each household. Annual household income is defined as the gross amount of income of all adult household members that is anticipated to be received durung the coming 12 month period.

D. PROPERTY ELIGIBILITY REQUIREMENTS

To be eligible for funding from the St. John the Baptist Housing Elevation Program, properties must meet all of the following criteria as well as all other program requirements:

- Properties must be located in St. John the Baptist Parish.
- Properties must be single family houses and owner occupied. Site built/stick built and modular homes are eligible.
- Mortgage payments must be current.
- All delinquent property taxes must be paid on the property prior to the Parish providing financial assistance.
- Properties must be damaged as a result of Hurricane Isaac.
- Structures must have existed prior to the 2012 disaster declaration date and must have been located at the present location since that date.

Note: Recipients of compensation from Hurricanes Katrina, Rita, Gustav or Ike who did not have flood insurance (if applicable) at the time of sustaining damages from Hurricane Isaac are not eligible for assistance under this program.

Proof of the above items shall be documented as shown in the intake application.

E. PRIOR ASSISTANCE/DUPLICATION OF BENEFITS

The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern, or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of a loss resulting from a major disaster as to which he has already received financial assistance under any other program or from insurance or any other source.

The Stafford Act also requires that the Parish perform a duplication of benefits analysis pertaining to each applicant within the rehabilitation program.

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 Hurricane 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, Mitigation Grant Program, and any other sources. The applicant shall document proof of this assistance as shown in the intake application. Any other assistance received that already covers unmet needs identified under this program will be deducted from the grant award.

In the intake application, the Parish will also require each applicant to execute a blanket release of information document that will authorize agencies to provide information regarding the applicant's prior compensation. These agencies include but are not limited to FEMA, SBA, Hazard Mitigation Program, OCD/DRU, Homeowner's Insurance Providers, Flood/Hazard Insurance Providers, and the Coordinated Assistance Network (CAN) website, and Long Term Recovery Group.

F. TYPES OF ASSISTANCE OFFERED

A total of 27 applicants are estimated for this program.

The Parish will provide a grant up to $75,000 per eligible applicant (less duplication of benefits) for housing elevation.

Any funding required in excess of these limits will be the responsibility of the homeowner. There are no requirements for payment/repayment of the grant as long as the applicant maintains ownership, residency, and homeowner insurance for a minimum of three years and as long as flood insurance (if applicable) is maintained on the property for perpetuity.

The homeowner will be required to execute a grant agreement with the Parish that outlines the terms and conditions of the grant.

G. ELIGIBLE USES OF ASSISTANCE

Eligible Costs

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

- Disconnection of all utilities;
- Installation and removal of beams for lifting the house;
- Cribbing for a raised house, while the foundation is being built;
- Building the foundation so that the lowest floor is one foot above the 100 year Base Flood Elevation (BFE). Financial assistance will also be provided for work to bring the housing into compliance with applicable codes, ordinances, and standards as needed;
- Lowering the house onto the new foundation;
- Seismic retrofitting of the elevated foundation including attachment of the building to that foundation;
- Reconnecting of utilities - extending lines and pipes if necessary; elevating all utilities and service equipment (hot water heater, furnace, outlets for electricity, etc.);

- Providing meter reader access if necessary; and,
- Improvements must be permanently fixed.

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

- Construction of a utility room above BFE where utilities cannot be stored in the house or there is no other cost effective way to elevate the utilities. If space must be constructed, it should be no greater than 100 square feet.
- Elevation of an existing deck, porch, or stairs; or construction of a new set of steps per minimum code requirements.
- Where homeowner or members of their family are physically disabled, a physician's written confirmation is required before special access is included in the elevation. Multiple special access points are eligible for funding where necessary to meet code compliance. Where ramps are used to provide access, they shall be designed to meet federal standards for slope and width. Where ramps are not technically feasible, a mechanical chairlift may be installed. Such an installation should be on interior access stairways where possible, and subject to local codes.

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

- Structures with an attached garage will be elevated to provide at least 8 feet (or as defined by local codes and standards) of clear space. The garage may be moved under the structure to utilize a previous surface; but, must be used only for parking or storage in accordance with local floodplain management ordinances and National Flood Insurance Program (NFIP) criteria.
- Repair to the foundation is eligible where it is necessary for the safe elevation of the structure.
- Replacement of termite damaged or dry rotted wood framing members are eligible costs when associated with the elevation, or required for recommended seismic bolting or bracing.
- Minimum costs of exterior sheathing associated with what was damaged or removed during the elevation process only. Exterior finish must meet NFIP flood resistant materials and must meet local codes.
- Insulation for pipes when required by local codes and standards.
- Seismic upgrades per local and/or State codes as required, including bolting structure to foundation, and cripple walls.
- Rough grade of yard and seeding of grass if damaged by equipment during the elevation process or where the elevation action affects slopes.
- Miscellaneous items such as sidewalks and driveways.

Ineligible Improvements and Costs

Ineligible elevation repairs include, but are not limited to:

- Structures not considered the primary residence (detached garage, shed and/or barns).
- Additions, expansions, or elevations of appurtenances are ineligible except as noted above.
- Rehabilitation deemed as damaging to the historical character or value of a structure by the State Historic Preservation Officer.
- Repair or replacement of non-essential or luxury items such as swimming pools and/or Jacuzzis.

- Secondary residences (e.g., summer homes and guest cottages not used as permanent, year-round dwellings).
- Properties located in the regulatory floodway or on Federal leased land.
- Funds may not be used to elevate a masonry chimney. If a fireplace is the sole source of heating, funds will be used to purchase and install the least expensive heating system adequate to meet the minimum local code requirements.
- HVAC systems cannot be expanded or increased in size and capacity unless the owner pays such costs beyond the HVAC's capacity to service the square footage of the original pre-disaster structure.
- Where existing underground utility lines have deteriorated, or do not meet code requirements, additional costs to repair such facilities shall not be eligible for assistance.
- An elevation that was begun or completed prior to completion of an environmental review and prior to the applicant's receipt of written approval of the project for funding is ineligible for assistance.
- A new structure which replaces a structure damaged by Hurricane Isaac will not be eligible for funding.
- Costs to elevate higher than the standard of one foot above BFE are not eligible.
- Landscaping costs are ineligible except as noted above.
- Elevations within an acquisition area designated by Louisiana Parishes are not eligible for funding.
- Construction of decks or porches, whether or not they existed prior to the flood or the elevation, except those that must be removed in order to do the elevation properly or as noted above.
- The costs to make improvements in cases where existing floor systems have been inadequately designed or constructed with undersized materials are not eligible for assistance.
- Costs for replacement of utility service components which are undersized, of inadequate capacity, or are unsafe are ineligible unless directly related to the action of elevating (i.e., well pumps).
- New furnaces are ineligible except as noted above.
- Income payments, which are defined as grants to an individual, or family that are used to provide basic levels of food, shelter, (i.e., payment for rent, mortgage and/or utilities or clothing).
- Labor time for sweat equity may not be paid out to recipients of elevation assistance.

H. CONFLICTS OF INTEREST/ETHICS POLICY

All individuals are permitted to apply for this program if their own homes were damaged by Hurricane Isaac.

HUD conflict of interest regulations prohibit local elected officials, subrecipient employees, and consultants who exercise functions with respect to CDBG Disaster Recovery activities or who are in a position to participate in a decision-making process or gain inside information with regard to such activities, from receiving any benefit from the activity either for themselves or for those with whom they have family or business ties, during their tenure or for one year thereafter.

For purposes of this section, "family" is defined to include parents (including mother-in-law and father-in-law), grandparents, siblings (including sister-in-law and brother-in-law), and children of an official covered under the CDBG conflict of interest regulations at 24 CFR § 570.489(h).

If a potential conflict of interest does arise the Parish's attorney will review and determine if there is a conflict. If required, the Parish's attorney will produce a exception request which will be submitted to the State's Office of Community Development /Disaster Recovery Unit (OCD/DRU) and/or the State Ethics Commission. The State is able to consider granting an exception to the conflict of interest provision only after the the Parish Attorney has provided a disclosure of the nature of the conflict, accompanied by an assurance that there has been public disclosure of the conflict and a description of how the public disclosure was made, and has provided an opinion that the interest for which the exception is sought would no violate State or local law, and that an exception would serve to further the purposes of Title I of the Housing and Community Development Act of 1974 and the effective and efficient administration of the program.

I. APPEALS/GRIEVANCES

If an owner, applicant, or contractor has a complaint concerning the implementation of this program, a written complaint must be submitted to the administrator within 60 days. The administrator will respond in writing within ten calendar days from the receipt of the written complaint. The response will include a copy for the administrator's decision, a statement of the facts and legal basis upon which it is based. Any applicant who disagrees with the determination of their eligibility for assistance in this program may appeal the decision to the Parish Council.

J. PARISH PROPERTY STANDARDS

The Parish's property standards consist of two main areas, applicable codes and reconstruction specifications.

The following codes shall apply under this program.

- St. John the Baptist Parish Code which is Louisiana State Uniform Construction Code.
- Where the total housing elevation cost is over $25,000, the unit must meet the current edition of the International Building Code (IBC).
- Additionally, the entire structure must comply with any existing local health and safety codes.
- HUD Minimum Property Standards
- Lead Safe Housing Rule (LSHR)

The Parish will also develop written elevation specifications for this program.

K. GENERAL OPERATING PROCEDURES

Application Intake Process

Applications (along with instructions) can be downloaded from the Parish website and hardcopies can be picked up at the Homer Joseph Community Center in Reserve, Regala Park gymnasium in Reserve, and Percy Hebert Building in LaPlace, West Bank Courthouse and Garyville Service Center Monday through Friday between the hours of 8:30 am and 4:30 pm from July 26 to August 26, 2014

An applicant will complete the application and include all information requested in the instructions and bring the completed application or mail it to the intake center at the St. John Community Center at 2900

Hwy 51, LaPlace, LA The applicant also has the option of completing the application online and submitting it by email. Should the applicant need assistance in completing application they may contact the administrator to schedule an appointment with one of the housing intake specialists.

The program is intended to assist both LMI and non-LMI households. The Parish's established priorities for this program are shown below. Applications will be processed first come first served in each priority. A date and time will be stamped on each application upon receipt.

1st Priority - Low to Moderate Income Households (55% of funds reserved for LMI).

2nd Priority – Non-LMI households (45% of funds reserved for non-LMI).

* Recipients of compensation from Hurricanes Katrina, Rita, Gustav or Ike who did not have flood insurance (if applicable) at the time of sustaining damages from Hurricane Isaac are not eligible for assistance under this program.

Once the applicant submits a completed application with requested information, the housing intake specialist will provide the following reviews and verifications:

- Proof of homeownership and occupancy will be reviewed against the program requirements.

- Documentation related to property eligibility will be reviewed and the program requirements.

- Documentation related to other disaster assistance will be reviewed. The intake specialist will then subsequently contact the various agencies to verify that assistance indicated in the application is accurate.

- Income information in the application will be reviewed and the intake specialist will calculate annual income, which is the gross amount of income of all adult household members that is anticipated to be received during the coming 12 month period. The program intake specialist may also verify income through third party verification.

After the above verifications are completed, the applicant will be notified if initially eligibility requirements have been met. Initial eligibility does not mean that financial assistance has been approved. It simply means that the next step of inspecting the property can be performed.

Initial Inspection of Property

Once initial eligibility has been determined, one of the program's inspectors will inspect the property to determine the extent of needs related to elevation and bringing the property into compliance with Parish property standards.

The inspector will determine if the structure can safely be elevated and will prepare a work write up

that has a detailed description of work to be performed to address the needs identified in the inspection (not including lead work) The work write up will include the type of foundation, the square footage of the structure, and any special requirements. An elevation certificate will be obtained from the Parish and a determination will be made as to the elevation required to meet program requirements. A detailed cost estimate will then be developed by the inspector based on the work write up requirements using the Housing Elevation Unit Cost Guide.

If a home was built after January 1, 1978, it will be documented as exempt from lead based paint requirements. Those units built prior to January 1, 1978 will first be evaluated to determine if an exemption can be applied. The extistance of lead-based paint is only a consideration for those areas of the structure that will be disturbed in the elevation process. If an exemption is not applicable, the level of assistance related to lead work will be determined by taking the lower of the following:

1. The per unit rehabilitation hard costs (regardless of source of funds), or

2. The per unit amount of Federal assistance (regardless of the use of the funds).

If the level of assistance is under $5,000, the following will take place:

- A paint test of disturbed surfaces will be performed by the program's lead inspector.
- Notice of lead hazard evaluation will be provided to the property owner.
- Lead hazard reduction work, if needed, will be incorporated into the work write up and estimate.

If the level of assistance is between $5,000–$25,000, the following will take place:

- A risk assessment or an inspection that presumes there was lead-based paint in the home will be performed by the program's lead inspector.
- A notice of lead hazard evaluation or presumption will be provided to the property owner.
- Lead hazard reduction work, if needed, will be incorporated into the work write up and estimate.

If the level of assistance is over $25,000, the following will take place:

- A risk assessment or an inspection that presumes there was lead-based paint in the home will be performed by the program's lead inspector.
- A notice of lead hazard evaluation or presumption will be provided to the property owner.
- Lead hazard reduction work, if needed, will be incorporated into the work write up and estimate.

The program administrator will use the work write up and cost estimate to calculate a preliminary amount of award. Any other assistance received for the same purpose indicated in the write up will be deducted from the estimate to determine the preliminary award. If the amount of the preliminary award exceeds the program cap of $75,000 the following options are available:

- The applicant will formally commit to funding the excess amount; or,
- The applicant will be advised that his needs might be better met under the Homeowner Rehibilitation Program; or,
- The applicant withdraws his application from consideration.

Environmental Review

A site specific checklist will be completed by the administrator for each property to determine if there are any environmental consequences as a result of work under this program. All properties must pass an Environmental Review prior to commitment of funds.

Contractor Bidding

A pre-qualified list of contractors for this program will be established by the Parish. The administrator will prepare bid packages based on the work write up and send the request for bids to contractors on the pre-qualified list. A mandatory pre-bid walk through will be conducted and any questions will be answered through written addenda. Addenda will be sent to the appropriate contractors. Any contractor not present at the walk through will forfeit the opportunity to bid for that particular job.

Bids will be submitted to the Parish by hand delivery or mail. The Parish will review the bids for completeness and responsiveness and will compare against the Parish's cost estimate.

The low bidding contractor's bid must be within 10% (low or high) of the Parish cost estimate. If not, the Parish has the option to submit for a re-bid and reject the low bid. The Parish will select the contractor who has the lowest responsive bid.

All bids shall be certified for sixty (60) days.

Final Approval of Award/Agreement

Once the lowest responsive bid has been determined, the final award amount will be determined and approved by the administrator. An agreement between the Parish and the applicant that outlines the terms and conditions of the grant will be executed as well as an agreement between the homeowner and contractor and a notice of commencement. The administrator will be responsible for issuing a Notice to Proceed to the contractor. The administrator will have the documents recorded in the Clerk of Court.

Construction

For all reconstruction work, with the exception of emergency work, the general contractor, unless prohibited by inclement weather, must begin work within seven (7) days after a written "Notice To Proceed". If the contractor does not commence work within seven (7) days, the homeowner(s) and/or

Parish may cancel the contract and award the work to the next lowest responsive bidder or request re-bidding of the job.

Prior to any work commencing, the contractor shall secure all permits, fees and licenses necessary for the execution of work under contract. The contractor shall provide a copy of the original building permit to the administrator and display the original in plain view at the worksite.

The Parish will require that all work be satisfactorily completed within a reasonable amount of time agreed upon based on the level of work to be performed. The period of performance will be specified in the contract documents.

If the contractor does not complete the work within the time frame specified in the work contract, a penalty of $100.00 per day may be withheld from the amount to be paid to the contractor for each day that the work is not completed. It is the responsibility of the contractor, in the event of inclement weather or any other reason beyond the control of the contractor that causes a "no work" day, to contact the program administrator on the day of the occurrence. Only "no work" days reported as required will be considered when determining assessment of penalties.

The program's housing inspectors will perform a progress inspection half way through the established time frame to ensure that all work is completed in accordance with write up, specifications, and contract and to ensure that the contractor's requests for payment are consistent with the actual progress of work performed. When final payment is requested from the contractor, the applicant's approval of the work will be required, however; the Parish will be able to override an applicant's decision and accept the work in accordance with grievance procedures if an applicant makes unreasonable requests/demands and the contractor has satisfied all the requirements of the Parish.

In the event that work completed is not in compliance, the program administrator will advise the contractor of appropriate corrective action to be taken. The initial notification shall be verbal and the program administrator will document this notification in the case file. This verbal notification will be followed up by a written memo to the contractor if the work is not completed as required by the verbal notification. No payment will be made until the contractor has satisfactorily completed the necessary corrective action. Progress payments will be made by the Parish in accordance with the construction agreement.

The contractor will be responsible for submitting written change order proposals for review and approval prior to beginning any additional work. Any work outside the scope of the contract performed without written authorization will be the financial responsibility of the contractor. Contractors will provide adequate documentation with change orders to justify the changes along with details and costs for each changed item.

A final inspection of the work will be performed by the program's housing inspector and certified building inspector prior to final contractor payment. If the project had any lead hazard reduction work performed, a clearance of the unit must be passed before re-occupancy. Clearance will be performed by the program's lead inspector.

A follow-up inspection will be performed by the program's housing inspector 60 days after project

completion to see if there are any issues with the work that was performed.

The contractor shall provide a warranty for all work, materials, and labor for a period of one year after acceptance of work by the homeowner(s).

Follow-up / Warranty issues

Homeowners are instructed to contact contractors directly concerning warranty items. If the homeowner is unsuccessful in contacting the contractor, he/she may contact the program administrator. The program administrator will then coordinate with the contractor to have the complaints resolved. Results of the contractor's action shall be recorded as a part of the reconstruction case file, with copies of all warranty complaints placed in the contractor's file. The Parish will evaluate the program's outcomes through monitoring a sample of participants within one year of providing a final payment.

L. RECORD KEEPING

The administrator will maintain accurate single family homeowner program files and records for general administration activities for each applicant, and for each assisted homeowner for a period of five years after closeout of the program. Such files will be open for inspection by the State and HUD as to qualifications, bids, and awards. The program administrator staff will utilize a software system to record and maintain all file records. All eligibility information, inspection notes, and contractor complaints will be recorded. The software system will manage the data and permit the staff to generate weekly, monthly, and annual reports about housing program activities.

M. URA REQUIREMENTS

There are no temporary relocation benefits included in this voluntary program. Temporary housing costs incurred during the housing elevation will be borne by the applicant.

N. ONGOING COMPLIANCE

If awarded a grant, the applicant will have to maintain homeowner insurance on the property for three years and flood insurance (if applicable) must be maintained on the property for perpetuity. The applicant will be required to list the Parish on the insurance policies as an additional party to obtain notification of insurance coverage or changes to the policies which will allow the Parish to monitor ongoing compliance with insurance requirements.

As it relates to maintaining flood insurance in perpetuity, if the applicant sells the property, the Parish will require the applicant to notify the buyer in writing of the grant agreement requirements to obtain and maintain flood insurance in perpetuity.

The applicant will also have to maintain ownership and occupancy for a minimum period of 3 years.

Ongoing compliance of the above items will be monitored by the Parish in accordance with the Parish's monitoring plan.