



REBUILD FLORIDA HOUSING REPAIR & REPLACEMENT PROGRAM

SINGLE FAMILY OWNER-OCCUPIED HOUSING GUIDELINES

This document provides the housing guidelines for implementation of the single-family owner-occupied structures, including mobile/manufactured homes, for the Housing Repair and Replacement Program administered by the State of Florida Department of Economic Opportunity (DEO). This Program is funded by the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant—Disaster Recovery (CDBG-DR) allocation as described in Public Laws 115-56 and 115-123.

VERSION 3.0

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VERSION HISTORY

Date	Revision Description
11/07/2018	Initial Version Published
08/20/2019	Version 2.0 Published <ul style="list-style-type: none"> • See attached change tracker
09/27/2019	Added Appendix E – Pilot Program Methodology
04/20/2020	Version 3.0 Published <ul style="list-style-type: none"> • Further explained National Objectives under 1.1.2 National Objective and Eligible Activities, pg. 2 • Added clarifying language to Common Area Under Roof definition; added definitions for Cancelled Loans, Declined Loans, Private Loans, Small Rental Housing, Subsidized Loans, and Zero Award under 1.1.3 Definitions • Added detailed list of original 10 counties or 4 zip codes for HUD-designated MID communities; floodplain clarification for Monroe County; and list of identified VOADs under 1.1.5.1 Pilot Selection Process, pg. 10 • Added clarifying language to #3 Mobile/Manufactured Housing Units that at the time of assistance means at the time of a program damage assessment under 1.8 Structure Types, pg. 14 • Added clarifying language to #4 stating that no matter how extensive additional or modification are to an MHU, it is considered an MHU under the program under 1.8 Structure Types, pg. 14 • Added #9 to Eligible Structures to clarify that multiple unattached homes on the same lot (tax parcel) are required to apply separately for each structure under 1.8 Structure Types, pg. 14 • Added clarifying language to 1.8.1 Condominiums, Townhomes, and other Structures with Shared Walls section to distinguish between Association and individual ownership verification processes, pgs. 15-17 • Added clarifying language for flood elevation requirements per federal guidelines under 1.9 Type of Assistance Offered, pg. 20 • Added clarifying language to section 1.10 Optional Relocation Assistance for Temporary Housing Assistance Benefit, pg. 20 • Clarified that assistance for each property is capped up to \$150,000 under 1.13 Allocation and Housing Assistance Caps, pg. 21 • Added clarification that feasibility calculations for comparable replacement value is determined by the program’s Residential Valuation Report under 1.14 Feasibility of Repair Analysis, pg. 21 • Added clarifying language to the due diligence process under 1.16 Homeowner Responsiveness, pg. 22 • Removed reference to involuntarily for homeowners not to transfer the property of any interest in the property until the rehabilitation, reconstruction, or replacement has been completed; removed homeowner requirement to maintain home insurance coverage; added clarifying language for homeowner to obtain and maintain flood insurance if located within a SFHA under 1.17 Homeowner Responsibilities, pgs. 23-24 • Removed the sentence, “Alternatively, the property may be located in a non-MID designated area that received a presidential disaster declaration in response to Hurricane Irma,” and added language in its place to clarify the 80%/20% funding requirements for monies spent in HUD- or state-designated MID counties and ZIP codes and Presidential Disaster Declaration areas under 2.2 Location, pg. 28 • Deleted, “Homeowners will provide affidavit of principal residency plus one of the following:”; replaced with, “Homeowners will certify primary residency subject to

	<p>the fraud acknowledgment statement plus one of the following:” under 2.4 Proof of Ownership, Occupancy and Primary Residence, pg. 28</p> <ul style="list-style-type: none"> • Added clarifying language under 2.7.2 Purchase Contracts, pg. 30 • Added section 2.7.5 Life Estates, pg. 31 • Added clarifying language for payment plans through a local taxing authority under 2.9 Property Taxes, pg. 31 • Added the sentence, “Program informational materials and applicant forms may be viewed at www.rebuildflorida.gov,” after #8 under 2.11 Certification Requirements to Receive Assistance, pg. 32 • Added new SBA guidelines for duplication of benefit calculations per FRNs 84 FR 28836 and 84 FR 28848 under 3.6 The Small Business Administration (SBA), pgs. 35-36 • Added 4.5 Elevation Requirements and 4.5.1 Elevation Certificates sections under 4.0 Inspections and Environmental Reviews, pgs. 39-40 • Added a sample award table under 5.0 Award Determination, pg. 41 • Added 5.1 Zero Award section under 5.0 Award Determination, pg. 41 • Added 6.1.1 DOB Gap Funding Deadline section under 6.0 Preconstruction, pg. 42 • Added section 6.4.1 Replacement MHU Relocations, pg. 43 • Added clarifying language under #3 for temporary on-site storage; added #7, “The homeowner will agree to not transfer ownership of the property or any interest in the property until the rehabilitation, reconstruction or replacement has been completed,” under 7.9 Homeowner Responsibilities During Construction, pg. 51 • Deleted, “When an applicant receives benefits from federal disaster assistance sources, non-profits or their insurance after the award determination is made and prior to the file closeout DOB re-assessment, these funds may be owed by the applicant to the program”; added clarifying language under 8.4 Subrogation, pg. 53 • Deleted, “The single family owner-occupied program does not have any long term compliance requirements after construction is completed and therefore recapture will not be a necessary process for projects that complete construction”; added clarifying language; deleted last paragraph relative to affordability periods under 8.5 Recapture, pg. 53 • Added clarifying language under section 1.2, HUD Income Limits, pg. 11, “The program is currently using the 2020 income limits effective June 30, 2020. The program will update the income tables for the program each year when the new income tables are made effective by HUD. Income limits in use by the program are included in Appendix A HUD Income” • Revised Appendix A with 2020 HUD Income Limits • Minor editorial revisions throughout document

VERSION POLICY

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

Policy changes within this document will result in the issuance of a new primary version number with a publish date clearly noted. For example, a change in eligibility criteria to the program would warrant issuance from Version 1.0 to Version 2.0, an increase in the primary version number. Future policy changes will result in additional revision and the issuance of a new primary version number.



Table of Contents

VERSION HISTORY	i
VERSION POLICY	ii
1.0 Program Overview	1
1.1 Purpose of the Program	1
1.1.1 Introduction	1
1.1.2 National Objective and Eligible Activities	2
1.1.3 Definitions	3
1.1.4 DEO Housing Program Administration and Implementation	8
1.1.5 Pilot Program	9
1.2 HUD Income Limits	11
1.3 Program Requirements	11
1.4 Registration	12
1.5 Applications	12
1.6 Priority Schedule	13
1.7 Program Education	14
1.8 Structure Types	14
1.8.1 Condominiums, Townhomes, and other Structures with Shared Walls	15
1.8.2 Owner-Occupied Duplex, Tri-Plex and Quadplex	17
1.9 Type of Assistance Offered	18
1.10 Optional Relocation Assistance	20
1.11 Construction Standards	20
1.12 Accessibility Standards	21
1.13 Allocation and Housing Assistance Caps	21
1.14 Feasibility of Repair Analysis	21
1.15 Resiliency and Mitigation	22
1.16 Homeowner Responsiveness	22
1.17 Homeowner Responsibilities	23
1.18 Complaints/Appeals/Conflict of Interest	24
1.18.1 Fair Housing Complaints	24
1.18.2 Conflict of Interest.....	25
1.19 Anti-Fraud and Compliance Policies	25
1.20 Files, Records, and Reports	25
1.21 State and Federal Audits	26
1.22 Procurement Requirements	26

2.0 Eligibility Requirements	27
2.1 Hurricane Irma Damage	27
2.2 Location	28
2.3 Proof of U.S. Citizenship or Lawful Permanent Resident	28
2.4 Proof of Ownership, Occupancy and Primary Residence	28
2.5 Special Circumstances Related to Occupancy	29
2.6 Ownership	29
2.7 Special Circumstances Related to Type of Ownership	29
2.7.1 Reverse Mortgages	29
2.7.2 Purchase Contracts	30
2.7.3 Act of Donation	30
2.7.4 Trust.....	30
2.7.5 Life Estates	31
2.8 Death of Eligible Owner Occupant	31
2.9 Property Taxes	31
2.10 Ineligible Applications	31
2.11 Certification Requirements to Receive Assistance	32
2.12 Income Eligibility Requirement	32
3.0 Duplication of Benefits (DOB)	33
3.1 Overview	33
3.2 FEMA Individual Assistance (FEMA IA)	34
3.3 FEMA National Flood Insurance Program (NFIP) Insurance	34
3.4 Increased Cost of Compliance (ICC)	34
3.5 Private Insurance	34
3.6 The Small Business Administration (SBA)	35
3.7 Allowable Cost of Repairs	36
3.8 Contractor Fraud	36
3.9 Forced Mortgage Payoff	36
3.10 Legal Fees	37
3.11 Tax Filings	37
3.12 Calculating the Amount of DOB Offset	37
3.13 Subrogation	37
4.0 Inspections and Environmental Reviews	38
4.1 Overview	38
4.2 Initial Inspection and Damage Verification	38
4.3 Eligible and Ineligible Items	39
4.4 Environmental Review	39
4.5 Elevation Requirements	39

4.5.1 Elevation Certificates	40
5.0 Award Determination	40
5.1 Zero Award	41
6.0 Preconstruction.....	42
6.1 DOB Gap Funding	42
6.1.1 DOB Gap Funding Deadline.....	42
6.2 Lead-based Paint and Asbestos Hazard Identification	42
6.3 Development of Costs for Repair Projects	43
6.4 Replacement Mobile/Manufactured Housing Units (MHUs).....	43
6.4.1 Replacement MHU Relocations	43
6.5 Reconstruction Determinations and Plan Selection.....	44
6.6 Contractor Assignments and Construction Agreement.....	45
6.7 Contract Execution Documents	46
6.8 Notice to Proceed	46
6.9 Notice to Begin Construction.....	46
6.10 Contractor Requirements	46
7.0 Construction	47
7.1 Overview	47
7.2 Resilient Home Construction Standards	47
7.3 Lead-based Paint Disturbance and Mitigation	48
7.4 Repair and Reconstruction Progress Inspections.....	49
7.5 Substantial Completion Inspection and Warranty Information	50
7.6 Re-Inspections	50
7.7 Change Orders.....	50
7.8 Method of Payment/Invoice	50
7.9 Homeowner Responsibilities During Construction	51
8.0 Post Construction	51
8.1 Overview	51
8.2 Compliance Period Monitoring	51
8.3 Closeout Review	52
8.4 Subrogation.....	53
8.5 Recapture	53
Appendix A: HUD Income Limits	A-54
Appendix B: Affirmative Marketing Plan	B-66
Appendix C: Appeal/Complaint Process	C-67

Appendix D: Damage Assessment Checklist..... D-70

Appendix E: Application Pilot MethodologyE-71

Application Pilot TimeframeE-72

Application Pilot ResultsE-72

1.0 Program Overview

1.1 Purpose of the Program

1.1.1 Introduction

The Florida Department of Economic Opportunity (DEO) Office of Disaster Recovery (ODR) is the administrator of a Community Development Block Grant - Disaster Recovery (CDBG-DR) program funded by the U.S. Department of Housing and Urban Development (HUD) under Public Laws 115-56 and 115-123.

DEO is the agency responsible for the administration of disaster funds allocated to housing, economic revitalization and infrastructure activities. DEO is administering the housing repair and replacement programs directly.

The DEO Housing Repair and Replacement Program (HRRP) will provide housing assistance to those affected by Hurricane Irma in September 2017. This will include single family owner occupants, owners of rental properties and Public Housing Authorities (PHAs). The intent of the program is to address remaining unmet housing recovery needs based on the notice in the [Federal Register, Vol. 83, No. 28, February 9, 2018](#). DEO has developed these Single Family and Mobile Home Housing Guidelines for the HRRP based on the information gathered during the unmet needs analysis and subsequent project descriptions created in the *State of Florida Action Plan for Disaster Recovery*.

DEO initially allocated \$273,329,800 in CDBG-DR funding for HRRP. Based on data obtained during the action planning process, DEO projected that 6,000 properties would be rehabilitated, reconstructed or replaced. HUD approved a substantial amendment to the action plan increasing the HRRP allocation to \$346,186,147 with a projection of 7,150 homes that will be rehabilitated, reconstructed or replaced.

DEO has established two objectives for the HRRP. First, recognizing that the \$346 million allocation for housing repair will not meet all needs, DEO will prioritize assistance for at-risk and vulnerable populations. Second, in an effort to increase resiliency and protect human life, DEO is requiring the implementation of construction methods that emphasize quality, durability, energy efficiency, sustainability and mold resistance.

The HRRP is a centralized housing repair or replacement program for Low- and Moderate-Income (LMI) families impacted by Hurricane Irma. The program will manage and complete the construction process for the repair or reconstruction of damaged homes on behalf of eligible homeowners. With the assistance of staff and vendors, the state will work with a pool of qualified contractors assigned to repair, reconstruct or replace damaged properties. Homeowners will not select their own contractors and will not contract directly with the construction contractor. No payments will be made to the property owner directly. Homeowners will be required to enter into agreements with the state, setting forth the terms and conditions of the program.

The Single Family Owner-Occupied portion of the HRRP, addressed in this document, is open to homeowners. Owners of rental properties may also be served; however, separate guidelines have been published for rental property owners. Guidelines can be found at www.rebuildflorida.gov.

If any portion of an owner-occupied structure has tenants and is currently occupied, the tenants will have the opportunity to move back into the unit(s) that are rehabilitated or reconstructed using CDBG-DR funds. Displacement of such tenants will result in the application of the Uniform Relocation Act (URA) and

all associate requirements, restrictions, and/or waivers outlined in the governing Federal Register Notice(s), federal guidance and the URA itself.

The Federal requirements for the delivery of the HRRP are complex and will require a multi-step process (see Figures 1 and 2 below) to comply with all of the regulations and requirements that are tied to the funding source.

The process includes initial documentation and verification requirements that result in an award of benefits to eligible homeowners. The result of the initial documentation phase is the signing of a grant agreement.



Figure 1: Initial Application and Documentation Steps

The construction and compliance phase, as seen in Figure 2, is where repair, replacement or reconstruction assistance is provided to the property owner through direct construction activities performed by the program and the result is a rehabilitated housing unit. After final construction activities and the completion of any compliance period, the grant will be closed out.



Figure 2: Construction and Compliance

1.1.2 National Objective and Eligible Activities

All program activities must meet one of HUD's National Objectives. The National Objectives that have been approved for the HRRP are the Low- to Moderate-Income (LMI) and Urgent Need. The LMI National Objective is achieved under HRRP when the benefit is provided to an LMI household. The Urgent Need National Objective is achieved when a benefit is provided to eligible applicants who are above 80% AMI and below 120% AMI.

The governing Federal Register Notices, [Vol. 83, No. 28, February 9, 2018](#) and [Vol. 83, No. 157, August 14, 2018](#), require that 70% of program funds meet the LMI National Objective and that 80% of all funds be expended in the HUD-designated Most Impacted and Distressed (MID) communities, as identified in the Federal Register Notice(s). Eligible activities under this program include:

- Repairs to, reconstruction or replacement of housing units damaged by Hurricane Irma, including:
 - a) Individual Mitigation Measures to mitigate against future storm impacts
 - b) Elevation
- The completion of work to homes that have been partially repaired.
- Temporary Housing Assistance based on individual homeowners' needs and their participation in the program.
- Temporary Housing Assistance based on individual tenant needs and their participation in the program. (In the single family owner-occupied housing portion of the repair and replacement

program, this form of assistance for tenants is expected to be rare, but when required, it will be provided consistent with the Uniform Relocation Assistance and Real Property Acquisition Policies for Federal and Federally Assisted Programs, 42 U.S.C. 4601 et seq., the regulations at 49 CFR 24, 70 FR 589, HUD guidance and associated waivers in the applicable Federal Register Notices for Hurricane Irma recovery).

1.1.3 Definitions

100-Year Floodplain: The area subject to inundation from a flood with a 1% or greater chance of being equaled or exceeded in any given year.

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

Applicant: Any individual who submits an application for assistance to the Rebuild Florida Housing Repair and Replacement Program.

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

Cancelled Loans: The borrower has entered a loan agreement, but for a variety of reasons, all or a portion of the loan amount was not disbursed and is no longer available to the applicant. The loan cancellation may be due to default of the borrower, agreement by both parties to cancel the undisbursed portion of the loan, or expiration of the term for which the loan was available for disbursement.

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

Common Area Under Roof: The total area under the common roof for traditional construction and modular homes is primarily interior, conditioned spaces, and for single-story homes, equal to the footprint of the house. The total area under the common roof for mobile homes is primarily interior, conditioned spaces, limited to the original manufactured structure built to the specifications required in the Manufactured Home Construction and Safety Standards Act of 1974. The term is also synonymous with the eligible area. In addition, exterior spaces such as detached porches and garages are not considered in the eligible area.

Completed Repairs Estimate (CRE): The CRE is used to verify Hurricane Irma damages to the property and determine repairs that have already been completed. This estimate may be used to verify the appropriate use of funds received from insurance or other federal disaster recovery assistance for repair and be used to reduce Duplication of Benefits (DOB), in the absence of receipts.

Damage Assessment: The initial opportunity for a Program inspection of the Hurricane Irma damaged structure in which all damages repaired at the time, and damages still to be repaired are officially documented in an estimating software that allows monthly market pricing and local sales taxes to be applied to Program eligible materials and labor in a consistent report format. The damage assessment reports will contain a detailed sketch of the structure along with exterior and interior photos.

Declined Loans: Declined loan amounts are loan amounts that were approved or offered by a lender in response to a loan application, but were turned down by the applicant, meaning the applicant never signed loan documents to receive the loan proceeds.

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

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

Duplication of Benefits: A Duplication of Benefits will occur if the Rebuild Florida Housing Repair and Replacement Program provides assistance to a homeowner for the same purpose (repair, replacement or reconstruction) as any previous financial or in-kind assistance provided to a property owner for the repair, replacement or reconstruction of his or her home. Rebuild Florida is prohibited from creating a Duplication of Benefits. This prohibition comes from the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) and therefore, these other sources of funds must be deducted from any potential award.

Elevation: All structures, defined at 44 CFR 59.1, designed principally for residential use and located in the 1% annual (or 100-year) floodplain that receive assistance for new construction, repair of substantial damage, or substantial improvement, as defined at 24 CFR 55.2(b) (10), must be elevated with the lowest floor, including the basement, at least two feet above the 1% annual floodplain elevation. Elevation will be conducted by means of pier and beam construction, as per Florida building code. Fill dirt to achieve proper elevation height will not be eligible.

Environmental Review: All qualified projects must undergo an environmental review process. This process ensures that the activities comply with the National Environmental Policy Act (NEPA) and other applicable state and federal laws.

Family: A household composed of two or more related persons. The term “family” also includes one or more eligible persons living with another person or persons who are determined to be important to their care or well-being.

Federal Register: The official journal of the Federal government of the United States that contains government agency rules, proposed rules, and public notices. It is published daily, except on Federal holidays. A Federal Register Notice (FRN) is issued for each CDBG-DR funded disaster. The FRN outlines the rules that apply to each allocation of disaster funding.

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

Flood Hazard Area: Areas designated by FEMA as having risk of flooding.

Flood Insurance: The Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a) requires that projects receiving federal assistance and located in an area identified by FEMA as being within a Special Flood Hazard Areas (SFHA) be covered by flood insurance under the National Flood Insurance Program (NFIP). In order to be able to purchase flood insurance, the community must be participating in the NFIP. If the community is not participating in the NFIP, federal assistance cannot be used in those areas.

Floodplain: FEMA designates floodplains as geographic zones subject to varying levels of flood risk. Each zone reflects the severity or type of potential flooding in the area.

- **100-year floodplain:** the geographical area defined by FEMA as having a one percent chance of being inundated by a flooding event in any given year.

Green Building Standards: All rehabilitation that meets the definition of substantial improvement, reconstruction, or new construction must meet an industry-recognized standard that has achieved certification under at least one of the following programs: (1) ENERGY STAR (Certified Homes or Multifamily High-Rise), (2) EPA Indoor Air Plus (Energy Star a prerequisite), (3) LEED (New Construction, Homes, Midrise, Existing Buildings Operations and Maintenance, or Neighborhood Development), or (4) ICC-700 National Green Building Standard.

Homeowner Grant Agreement: Written agreement between DEO and an awarded applicant detailing the grant award, award calculation and any requirements placed on the applicant in order to participate in the HRRP. The Homeowner Grant Agreement must be executed by the applicant prior to the commencement of construction.

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

Housing Quality Standards (HQS): The HQS establish certain minimum standards for buildings. This includes new single family homes and multifamily housing as outlined in [24 CFR 982.401](#). The HRRP uses these standards as a guideline to identify basic living quality deficiencies that should be addressed during the construction process when there is other identifiable Irma-related storm damage. The HRRP does not conduct a certified HQS inspection.

HUD: United States Department of Housing and Urban Development.

Increased Cost of Compliance (ICC): Structures damaged by a flood may be required to meet certain building requirements, such as elevation or demolition, to reduce the risk of future flood damage before the structure can be repaired or rebuilt. To help cover these costs, the National Flood Insurance Program (NFIP) includes Increased Cost of Compliance coverage for all new and renewed Standard Flood Insurance Policies. ICC is a potential source of Duplication of Benefits, as a supplement to an existing NFIP policy. Policy holders are only eligible to receive ICC payment if a Substantial Damage Letter has been issued by the local floodplain manager.

Mitigation Measures: Activities designed to mitigate and/or reduce risk beyond the pre- disaster condition of a housing unit when the activities are above and beyond federal, state or local construction or code requirements. In accordance with HUD's guidance, repair of housing units and the payment of flood insurance are not IMM activities. Examples of mitigation measures include: elevation above the base flood elevation level or the addition of storm shutters, disaster proof windows, roof straps, etc. as long as those improvements are not required to comply with local code requirements and did not exist on the housing unit prior to the disaster damage. However, mitigation measures are not eligible as standalone activities. They must be incorporated as part of a project that is otherwise addressing eligible repairs that are necessary as a result of Hurricane Irma.

Low- to Moderate-Income (LMI) National Objective: Activities that benefit households whose total annual gross income does not exceed 80% of Area Median Income (AMI), adjusted for family size. Income eligibility will be determined and verified in accordance with HUD Guidance. The most current income limits, published annually by HUD, will be used to verify the income eligibility of each household applying for assistance at the time assistance is provided.

- **Very Low:** Household's annual income is up to 30% of the area median family income, as determined by HUD, adjusted for family size.
- **Low:** Household's annual income is between 31% and 50% of the area median family income, as determined by HUD, adjusted for family size.
- **Moderate:** Household's annual income is between 51% and 80% of the area median family income, as determined by HUD, adjusted for family size.

Mobile/Manufactured Housing Unit (MHU): A structure, transportable in one or more sections which, in the traveling mode is 8 body-feet or more in width, or 40 body-feet or more in length, or when erected on site, is at least 320 square feet, is built on a permanent chassis and is designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air-conditioning and electrical systems contained therein. Sometimes referred to as mobile homes. A MHU is built to the specifications required in the Manufactured Home Construction and Safety Standards Act of 1974, 42 U.S.C. 70 § 5401 et seq. MHUs display a red certification label on the exterior of each transportable section. Manufactured homes are built in the controlled environment of a manufacturing plant and are transported in one or more sections on a permanent chassis.

Modular Housing: A home built in sections in a factory to meet Federal, state, or local building codes. Once assembled, the modular unit becomes permanently fixed to one site. The program will treat modular homes as traditional, site or stick-built construction.

Most Impacted and Distressed (MID) Areas: Areas of most impact as determined by HUD or the state using the best available data sources to calculate the amount of disaster damage. The MID-designated areas include Brevard, Broward, Clay, Collier, Duval, Hillsborough, Lee, Miami-Dade, Monroe, Orange, Osceola, Palm Beach, Polk, St. Lucie, Volusia counties; 32084, 32091, 32136, 32145, 32771, 33440, 33523, 33825, 33870, 33935, 34266 zip codes according to the [Federal Register Vol. 83, No. 157, August 14, 2018](#). The state-identified MID areas also include those [counties that received both Individual Assistance \(IA\) and Public Assistance \(PA\)](#) through the Federal Emergency Management Agency (FEMA).

NFIP: National Flood Insurance Program.

Not Suitable for Rehabilitation: DEO defines “not suitable for rehabilitation” as one of the two following definitions:

1. Residential properties that have experienced repetitive losses under FEMA’s National Flood Insurance Program (NFIP).
2. Dwellings that are considered substandard and do not meet the recovery program’s housing repair standards and/or federal, state and local code requirements will not be deemed suitable for rehabilitation, as determined by the program and consistent with program guidelines. A structure is not suitable for rehabilitation if the cost of repair is unreasonable based upon program standards.

Private Loans: A loan that is not provided by or guaranteed by a governmental entity, and that requires the CDBG–DR applicant (the borrower) to repay the full amount of the loan (principal and interest) under typical commercial lending terms, e.g., the loan is not forgivable.

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

Reconstruction: The demolition, removal and disposal of an existing housing unit and the replacement of that unit on the same lot, and in the same footprint, with a new unit that complies with the International Residential Codes (IRC), as required by the Florida Code. The number of units on the lot may not increase and the total square footage of the original, principal residence structure to be reconstructed may not be substantially exceeded; however, the number of rooms in a unit may be increased or decreased.

Reconstruction Scope of Work Estimate (SWE): The Damage Assessor will develop in Xactimate®, a SWE when a property has been demolished, condemned, or is unsafe to enter at the time of the damage assessment. If the property is no longer present the Damage Assessor will interview the Applicant to confirm living area square footage and other general features of the property such as foundation, exterior, interior, and systems.

Registrant: Any individual that registers with the program.

Registration: The initial step a property owner must take to seek benefits under the program. Registration will result in prioritization of a registrant for application if basic eligibility requirements are met. This is distinct and separate from application.

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

Replacement: Demolition, removal and replacement of a damaged MHU with a new MHU in substantially the same footprint or at a new location, if the original damaged unit was on leased land and the MHU owner must relocate to a new property. Relocation of a new MHU will require additional environmental review.

Residential Valuation Report (RVR): A RVR will be developed by the Quality Control Team in Xactimate® for all properties in an effort to determine feasibility of rehabilitation versus reconstruction. The RVR will detail replacement cost including all applicable permits, fees, overhead, profit, and sales tax. The replacement costs figure represents the average estimated cost to rebuild the structure after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for the location. The actual reconstruction costs for the structure may differ from the estimated replacement cost due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The Xactimate® estimated replacement cost does not include costs for such items as excavation, land value, detached structures, or demolition of the Hurricane damaged property.

Scope of Work Estimate (SWE): A SWE is used to verify Hurricane Irma damages to the property and determine the estimated scope of work to complete the repairs to the property and bring the property up to program standards.

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

Small Rental Housing: Non-owner-occupied residential structures with four units or less.

Statement of Work: The scope of work awarded to a contractor via a competitive bid process containing the repairs identified in the SWE.

Stick-Built Home: A home that has been built on-site using traditional construction materials and methods.

Subrogation: Subrogation is a legal doctrine that allows one person to take on the rights of another. In the context of disaster recovery grants, a homeowner must enter into a subrogation agreement where the funding agency (DEO) obtains the right to collect any additional disaster recovery or insurance payouts the homeowner receives for Irma damages after the homeowner has entered into a grant agreement for HRRP benefits.

Subsidized Loans: Subsidized loans (including forgivable loans) are loans other than private loans. Both SBA and FEMA provide subsidized loans for disaster recovery.

Substantial Completion: The completion of the Statement of Work awarded to the contractor.

Substantial Damage: Based on the flood provisions of the Florida Building Code, damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would

equal or exceed 50 percent of the market value of the structure before the damage occurred. The determination is only made by the local jurisdiction. The program will abide by these determinations.

Substantial Improvement: As defined in 24 CFR 55.2(b) (10) and as applicable to the HRRP, substantial improvement means any repair, reconstruction, modernization or improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure either before the improvement or repair is started, or if the structure has been damaged and is being restored before the damage occurred. Substantial improvement determinations are only made by the local jurisdiction. The program will abide by these determinations.

Zero Award: When a zero award is determined, it is due to the estimated cost to repair the disaster-related structural damage sustained to an applicant’s home being less than the amount of benefits previously received from other sources.

1.1.4 DEO Housing Program Administration and Implementation

DEO is undertaking several housing initiatives under the umbrella of the Rebuild Florida brand. DEO will administer all programs pursuant to the grant agreement between DEO and HUD. The table below is presented to assist the public with an understanding of each of the other programs that will support Florida’s recovery from the impacts of Hurricane Irma.

Program Name	Activity Name	Implementation
Housing Repair and Replacement	Single Family Owner Occupied & MHU	Direct
	Small Rental	Direct
	Multifamily	Direct
	Temporary Housing Assistance	Direct
Workforce Affordable Rental New Construction	Leveraging CDBG-DR Funds with Other Sources of Financing	Subrecipient
	Funding for Small Rental Developments	Subrecipient
	Land Acquisition for Workforce Affordable Rental Program	Subrecipient
Voluntary Home Buyout	Voluntary Home Buyout	Subrecipient

The Program Name column designates the name of the program, as it corresponds to the activities outlined in the Action Plan. The Activity Name column designates any sub-category of activity within the program. The Implementation Column identifies whether the program and activity will be directly implemented by DEO or a subrecipient.

Each program will have its own implementing guidelines. For example, this document is entitled the “Single Family Owner-Occupied Housing Guidelines” and contains the policy guidelines for implementation of the Single Family housing repair and replacement program, inclusive of traditionally constructed site built homes, manufactured homes and mobile home units.

Within DEO, directly administered programs are supported by contracted service providers who augment DEO’s staffing capacity and professional services that are not typically within DEO’s staffing plan. Contracted service providers also provide technical assistance related to program design and federal rules and requirements. The table below illustrates the roles and responsibilities for the Rebuild Florida Housing Repair and Replacement Program activity specific tasks.

Task	Responsibility
Registration System	IEM
Registration Activities	IEM
Application System	DEO
Policy and Procedure Technical Assistance	IEM
Policy and Procedure Approval/Finalization	DEO
Case Management	IEM

Application Completion	IEM
Damage Assessment Production	IEM
Environmental Review Production	IEM
Environmental Review Approval	DEO
Initial DOB/VOB Review	IEM
File 1 st Level QA/QC at task level	IEM
File 2 nd Level QA/QC for Eligibility Recommendation	IEM (separate team)
Final File Eligibility Review QA/QC Determination	DEO
Ineligible Notification	DEO
Appeals	DEO
Benefit Determination Letter Issuance	IEM
Award Calculation	DEO
Award Notification Letter Issuance	DEO
Generation of Grant Agreement Closing Package	DEO
Schedule and Close Grant Agreements	IEM
Collect DOB Gap Payments and Deposit to DEO Account	IEM
Maintain DOB Gap Payment Accounts and Financial Draw Down	DEO
Construction Bid Package Development, Issuance and Bid Selection	DEO
Issuance of Notice to Proceed	DEO
Issuance of Notice to Construct	DEO
Construction Progress Inspections	IEM
Construction Final Inspections	IEM
Construction Payment Request Review	DEO
Construction Payment	DEO
Initial Closeout Review	IEM
QA/QC Closeout Review	IEM (separate team)
Final Closeout QA/QC and Approval	DEO

1.1.5 Pilot Program

In an effort to balance competing responsibilities of conserving federal dollars and providing swift housing results, DEO has undertaken a pilot initiative to examine the potential time savings and additional expenses that may result from a concurrent processing model, rather than a linear processing model.

The Application Pilot is a method of identifying a cohort of applicants in each impacted area that can be deliberately observed through the full HRRP process to identify and resolve issues prior to the bulk of the applicants getting into the full process. The close observance of the pilot cohort is intended to test initial process design and yield informed decisions to improve efficiencies as the rest of the applicant population comes into the workflow.

The Application Pilot is also intended to test a concurrent task methodology that is known to expedite applicant processing, but which may have additional cost. The pilot cohort will be processed concurrently for application, eligibility, damage assessment and environmental review prior to the feasibility, duplication of benefits and award steps. The simultaneous processing of these tasks will be allowed as activity delivery costs for the pilot group.

This dual-tracked process that results in the flagging of applications as either part of the Application Pilot or non-pilot contributes to DEO's ability to perform a real-time test of the program. The identified pilot cohort will have no impact on other applicants' progress through the process. Any issues that DEO finds can be addressed and resolved to ensure smooth processing of the bulk, average and more complicated applications.

Applicants that are outside of the pilot group will also be processed at the same time the Application Pilot files are moving through the system. However, the applicants that are outside of the pilot group will follow the linear process path which requires completion of application prior to initial eligibility review, clearance of eligibility review prior to damage assessment, clearance of damage assessment prior to environmental review, clearance of environmental review prior to feasibility, duplication of benefits and award. The pilot is intended to gauge the benefits and identify issues associated with a concurrent processing method. It will support an analysis of whether the most conservative linear model, the concurrent model, or some combination of the two processes will provide the best results for the Department of Economic Opportunity (DEO) and our Irma-affected citizens.

1.1.5.1 Pilot Selection Process

At the initial stage of applicant invitation, a group of applicants were randomly selected within the Priority 1 invitation group based on property characteristics identified in **Section 1.6 Priority Schedule**. DEO processed these applications by conducting the application completion, initial eligibility, damage assessment and environmental review steps at the same time. The rest of the Priority 1 population continued normal processing under the linear model, which required each step to be completed prior to the next step starting. This allowed DEO to maintain compliance with the stated prioritization schedule, as described in this Action Plan, while testing alternatives that could result in a reduced overall processing time.

From January 4 to January 11, 2019, program staff analyzed the registrant and applicant information to identify an initial group for the pilot cohort. There were 5,888 registrants qualified for Phase I, 1,745 applications started and 599 completed applications available for selection in the pilot cohort. The initial goal was to identify 10-20 cases from each of the original HUD-designated MID communities and ultimately 220 were selected. On January 11, 2019, DEO expanded the pilot cohort criteria to test ability to motivate applicants who had started, but not yet completed their application and including applicants in Monroe County, a designated floodplain. At this time there were 5,989 Phase 1 registrations, 1904 applications started and 770 applications completed. An additional 200 applicants fitting this criterion were added to the cohort to test whether the simultaneous application, eligibility, damage assessment and environmental review process would expedite completion of the application and eligibility processes.

The only screening criteria used for the pilot cohort are those listed. No other attribute of the property or applicant were used to screen for pilot selection. Registrant and applicant IDs were selected at random as long as the criteria listed were met, which maintained the integrity of the prioritization requirements outlined in the Action Plan.

Established conditions and assumptions underlying the test of the initial cohort:

- Only phase I registrants are invited to apply
- Motivated registrants will complete their applications early
- Identified local VOADs will assist applicants to speed up their completion. VOADs included, but were not limited to: American Red Cross, Americares, Catholic Charities, Church World Service, Collier COAD, Emergency Preparedness Division, FRIEND Inc., Greater Marco Long Term Recovery Group, Immokalee Unmet Needs Committee, Brevard County VOAD and Brevard Long Term Recovery Coalition, Lee County Emergency Management, Lee County Recovery, Long Term Recovery Coalition of Broward County, Miami-Dade Long Term Recovery Group, Monroe County Long Term Recovery Group, Northeast Florida Long Term Recovery Organization, Office of Emergency Management, Orange County Long Term Recovery Group, Polk County, Polk Recovery After Disaster, Rebuilding Together Orlando, Rotary International, The Communities of Everglades Disaster Recovery (CEDR), United Way of Northeast Florida, and Volusia Interfaith/ Interagency Network in Disaster (VIND).

Cohort screening criteria:

- From the original 10 counties or 4 ZIPs (Monroe, Miami-Dade, Duval, Lee, Polk, Collier, Brevard, Broward, Orange and Volusia counties; 32068, 34266, 32136, and 32091 zip codes) (Tier 1 ERR complete)

- Insurance \$0, FEMA \$1-15000, SBA \$0, NFIP \$0 benefits
- Not in floodplain, with the exception of Monroe County
- House built after 1978
- No Letter of Substantial Damage /No condemnation letter (Add into damaged section of application)
- Repair program

The Application Pilot project timeframe is defined by the substantial completion of the pilot application group's environmental review and submission of that documentation to the Department of Economic Opportunity. It began January 14, 2019 and was completed April 5, 2019. For a full review of the Pilot Program, please see Appendix E.

1.2 HUD Income Limits

HUD publishes income limits annually. The HRRP began by using the published 2018 HUD income limits, and continually updates the income tables each year when the new income tables are made effective by HUD. Due to system functionality, the HRRP will begin using the 2020 income limits effective June 30, 2020. The 2020 income limits are included in [Appendix A HUD Income Limits](#).

1.3 Program Requirements

1. All housing activities for the HRRP will meet the HUD National Objective required under the authorizing statute of the CDBG program that benefits LMI persons, where at least 70% of the funds will benefit these populations as defined in the [Housing and Community Development Act \(HCDA\), Section 104 \(b\)\(3\)](#)
2. Homeowners applying for disaster assistance are processed by priorities based on the prioritization criteria outlined in Section 1.6 of these guidelines. The LMI demographic groups will be funded at a minimum level of 70% of total available funds (excluding planning and administration funds). Prioritization criteria are more fully detailed in Section 1.6.
3. LMI Demographic Groups are:
 - a. 0%-30% AMI Very Low
 - b. 31%-50% AMI Low
 - c. 51%-80% AMI Moderate
4. The homeowner must meet certain eligibility standards to qualify for assistance. Eligibility standards are discussed in Part 2 of this document.
5. The property must pass a federally required environmental review. No construction may be undertaken until the environmental review is complete.
6. For assistance activities, it must be demonstrated that the damage to structures was the direct result of Hurricane Irma. Damage details are noted in Part 2 of this document.
7. A damage assessment/Scope of Work Estimate (SWE) inspection must be conducted on both the interior and exterior of the structure to observe and record damages. The damage assessment must be completed in sufficient detail to obtain bids or cost estimates. The damage assessment checklist is included in this document as Appendix D. This requires an inspector to have full access to the property for the documentation process. The project costs must be reasonable and typical in the current marketplace for projects of similar scope.
8. The project must comply with all applicable federal, state and local requirements.

1.4 Registration

Registration is the first step an individual can take toward seeking benefits under the HRRP. Registration will be open for a minimum 90-day intake period. Note that registration is not application. Regardless of the number of individuals per household, there may only be one registration per household. Duplicate registrations will be closed so that only one registration per property address remains active.

The initial outreach period for registration was undertaken from September 24, 2018 through December 23, 2018. The Program extended the registration period through March 29, 2019, at a minimum. Additional outreach activities will be undertaken in the additional five counties and 8 ZIP codes added to the HUD-designated MID areas under [Federal Register Notice Vol. 83, No. 157, August 14, 2018](#).

A Strategic Communication Plan will designate how populations will be targeted for outreach and registration. If the 90-day window is not sufficient to obtain the registration volume necessary to satisfy the number of prioritized applications required to expend the funds, DEO may extend the outreach period for an additional period of time. Any extension of the outreach and intake period beyond 90 days will be announced using the Rebuild Florida website at www.rebuildflorida.gov and as outlined in a revision to the Strategic Communications Plan.

Registration requires the submission of basic information about the registrant, his or her household and the property that was damaged as a result of Hurricane Irma. The registration process allows DEO to evaluate the potentially eligible homeowner population and begin the prioritization process. Once a sufficient number of registrants have been prioritized, DEO will begin to invite registrants to provide more information to the program. Prioritized registrants will be invited to apply before non-prioritized registrants.

All interested individuals who wish to seek assistance through the HRRP must first register. An individual may register for the program by:

1. Contacting the Rebuild Florida call center at 1-844-833-1010.
2. Going online to www.RebuildFlorida.gov.
3. Visiting a Rebuild Florida Center.
4. Attending an outreach event, when available, in the local community.

Rebuild Florida center locations and hours of operation will be advertised during outreach events and posted to the Rebuild Florida website. Outreach events will be advertised on the Rebuild Florida website and announced through local media affiliates and partners. Closing of the registration period will be advertised on the program website, at a minimum.

1.5 Applications

1. Only completion and submission of the official Rebuild Florida HRRP application form, including the submission of all supporting documentation, will be considered as an application for program benefits.
2. Anyone who has submitted a prior application for disaster recovery assistance through a non-profit organization, federal, state or local agency will need to submit a separate application specifically for Rebuild Florida HRRP.
3. Submission of a public comment form or other written documentation of damage during public meetings or hearings does not constitute an application to the Rebuild Florida HRRP.
4. Regardless of the number of individuals per household, there may only be one application per household. Duplicate applications will be closed so that only one application per property address remains active.

5. Qualification for assistance will be certified by program staff prior to the commitment of any funds to an activity or beneficiary.
6. Homeowners are not guaranteed assistance but will be served based on availability of funds and qualification for benefits.
7. Anyone who makes an inquiry about the program will be provided assistance to register for the program during the open registration period. Registrants will be invited to apply on a priority basis as described in Section 1.6. Applications will only be accepted from registrants who have been invited to apply. At this time, there is no application deadline; however, the Program will establish application deadlines in the future. Such deadlines will be publicized on the [Rebuild Florida Webpage](#) and program communications directed toward invited applicants who have not completed an application. These guidelines will be revised to include any future deadlines.

An applicant may request to voluntarily withdraw from the program at any time before construction begins. Should an applicant request to withdraw, and program funds have already been invested into the damaged property, the applicant will be responsible for the repayment of all program funds through a recapture process.

1.6 Priority Schedule

Recognizing that the \$346 million allocated for owner-occupied housing and rental properties will likely not address all needs, at-risk and vulnerable populations with the greatest needs will be prioritized. At a minimum, 70% of program funds must meet the Low- and Moderate-Income (LMI) national objective as directed in Federal Register, Vol. 83, No. 28, February 9, 2018 LMI households with one or more of the following characteristics, designated by the program as vulnerability factors, will be prioritized and processed in the order that they complete an application:

- Households with seniors age 62 and older.
- Households with children under the age of 18.
- Households with special needs or special accommodation requirements (disabled).
- Persons who have been displaced from Puerto Rico and the U. S. Virgin Islands and are permanently resettling in Florida

The three phases of priority are:

- Phase 1: Applicant is in a HUD- or state-designated Most Impacted and Distressed (MID) Area, is Low-to Moderate-Income (LMI) and has one or more vulnerability factors.
- Phase 2: Applicant is in HUD- or state-designated MID area and is LMI.
- Phase 3: Applicant is in HUD- or state-designated MID area and has a household income between 80 percent and 120 percent AMI.

Additionally, DEO is providing mobile intake services for home-bound individuals upon request and verification of disability, to ensure all households have an equal opportunity and support to complete an application.

As grant agreements approach full obligation of program funds, DEO will analyze the remaining potential eligible homeowner pipeline and may choose to re-allocate funds from one program to another or place remaining homeowners on hold until priority household homeowners are fully processed and their needs are realized. As program application intake production is monitored, DEO may choose to adjust the percentage of funding or re-allocate additional funding from other programs with less participation to maximize assistance for priority homeowners eligible and seeking HRRP assistance.

1.7 Program Education

Program education will be provided to all homeowners to explain the details of the program, the application process, qualification and prioritization criteria, impacts of accepting an award, requirements for compliance after completion of activities, and long-term obligations incurred as a result of this funding. Program education is provided through one on one interactions between homeowners and program staff members.

1.8 Structure Types

Eligible Structures:

1. Single family stick-built dwelling units.
2. Attached structures under the common roof of the damaged single structure and permanently affixed to the structure.
3. Mobile/Manufactured Housing Units (MHUs) may be eligible for repair under this program. However, to be cost effective, the MHU to be rehabilitated must be no more than five years old at the time of a program damage assessment and the repair costs necessary to rehabilitate the MHU must not exceed \$15,000 (hard and soft construction costs). Any MHU that is older than five years old or has an estimated repair cost greater than \$15,000 will require the MHU to be replaced with another MHU or modular home. If rehabilitated, the MHU must meet program standards upon completion. Replacement MHUs will meet applicable Green Building Standards. Local zoning and code requirements will be observed by the program.
4. A structure where any portion of the dwelling is composed of a MHU, no matter how extensive the additions or modifications, will be considered a mobile home unit under the program.
5. MHUs may only be replaced with another MHU where land use restrictions do not prohibit replacement of the MHU.
6. Condominiums, townhomes and other owner-occupied units that share a common wall may be eligible structure types. However, there are additional restrictions related to common areas in such structures. Reference Section 1.8.1 for additional restrictions specific to Condominiums, townhomes, and other structures with shared walls.
7. Duplexes, triplexes and quadplexes are eligible single family structure types under the HRRP as long as one unit is owner-occupied.
8. Structures that are used for both residential and commercial purposes will be considered for eligibility on a case-by-case basis; however, if the structure is approved, repairs may be limited to the residential portion
9. Applicants who own a home on property with multiple unattached homes on the same lot (tax parcel) will be required to apply separately for each structure. The program will coordinate with the local code compliance authority to determine that each of the units is legally allowable on the property. Only those units that were constructed under a permit issued by the local code compliance authority will be considered for assistance. In addition, a survey of the property will be required, and the property may need to be sub-divided. The cost of the survey and responsibility for subdivision of the property, if required, will be at the applicant's expense. Prior to replacing or repairing a structure, all code and property restrictions, if applicable, must be resolved.

Ineligible Structures:

1. Garages, sheds and outbuildings not attached to the main dwelling unit are not eligible for repair. Improvements must be physically attached to the structure and be permanent in nature to be eligible.
2. Recreational Vehicles and camper trailers used as a residence are not eligible for the program.

3. Houseboats used as a residence are not eligible for the program.
4. Second homes are not eligible under the single family repair and replacement program as described in these guidelines.
5. Seasonal, short-term and vacation rental properties are not eligible for assistance.
6. Housing units located where federal assistance is not permitted by federal regulation, including floodways, or within runway clear zones of either a civil or military airport are not eligible.

1.8.1 Condominiums, Townhomes, and other Structures with Shared Walls

Owners of condominiums (condos), townhomes, and other structures with common areas and shared walls or other shared structural components may apply for repairs under the Housing Repair and Replacement Program (HRRP). However, the application process may differ for these applicants as they belong to condo associations, co-op boards, and homeowner associations (all of these entities are hereafter collectively referred to as “Associations”) that are responsible for the common areas and components of the entire condo, co-op, or townhome. As such, any applicant for assistance whose structure type is a condo, townhome, or other structure with common areas, shared walls, or share structural components is required to include the Association’s rules, guidelines, bylaws, etc. (hereafter referred to as “Guidelines”). Applicants for these types of structure types are defined by the purview under which the damaged area falls.

If required repairs are the responsibility of the owner, according to Association Guidelines, the owner may apply individually. All repairs in this case must benefit the owner’s unit. Incidental benefit to common areas or other units is allowable. For example, a roof patch over the applicant-owner’s unit provides benefit to the individual unit, and also mitigates damages to neighboring non-applicant units, but does not provide a direct benefit to the other units. Conversely, a whole roof replacement would benefit all owners and not solely the applicant-owner. Association consent will be required for repairs made where the applicant is the owner.

If required repairs are the responsibility of the Association, according to Association Guidelines, the applicant must be the Association. The application will be processed similarly to multifamily housing applications to account for the income mix of the owners. Accounting for the income mix of owners is necessary to assure that the overall benefit of the project meets LMI income requirements. Homeowner consent will be required for all units for repairs made where the applicant is the Association and homeowner income information must be provided. Note that although common structural features such as roofs, walls, siding are potentially eligible for repair, common areas such as meeting rooms, recreational areas, etc. are not eligible for assistance under the program.

1.8.1.1 Structures

The units within a condominium, townhome, or co-op structure are individually owned and will typically be processed under the HRRP Single Family Guidelines. However, any individually-owned unit that is used as rental property will be subject to the HRRP Rental Guidelines. The most notable difference between these two program areas is related to any potential affordability periods. Therefore, if a unit is a rental unit it will be subject to the rental affordability periods if it receives assistance under HRRP.

1.8.1.2 Eligible Benefit

HRRP will only provide repair assistance to eligible owners or Associations. Should the condo, co-op or other structure with shared common areas and walls require reconstruction, it will be ineligible for HRRP assistance.

Eligible rehabilitation assistance will include repair to damages to common areas and individual units, where applicable. Non-residential structures, landscaping, and bulkheads are NOT eligible for assistance

under HRRP. Additionally, luxury grade items including but not limited to custom cabinetry, fireplaces, and decks that are not a primary means of access are not eligible under HRRP.

The damage assessment will identify unit specific repairs as well as repairs necessary for common areas. Unit specific repairs include items not located within the boundaries of a specific living unit, but which are designated for the sole use of a specific living unit, according to Association Guidelines. This includes, but is not limited to, damages to individual, unit specific air conditioners, hot water heaters, furnaces, and boilers. These unit specific damages can be included in the owner-applicant's grant award. Damage assessments showing repair items outside of the sole-unit designation are only eligible if the applicant is the Association.

1.8.1.3 Registrant / Applicant

The homeowner may be the registered applicant. However, when this is the case, only repairs made to the owner's unit or repairs made that benefit only the owner's unit are eligible under the Program. Although not the applicant, the Association must consent to repairs made to the owner's unit.

Owner-applicants must complete the Program's required application as though theirs was a single family home.

The Association may instead be the registered applicant when items in need of repair include shared-use items, such as roofs or exterior walls. These entities are responsible for repairs to damaged residential structures in the condo, townhome or co-op community after a disaster and, in most cases, hold the primary property and flood insurance on the damaged residential structures. HRRP grant awards will be awarded directly to the Association provided all eligibility requirements are met.

Associations must complete the Program's required application and provide all supporting documentation requested to verify eligibility. Associations must provide line item insurance loss documents or closely equivalent scope documents for all storm damages to the property, as well as supporting documents to confirm the dates on which repairs were completed. Associations may also be required to coordinate submission of unit owner income documentation for income qualification. The Association must also provide access to the damaged property, including common elements and units, for required inspections.

1.8.1.4 Participation

If the homeowner has applied for the Program, the Association must agree to consent to repair of the homeowner's unit. Failure of the Association to agree to provide requested consent will result in ineligibility of the unit's participation in the program.

If the Association has applied for the Program, all unit owners must agree to participate in the program. Unit owners must provide all required documentation for his or her own unit where this information is not available to the Association.

The LMI status of the project is dependent upon the income mix of all owners. Failure of any unit owner to agree to participate or to provide requested documentation will result in the income for that unit being assessed as non-LMI. Failure of multiple owners to provide income verification documentation may result in the project's failure to qualify as an LMI project and therefore, the entire structure may be deemed ineligible for assistance. Further, any individual owner's refusal to allow the Association to obtain repairs affecting his or her unit may result in disqualification of the whole project.

1.8.1.5 Low- to Moderate-Income Requirements

If the homeowner has applied for the Program, the homeowner's household must meet income eligibility requirements.

If the Association has applied for the Program, at least 51% of the total units must be occupied by low- and moderate-income families. If the Association does not meet this income requirement, the entire structure will be ineligible.

1.8.1.6 Verification of Benefits

Owner Applicants

Homeowner applicants' verification of benefits for these structure types follow the single family verification of benefits policy and processes.

Association Applicants

While the Association may apply on behalf of the Association's membership (i.e., the owners of the units), Rebuild Florida must verify all public and private benefits received directly by the Association and by the owner of each damaged unit. If the Association is the applicant, the program requires consent and release from the beneficiary (i.e., both the Association and the unit owner) in order to obtain verification of benefits. The consent and release provided by the Association does not extend to the unit owners and vice versa.

The Program may deem certain units as ineligible and exclude them from the Association's award. Examples of reasons why any unit may be excluded by the program include National Flood Insurance Program (NFIP) non-compliance, or owner exceeds program income limits.

NFIP non-compliance occurs when an owner was required to obtain and maintain flood insurance as a condition of previous federal disaster assistance and that homeowner failed to do so. Federal law prohibits HRRP from providing any additional disaster assistance in this situation. Therefore, any unit owner who is NFIP non-compliant would be excluded from the Association's award.

With regard to income, the applicable Federal Register Notices prohibit HRRP from providing any assistance to individuals who make more than 120% of the Area Median Income (AMI).

1.8.1.7 Unit Qualification

In order to receive direct benefit of repairs, the damaged unit or each of the damaged units, according to whether the applicant is the homeowner or Association, respectively, must meet the basic eligibility requirements of the HRRP, including:

- Evidence that the unit is not a second home;
- Proof of ownership and residency as of the time of Hurricane Irma;
- Documentation of all public and private benefits received for the unit;
- Current status on property taxes and condo or homeowner association fees; and
- Providing access to conduct required inspections of the unit.

Where the Association is the applicant, failure of a unit to meet these qualifications does not preclude repair to the entire Association, however, the disqualified unit may receive no direct benefit.

1.8.1.8 Grant Award

Grant awards are calculated using the HRRP's damage estimate minus any public or private assistance provided for repair or replacement of the damaged structure, which is referred to as a Duplication of Benefits (DOB). The result of this calculation is referred to as Unmet Need. HRRP separately calculates Unmet Need for Association common elements and each individual damaged living unit. Both calculations are subject to the maximum award caps specified in the *2018 State of Florida Action Plan for Disaster Recovery*.

1.8.2 Owner-Occupied Duplex, Tri-Plex and Quadraplex

In the circumstance where the owner(s) of a duplex, tri-plex or quadraplex occupied one unit as his, her or their primary residence as of September 10, 2017, the structure is an eligible structure type under

single family owner-occupied portion of the HRRP. In this situation, all eligibility criteria must be fulfilled based on the owner applicant's qualification for income eligibility. All units within the structure owned by the applicant may be repaired with program per unit caps being applied.

If duplex units are owned and occupied by two different owners, a tri-plex by three different owners, and a quadraplex by four different owners, each unit will be treated as a separate damaged property and each owner-occupant (limited to one per unit) is eligible to apply. Each application will be evaluated independently for eligibility.

If any unit not owned by the owner-occupant applicant is occupied by a tenant at the time of application, all URA notifications must be issued and URA requirements followed. Applicants are prohibited from evicting a tenant for the purpose of applying to or participating in the program will be ineligible if they engage in an eviction for this purpose. Applicants with vacant units at the time of application must provide any prospective new tenants looking to occupy the unit prior to program authorized construction with the "Move In" Notice. This Notice must be provided and proof of acceptance obtained prior to the new tenants signing a lease agreement. This notice informs prospective tenants that they will not be eligible for relocation assistance if they become displaced as a result of program activities.

Non-owner occupied duplexes, tri-plexes and quadraplexes may be eligible under the small rental portion of the HRRP, as described in the separate rental guidelines.

1.9 Type of Assistance Offered

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

Understanding that it may be necessary for homeowners to remove themselves and their belongings from their homes during the period of repair, DEO will provide relocation assistance on a case-by-case basis when sufficient need can be demonstrated by the homeowner. Consideration for temporary relocation assistance will include whether the homeowner is in a program- defined priority population and if program resources are available. However, as this is a voluntary program, it will be standard practice that the cost for temporary relocation of persons and belongings will be borne by the homeowner unless hardship is proven. See Optional Relocation Temporary Rental Assistance Policy in Section 1.10.

This program does not pay for like-for-like replacement. The program will offer economy/standard grade materials, to make a home decent, safe and sanitary. All structures will be assessed for compliance with program standards.

Standard appliances that are not functioning at the time of inspection such as refrigerators, stoves and/or ovens may be replaced. Luxury items, including but not limited to, granite (or other high-end) countertops, high-end appliances, stone flooring, garage door openers, security systems, swimming pools, fences and television satellite dishes are not eligible under the HRRP. Washing machines and dryers are not eligible for replacement. Examples of allowable eligible repair expenses include, but are not limited to:

- Structure repairs (e.g., roof, foundation, electrical, plumbing, and windows).
- Limited debris removal necessary for access to the home or repair area.
- Mold remediation.
- Labor, material, and equipment rental to permanently or temporarily repair the damaged residence (carpeting, cabinetry, appliances, flooring, fixtures, doors, walls, and ceilings).
- Demolition costs.

- Installation of wells, septic tanks, electricity, HVAC and plumbing.
- Grading or leveling of property.
- Rental of Disposal and Removal Equipment (backhoes and dumpsters).
- Other costs or expenses associated with repairing, stabilizing, or reconstructing the property.
- Tree/shrub removal if tree/shrub blocked access to the home or presented a safety hazard.
- The following more specific examples are allowable activities:
 - Tarps.
 - Building Supplies.
 - Siding.
 - Sewer/Septic.
 - Paint.
 - Weather stripping.
 - Water heater.

Where replacement of a MHU or modular home is indicated, standard floor plan options will be offered. If a replacement home is provided, the original MHU or modular home must be demolished and removed from the site prior to the replacement of that structure. Size of the replacement unit will be determined using information related to the damaged structure's size.

Additional improvement parameters include:

- Cost-effective energy measures and improvements that meet local zoning and code, Decent Safe and Sanitary (DSS), or required Housing Quality Standards (HQS), especially those improvements which add enhanced resilience, such as elevation of major electrical components, roof strapping and other items are eligible.
- Lead-based paint testing, mitigation or stabilization, as needed. If a home is going to be replaced or reconstructed, lead-based paint testing will not apply. The replacement/reconstruction of the property will automatically result in the removal of any potential previous hazard.
- Asbestos testing, mitigation or encapsulation, as needed.
- Mold testing and remediation, as needed.
- [Section 106 of the National Historic Preservation Act of 1966 \(Public Law 89-665\)](#), as amended in 2000, requires Architectural History compliance imposed by the Compliance and Review Section of the Bureau of Historic Preservation, as needed.
- Accessibility features for documented special needs. Repaired homes inhabited by special needs or elderly (age 62 or older) persons may be analyzed as to the special physical needs of such persons. Improvements such as widened doorways, ramps, level entry and doorways, and grab bars in bath areas may be installed, if appropriate. Hearing and sight impaired adaptations should also be considered. All special needs requirements must be documented prior to approval.
- Standard appliances limited to refrigerator, stove and/or oven if they are not in working order at time of inspection. Though replacement appliances may be of standard, not luxury quality, they will be EnergyStar® rated, if available.
- Ventilation and energy efficiency items such as ceiling fans, window screens and screen doors if missing or not functional at time of inspection.

- Elevation height requirements are governed by [Federal Register, Vol. 83, No. 28, February 9, 2018](#), which requires elevation of the lowest floor, including the basement, is at least two feet above the base flood elevation which is the minimum height requirements set forth by federal guidelines.
- All electrical components must be inspected including service, meter, wiring and fixtures even if no electrical work is being specified. Unsafe components must be replaced. All exposed wiring, switches and light bulbs in living areas must be encased.
- All homes must be equipped with smoke and carbon monoxide detectors installed in conformity with code requirements.
- Additional related costs such as green building and mitigation requirements, insurance, accessibility modifications, repair or replacement of water, sewer and utility connection needs may be included.

1.10 Optional Relocation Assistance

The program will provide temporary on-site storage for each homeowner who must remove personal belongings from his or her home during the construction period. This cost is included, where applicable, in each scope of work. If temporary storage is necessary, the assigned construction contractor will arrange for the onsite storage container to be delivered and removed.

The Rebuild Florida program recognizes that some HRRP beneficiaries, particularly those of modest means and with vulnerable household members, may face financial cash flow challenges caused by the additional interim housing costs that may be necessary during the repair or reconstruction process. Vacating the damaged property may not be financially possible, thereby creating an undue hardship for these vulnerable households.

Demonstrable hardships may include job loss, failure of a business, divorce, severe medical illness, injury, death of a family member or spouse, unexpected and extraordinary medical bills, disability, substantial income reduction, unusual and excessive amount of debt due to a natural disaster, etc. None of the listed examples above, individually or taken together, automatically establish a demonstrable hardship, nor is the listing above exhaustive as there may be other factors relevant to the issue of demonstrable hardship in a particular case.

If an applicant believes that they are in the state of demonstrable hardship and that the demonstrable hardship causes them to not comply with program policies, then they may present their evidence of a demonstrable hardship to their program representative and request temporary housing assistance. The program will evaluate temporary housing requests on a case by-case basis after review of all of the circumstances.

1.11 Construction Standards

HRRP will implement construction methods that emphasize high quality, durability, energy efficiency, sustainability and mold resistance, as required in [Federal Register, Vol. 83, No., 28, February 9, 2018](#). All rehabilitation, reconstruction and new construction will be designed to incorporate principles of sustainability, including water and energy efficiency, resilience and mitigation against the impact of future disasters. HRRP will implement and monitor construction results to ensure the safety of residents and the quality of homes assisted through the program. All housing units repaired or replaced must comply with program standards. These include the following minimum standards:

1. Construction standards will be based on the Florida Building Code (FBC) and must meet or exceed applicable requirements.

2. Construction will comply with the Florida Green Building Standard for all new construction of residential buildings and for all replacement of substantially damaged residential buildings (i.e., where repair costs exceed 50% of replacement cost as determined by the local jurisdiction).
3. For repair projects, the state will follow the HUD Green Building Retrofit Checklist to the extent feasible and applicable to the repair work undertaken. This will include the use of mold resistant products when replacing surfaces such as drywall. When older or obsolete products are replaced as part of the repair work, repair is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program (FEMP)-designated products and appliances, or other equivalent, when feasible. The HUD Green Building Retrofit Checklist is available at: <https://www.hudexchange.info/resource/3684/guidance-on-the-cpd-green-building-checklist/>.
4. Housing units assisted with CDBG-DR funds must meet all applicable local and state codes, repair standards, ordinances and zoning ordinances at the time of project completion. All deficiencies identified in the final inspection must be corrected before final payment is released.

1.12 Accessibility Standards

Physically disabled homeowners or homeowners with a disabled household member may be entitled to additional construction considerations such as roll-in showers, lowered countertops, pedestal sinks, bathroom grab bars, widened doorways, accessible toilets or other accessibility features that will assist with the individual's functional needs. The program will assess eligibility for these features on a case-by-case basis. Homeowners may point out these needs during the damage assessment inspection by speaking with the program's assigned inspector.

1.13 Allocation and Housing Assistance Caps

A total of \$346,186,147 has been set aside for the HRRP. This allocation may be increased or decreased based on the demand for the program and with an amendment to the Action Plan, as well as approval by HUD. Assistance for each property is capped up to \$150,000. All construction costs (hard and soft costs), mitigation measures, elevation costs, site improvements and construction standard conditions (dumpsters, on-site toilets, permitting, variances) are included in the cap. Exceptions will be considered on a case-by-case basis.

Projects may fail to move to completion for a variety of reasons, including but not limited to, property owner withdrawal from the program and owner refusal of benefit. Should a property undergo environmental review and hazard testing, but then fail to make it through construction, these costs (as well as any other project delivery costs expended) will remain project delivery costs.

1.14 Feasibility of Repair Analysis

As a recipient of Federal funds, DEO is charged with ensuring that the costs of its activities are reasonable and necessary. Therefore, each property assessed under the HRRP, will be analyzed for feasibility. The preliminary budget, called the Scope of Work Estimate (SWE) will be prepared to indicate the potential cost of demolition, elevation, and repair or replacement, as appropriate. The SWE will include the costs for all additional mitigation and accessibility requirements.

Properties with repair and/or elevation cost estimates that meet or exceed 75% of a comparable replacement house, as determined by the program's Residential Valuation Report, will be reconstructed or replaced. They will not be repaired. Properties with repair and/or elevation cost estimates that meet or exceed a comparable reconstruction or replacement house will be limited to reconstruction or replacement as a more cost reasonable option. Situations where replacement, reconstruction and/or elevation will be required include:

1. Homes that have already been demolished may be replaced or reconstructed.
2. Homes that are condemned (red tagged) by the local jurisdiction may be replaced or reconstructed.
3. Homes that are structurally unsafe or that have other conditions that make interior inspection by program staff unsafe or impossible may be replaced or reconstructed.
4. As stated in the Action Plan, repair of a Mobile/Manufactured Housing Unit (MHU) greater than 5 years old and/or with more than \$15,000 worth of Hurricane Irma repairs is not feasible and replacement is warranted.
5. If a local jurisdiction has issued a substantial damage determination for a slab-on-grade residential structure located inside the 100-year floodplain, the structure will be reconstructed and elevated. Repair is not an option. A pier and beam structure will be reviewed for repair and elevation on a case-by-case basis.
6. If the local jurisdiction has issued a substantial improvement determination for a residential structure located inside the 100-year floodplain, the structure must be elevated.
7. Mobile home units that will require elevation above the standard installation height will be replaced with a modular housing unit elevated to program standards.

1.15 Resiliency and Mitigation

In compliance with HUD goals, as expressed in Federal Register Notice Vol. 83, No., 28, February 9, 2018, the program has established a Resilient Home Construction Standard to enhance property resistance to future wind-borne disaster. This standard includes resiliency and mitigation measures that are intended to provide enhanced construction materials for specific housing components including roofing, windows and doors. The Resilient Home Construction Standard will be applied to all homes that have verified Hurricane Irma repairs that remain an unmet need and which will be repaired by the program. The resiliency and mitigation options will not be available as stand-alone construction benefits, in the absence of other Hurricane Irma damage. See Section 7.2 for additional details about the Resilient Home Construction Standard.

Resiliency and mitigation measures go above and beyond basic unmet housing repair need in order to meet HUD and DEO housing resiliency standards. DEO has selected these resiliency mitigation measures to provide Florida residents with stronger housing in the face of future disasters. As such these measures will not be included in the feasibility calculation for determining whether a home should be repaired versus reconstructed.

Feasibility is determined by the application of a cost reasonableness test, as outlined in the State of Florida Action Plan for Disaster Recovery 2018 and as described in Section 1.14 of this manual. The cost reasonableness test will compare the cost of base repairs (excluding any enhanced resilience measures) to the program-estimated value of the home.

1.16 Homeowner Responsiveness

During the application process, a homeowner is required to respond in a timely fashion with program requests for information/materials to complete the eligibility process. The program will make requests via phone, email and/or written correspondence. All attempted points of contact by the program will be memorialized within the system of record. At no time should a request for additional information go unanswered beyond 30 working days. If the homeowner needs an extension, a clarification, or assistance, they may request assistance within the 30-day window. If the homeowner fails to provide the requested information/materials or fails to ask for an extension or assistance, their application will be considered on hold until the information is provided.

If a homeowner becomes unresponsive, the application will be closed. “Unresponsive” is defined as the failure to answer or return three consecutive phone calls, and failure to respond to written requests within program timeframes. Closure of an application for unresponsiveness may be appealed once. If a successful appeal results in the reactivation of an application, subsequent closure for unresponsiveness is not appealable.

An exception to the above is for clearance of title defects, death or illness of a homeowner, and may be determined on a case-by-case basis. Homeowners with title defects are provided up to one year to clear the defect. Monthly status reports of the progress being made to clear title may be requested of the homeowner.

1.17 Homeowner Responsibilities

Homeowners who receive assistance from the HRRP have the following responsibilities:

1. HRRP will not be responsible for lost or damaged belongings of the homeowner that have occurred during construction. The homeowner must secure or relocate all personal property until construction is complete. The homeowner is responsible for the movement, storage and security of all property and personal belongings. The program will provide one temporary on-site storage unit for homeowner use.
2. Upon the execution of the Homeowner Grant Agreement, the homeowner will have 30 calendar days to move personal property out of the damaged property and store any valuable personal property that could be damaged during the course of construction.
3. If the homeowner must vacate the property in order for repairs to be completed, the homeowner will have 30 days from Homeowner Grant Agreement execution to vacate the property and move all personal belongings into storage. In most cases, the program will not pay relocation assistance, as this is a voluntary program. However, in limited circumstances, the program may consider the provision of temporary relocation assistance on a case-by-case basis. Should construction activities go beyond the contractual performance period, the construction contractor may be required to pay additional relocation assistance necessary for a homeowner receiving such assistance to remain out of his or her home. Failure by the homeowner to vacate the property within the 30-day period will result in the closure of the application and reassignment of the homeowner benefit to the next beneficiary. Exceptions may be made on a case- by-case basis.
4. The homeowner must arrange access to the property for building contractors providing construction services. If reasonable and timely access is denied to a building contractor who is making a good faith effort to perform required repairs, the award may be terminated.
5. During construction, the homeowner must not interfere in repair areas, and must make a reasonable effort to stay away from the construction zone.
6. The homeowner will agree not to transfer the property or any interest in the property voluntarily until the rehabilitation, reconstruction or replacement has been completed.
7. The homeowner must obtain and maintain flood insurance if the property is located within a Special Flood Hazard Area (or 100-year floodplain). [The Flood Disaster Protection Act of 1973](#) requires people who live in a floodplain to carry flood insurance in perpetuity on that property. This requirement is mandated to protect safety of residents and their property and the investment of federal dollars. A grant agreement, deed restriction, covenant or similar enforcement vehicle will be required to be placed on the property requiring that flood insurance be maintained on that property in perpetuity.
8. Failure to maintain flood insurance, when required, will result in the homeowner and the property being ineligible for future federal disaster relief.

9. HRRP will pay for one year of flood insurance, if the homeowner currently doesn't have flood insurance and did not received prior federal assistance. The homeowner is responsible for obtaining, paying and maintaining all flood insurance premiums after the first year.
10. If located in a 100-year floodplain, the homeowner will be required to maintain flood insurance in perpetuity and notify future owners of flood insurance requirements.
11. Keep current on all property taxes.
12. Meet all requirements agreed upon in the executed legal documents required by the program.
13. All owner-occupants should be listed on the program application. Owners who are not occupants may be listed on the application but are not required to be. Rehabilitation files will only require one owner-occupant to sign program forms and execute the grant agreement. Reconstruction and replacement files will require one owner-occupant to sign program forms and the Grant Agreement; however, any non-applicant with an ownership interest in the damaged property will be required to provide his/her/their/its consent to demolish the damaged structure prior to the execution of the grant agreement. HRRP is not liable for any dispute arising between owner-occupants and non-occupant owners.
14. All debris, abandoned vehicles and buildings that pose a safety and/or health threat as determined by the local jurisdiction or person qualified to make such a determination, must be removed from the property prior to the start of construction. The homeowners will remove derelict personal property. The homeowner has 30 days from the date of Homeowner Grant Agreement execution to remove all such debris and derelict property from the construction site. Failure to remove such property may result in a reduction in the total benefit amount to account for program removal and if such a reduction results in a new feasibility determination that the project is no longer feasible, the homeowner activity will be determined ineligible and the application will be closed.

1.18 Complaints/Appeals/Conflict of Interest

A complaint and appeals procedure will be afforded to homeowners. Complaints may be lodged regarding any and all concerns that homeowners may have with the procedures followed and services provided by HRRP. Appeals may be lodged only upon the deliverance of an adverse program decision regarding eligibility or closure of an application, and only within the parameters set by the Appeals procedure. Homeowners may not appeal program policy.

An appeals process initiated by the homeowner will include an informal and a formal, written grievance procedure which may include but not be limited to informal hearings, third-party review or administrative review. HRRP will render a decision regarding exception reviews and formal appeals. Appeals, grievances, and exceptions will be further explained in the Complaints, Appeals and Exceptions Procedures. See Appendix C Reconsideration/Appeal/Complaint Process.

1.18.1 Fair Housing Complaints

DEO certifies that the HRRP will be conducted and administered in conformity with title [VI of the Civil Rights Act of 1964 \(42 U.S.C. 2000d\)](#), the [Fair Housing Act \(42 U.S.C. 3601– 3619\)](#), and implementing regulations, and that it will affirmatively further fair housing practices.

Persons alleging a violation of fair housing laws will be referred to DEO's local contact and process to file a complaint. DEO will retain a log and record of all fair housing inquiries, allegations, complaints and referrals. In addition, DEO will report suspected non-compliance to HUD. The contact for Fair Housing Complaints is:

FairHousing@deo.myflorida.com
(850) 717-8426

1.18.2 Conflict of Interest

State officials and employees, DEO employees, and consultants who exercise functions with respect to CDBG-DR activities or who are in a position to participate in a decision-making process or gain inside information with regard to such activities, are prohibited from receiving any benefit from the activity either for themselves or for those with whom they have family or business ties, during their tenure.

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 Sec. 570.489\(h\)](#).

An exception to the conflict of interest provision may be granted should it be determined that DEO has adequately and publicly addressed all of the concerns generated by the potential conflict of interest 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. No party will enter into a conflict of interest until a request for an exception has been granted.

1.19 Anti-Fraud and Compliance Policies

The Office of the Inspector General’s Act of 1978 requires policies to prevent waste, fraud and abuse. DEO has established procedures for verifying the accuracy of information provided by homeowners, vendors and subrecipients. The Rebuild Florida HRRP will investigate all allegations regarding eligibility and the disbursement of funds or any other allegations of fraud or noncompliance.

All suspected cases of fraud will be taken seriously, and complaints will be reported to DEO’s Office of the Inspector General at OIG@deo.myflorida.com. If DEO determines that it is appropriate, it will coordinate its investigation with agencies such as the Florida Office of the Inspector General, the Florida Office of the Attorney General, or the Florida Department of Business and Professional Regulation.

Complaints regarding fraud, waste, or abuse of government funds will be forwarded to the United States Department of Housing and Urban Development (HUD), Office of Inspector General (OIG) Fraud Hotline (phone: 1–800–347–3735 or email: hotline@hudoig.gov).

1.20 Files, Records, and Reports

In accordance with [24 CFR 570.490](#), DEO is required to maintain all program and project-related documentation such as financial records, supporting documentation, and statistical records. Records must be retained for a period of not less than five (5) years after the physical year of the grant closeout or three (3) years after grant close-out with HUD, whichever is longer.

At a minimum, the following types of records are required to be established for each subrecipient:

- Records providing full description of each activity;
- Records verifying that activity meets national objectives;
- Records related to demonstrating eligibility of activities;
- Records required to document activity related to real property;
- Records documenting compliance with the fair housing and equal opportunity requirements;
- Financial records and reports required by DEO;
- Performance reports required by DEO; and
- Records supporting any specific requirements of the grant.

1.21 State and Federal Audits

Audit activities are a routine component of CDBG-DR activities and can be conducted by state and/or federal agencies for financial, operational, or programmatic purposes.

The State of Florida has an Auditor General (AG) that acts as independent external auditor. The AG conducts audits of accounts and records of state agencies to determine whether financial resources are properly accounted for; public officials comply with applicable laws, rules, regulations, and other legal requirements; proper and effective internal controls are in place over entity operations; and assets are properly safeguarded. The State has the right to audit, and all aspects of the HRRP are subject to review and audit.

Additionally, DEO's Office of Inspector General (OIG) has two separate functional areas—one area that conducts audits to add value and to improve an agency's operations and the other area to investigate waste, fraud, and abuse claims and hotline complaints, which can also occur in CDBG-DR programs.

On the federal level, HUD's OIG conducts preliminary research (a survey) and/or audits of disaster recovery programs, which is typically done once programs are underway and funds have been expended by a grantee. Through HUD OIG's audits and evaluative and investigative efforts, the OIG works to ascertain that disaster assistance funds have been expended as Congress intended.

1.22 Procurement Requirements

DEO will abide by the Procurement process mandated by federal and state government codes as they are applicable to the program. The standards and guidelines for procurement of supplies, equipment, construction, engineering, architectural, consulting and other professional services have been established in the DEO Purchasing and Contracting Guidelines that have been developed in compliance with federal and state requirements. The procurement process includes the decision to purchase as well as the process to complete the purchase. The federal government has established a set of procurement rules in 2 CFR Part 200.317-326 that apply to CDBG-funded projects. These rules are in place to ensure that federal dollars are spent fairly and encourage open competition for the best level of service and price. If a conflict between federal and local procurement regulations should occur, the more stringent regulation will be followed.

DEO will establish compliant standards for construction. To ensure full and open competition, construction contractors will be qualified through a competitive solicitation process in accordance with Florida Statutes Chapter 287 and will follow 24 CFR 570.487(g) at a minimum. Contractors will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1700lu) and implementing regulations at 24 CFR part 153. Contractors selected under DEO will ensure that low and very low-income persons; particularly directing opportunities to local residents and businesses that meet the qualifications of the project. Contractors will make every effort to recruit, target, and direct opportunities to Section 3 residents and businesses as well as notify Section 3 residents about training opportunities. DEO will provide contractors with helpful resources to maximize these efforts including, but not limited to, a Section 3 Business Registry, and examples of training and employment opportunities.

2.0 Eligibility Requirements

The following are threshold requirements, which must be met for a homeowner to be eligible for assistance. Eligibility does not assure assistance, since a prioritization strategy will be required (consistent with program requirements) and it is expected that there will be more eligible homeowners than can be served with available funds. Threshold requirements are those that will either allow a homeowner to continue to move forward in the program or result in disqualification. The threshold criteria for the Rebuild Florida HRRP are described in more detail here:

1. September 2017 storm damage
2. Location of damaged property within HUD- or state-identified Most Impacted and Distressed (MID) areas
3. At least one person on the application with an ownership interest in-part or in-whole on the property must be able to demonstrate U.S. Citizenship or Lawful Permanent Residency
4. Proof of ownership at the time the disaster damage occurred and have maintained ownership
5. Damaged structure is the principal place of residence
6. Property has unrepaired Irma-related damages
7. Property taxes are current
8. Property is a single family owner-occupied structure or an owner-occupied mobile/manufactured housing unit (MHU)
9. Property is not a second home
10. Household is income-eligible

2.1 Hurricane Irma Damage

The home must have been damaged by or has damage as a result of Hurricane Irma in September 2017 and must have unrepaired damage as of the date of application. Homeowners need not have registered for Federal Emergency Management Agency (FEMA) individual assistance to be eligible for the HRRP.

If a homeowner did not apply for FEMA assistance, HRRP will verify by inspection that the home was damaged using a damage verification process. Damage to the home not caused by Hurricane Irma may be addressed only on structures that have Irma storm related damage.

Proof of Damage options:

1. FEMA, SBA or Insurance award letters constitute proof that the home was damaged by Irma.
2. In the event that the above-referenced documentation is not available, an inspection report (complete with photos of the damage and a written assessment of the damage) from a damage assessment conducted by the HRRP that certifies that the damage occurred as a result of the hurricane will be acceptable.
3. In the event that FEMA, SBA or Insurance award letters are not available, and an inspection report is inconclusive as to the cause of the damage, the HRRP may provide alternative evidence, such as neighborhood-level media reports or documentation of damage by disaster response/relief organizations on a case-by-case basis.
4. If a homeowner was denied assistance by FEMA, assistance through the CDBG-DR program may still be available as long as damages can be tied back to Hurricane Irma. DEO prohibits the denial of assistance by FEMA to be used as a sole basis for the denial of CDBG-DR assistance.

2.2 Location

According to the Federal Register Vol. 83, No. 28, February 9, 2018 and Vol. 83, No. 157, August 14, 2018, the damaged property must be located in the HUD- or state-designated MID areas of: Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Union, Volusia counties and 32068, 32084, 32091, 32136, 32145, 32771, 33440, 33523, 33825, 33870, 33935, 34266 ZIP codes. For Mobile/Manufactured Housing Units (MHUs), the damaged MHU must have been located in one of these areas at the time of the storm. Note that 80% of funding must be spent in the HUD-or state-designated Most Impacted and Distressed (MID) counties and ZIP codes. The remaining 20% of the funds may be spent outside of the MID-designated areas that also received a Presidential Disaster Declaration in response to Hurricane Irma.

2.3 Proof of U.S. Citizenship or Lawful Permanent Resident

The Program will comply with the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 ("PRWORA") in determining eligibility for assistance. U.S. Citizens or Lawful Permanent Residents are eligible to receive benefits under this Program. At least one person on the application with an ownership interest in-part or in-whole on the property, must be able to demonstrate U.S. Citizenship or Lawful Permanent Resident to ensure Program eligibility.

The documentation needed to verify U.S. Citizenship or Lawful Permanent Resident may include, but is not limited to, the following:

- If the applicant, who also appears on ownership documentation, has a valid REAL ID compliant Driver's License or REAL ID compliant Identification Card, the Program will consider this validation complete.
- In the event a REAL ID compliant Driver's License or Identification Card is not available, applicants that have confirmed assistance using FEMA IA or SBA data for property assistance will be considered verified using this method since both FEMA and SBA validate legal residency as part of their application process.
- Applicants without a REAL ID compliant Driver's License, REAL ID compliant Identification Card, FEMA IA or SBA assistance, must submit one of the following:
 - Resident Alien Card;
 - U.S. Birth Certificate (verified against government issued photo ID); or
 - U.S. Passport or Certificate of Naturalization.

2.4 Proof of Ownership, Occupancy and Primary Residence

The homeowner(s) must have owned and occupied the property as their primary residence as of September 10, 2017, the beginning date of the storm funded by this CDBG-DR allocation. The program verifies primary residency and occupancy through a homestead exemption in the property tax records obtained from the associated municipality from the time of the storm.

In the absence of a homestead exemption, the following hierarchy will be used to establish occupancy (all occupancy documentation must be from the time of the storm, in the homeowner's name, and reference

the damaged address). Homeowners will certify primary residency subject to the fraud acknowledgment statement plus one of the following:

1. Copy of water, electric, gas, credit card or cable bill. The bill must confirm that service was provided at the time of the storm and be in the homeowner's name.
2. Copy of FEMA letter showing payment received for home repairs or contents or insurance document showing content coverage in the homeowner's name.
3. Letter from electric, gas, cable or other utility service provider. The letter must confirm that service was provided at the time of the storm and be in the homeowner's name.

Other qualified documents may be presented to the HRRP for consideration of proof of occupancy or primary residency, but the acceptance of other documents is not guaranteed.

2.5 Special Circumstances Related to Occupancy

The following exceptions apply under special circumstances related to occupancy:

1. Active duty military personnel who own a storm-damaged home in an eligible county or ZIP code but are currently assigned to duty away from their home or were assigned to duty away from their home at the time of the storm are eligible to apply.
2. Homeowners incapacitated due to illness who own a storm-damaged home in an eligible county or ZIP code and are currently incapacitated or were incapacitated at the time of the storm are eligible to apply. If the homeowner is currently incapacitated, an authorized legal representative must apply for the benefit of the homeowner.
3. Homeowners with Irma-damaged property in an eligible county or ZIP code who were incarcerated at the time of the storm but are no longer incarcerated are eligible to apply for the program. If the homeowner is incarcerated at the time of application, the homeowner must give someone Power of Attorney on his or her behalf.
4. Homeowners who were in a nursing home at the time of the storm but are no longer in a nursing home are eligible to apply for the program. If the homeowner is in a nursing home at the time of application, the homeowner must give someone Power of Attorney on his or her behalf.

2.6 Ownership

The homeowner(s) must have owned the property at the time the damage occurred on September 10, 2017 and must currently be the owner of the damaged property in order to be eligible for the program. Ownership will be verified through tax records, title searches or homeowner provision of warranty deed. The program may consider other proof documentation on a case-by-case basis.

2.7 Special Circumstances Related to Type of Ownership

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

2.7.1 Reverse Mortgages

Homeowners with a reverse mortgage at the time of Hurricane Irma are eligible to apply.

2.7.2 Purchase Contracts

Evidence of purchase contracts must prove that a homeowner was purchasing a home on a contract by:

- The homeowner presenting the notarized contract dated and executed prior to the storm for review by HRRP or;
- The homeowner presenting the notarized and executed contract that was filed prior to the storm in the conveyance records of the county.

Proof that a contract has been completed and title conveyed to the purchaser is provided by:

- Evidence of recordation of the title in the name of the homeowner in the conveyance records of the county and;
- Evidence that property was transferred by a warranty deed.

2.7.3 Act of Donation

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

1. In writing,
2. Witnessed,
3. Notarized, and
4. Recorded in the public record.

2.7.4 Trust

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

The following is required to confirm eligibility:

1. The homeowner must provide a copy of the trust document.
2. The trust document or an abstract or extract of the trust must be recorded in the conveyance records of the county in which the damaged property is located. This recordation in the conveyance records of the county in which the damaged property is located may be recorded post-storm if necessary.

The applicable agreements must be executed by trustee(s) unless the trust distributes the property to a beneficiary, in which event the beneficiary receiving the property must execute the applicable agreement and occupy the residence after assistance. If the property was not serving as the primary residence for the current beneficiaries or trustee, the homeowner(s) is not eligible for assistance.

2.7.5 Life Estates

Applicants in a life estate situation should be encouraged to apply for the program. An applicant who has a valid life estate over the damaged property is potentially eligible for program assistance provided he or she also occupied the damaged property as his or her primary residence on the date of Hurricane Irma (September, 10, 2017). Any such applicant shall provide evidence of the claimed life estate by way of an executed deed, trust, will or other documentary evidence that conclusively establishes the existence of the claimed life estate that was filed prior to the storm in the conveyance records of the county. The program will review the applicant provided evidence of the life estate to determine if the documentation is sufficient for program eligibility purposes. Remainderman will not be required to execute the grant agreement provided there is an occupant with life estate.

2.8 Death of Eligible Owner Occupant

If the deceased owner of the damaged address passed away after September 10, 2017, the deceased owner must meet the eligibility requirements up to the time of their death (i.e., homeownership at time of storm, primary residence, taxes). All additional income requirements will be attributed to the heir who is currently occupying the home (the applicant). Income determination will be based on the heir at the time the program benefits are being conferred.

If the legal owner of the damaged address passed away before the storm, the heir occupying the property must meet all eligibility requirements except for ownership at the time of the storm and will be processed for assistance in the same manner as all other homeowners. However, the heir will have to demonstrate legal claim to ownership of the property as an heir.

If the homeowner passes away during construction, the heir will be responsible for the program agreements.

Only individuals may apply for assistance; however, legal entities such as LLCs, corporations or businesses may be considered on a case-by-case basis. If an eligible owner occupant dies and leaves the damaged property to a business entity, the application is ineligible for assistance unless an exception is granted.

2.9 Property Taxes

All homeowners must be current on their property taxes, or current on a locally-approved payment plan through the local taxing authority, except for Mobile/Manufactured Housing Units (MHUs) located on non-owned land. HRRP will have the homeowner provide documentation from the local Property Appraiser's Office or may obtain such information electronically from a local tax collector's office.

Owners of MHUs on non-owned land will be required to provide a copy of a lease agreement or letter from mobile home park/land owner stating they lease the land in order to prove they have the right to place the MHU on the property.

2.10 Ineligible Applications

The following types of ownership are ineligible for assistance under this program:

1. Homeowners who lost ownership of their homes due to foreclosure are ineligible for assistance.
2. Persons found to be non-compliant with FEMA regulations or who failed to comply with the requirements of the National Flood Insurance Reform Act are not eligible for assistance. Noncompliance in this context means a person or persons who failed to obtain and maintain flood insurance after receiving federal funding for a previous disaster.

3. Homeowners who do not meet any of the other eligibility criteria.

2.11 Certification Requirements to Receive Assistance

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

1. Allow program inspectors to access the interior and exterior of the home to evaluate damages. Failure to allow access to any portion of the home may result in the ineligibility of the property.
2. Sign a release so that information provided by the homeowner(s) can be shared with state and federal agencies and certain third parties in order to verify information given to the program. The homeowner and everyone 18 and older in the household are required to sign the release (unless one of the eligible owner-occupants has provided Power of Attorney to the other to represent them, then the eligible owner-occupant does not need to sign the release).
3. Agree to verification of their ownership status, the amount of disaster-related damage to the home, and assistance received.
4. Swear to the accuracy and completeness of all information provided to the program under penalty of law.
5. Agree to stop all on-going construction activities at the time of application.
6. Acknowledge that any overpayment of benefit will be subject to recapture.
7. Maintain ownership of the property until construction is completed.
8. All homeowners must agree to sign a number of documents to receive assistance. These documents are fully explained in later sections and in the legal documents executed at closing. This includes revised documents necessary to acknowledge changes post-closing. Failure to comply with this requirement will result in disqualification from the program and closure of the homeowner file. Should disqualification occur, and program funds already be invested into the homeowner's property, the homeowner will be responsible for the repayment of all program funds through a recapture process. Program informational materials and applicant forms may be viewed at www.rebuildflorida.gov.

2.12 Income Eligibility Requirement

All homeowners must meet income eligibility criteria in order to be eligible for assistance. In order to meet this eligibility requirement, homeowners must be Low- to Moderate-Income (LMI) with a total household annual gross income that does not exceed the 80% Area Median Income (AMI), adjusted for family size, as published annually by HUD.

Homeowners whose household income is between 80.01% and 120% of AMI may be served when the program has projected that it will be able to sufficiently meet or exceed HUD's requirement to expend at least 70% of the disaster recovery funds on LMI populations. The program will not assist anyone whose household income exceeds 120% AMI.

The Rebuild Florida HRRP income calculation includes the annual adjusted gross income (AGI) of all adult household members, including earnings and in-kind sources like Social Security and pensions. The program will use HUD's published income limits for each county or metropolitan statistical area to determine eligibility. Household income will be based on the household's annual income data per the most recent IRS 1040 adjusted gross income definition, as verified by receiving a copy of the household members' most recent tax form(s).

The program will use the processes for calculating income as defined by HUD, and as described in the following paragraphs. The program certifies income at the point at which sufficient documentation is provided and remains valid for one year.

Recertification of income will not be required when a homeowner has executed his/her grant agreement within one-year of the income certification date. Income must be recalculated by the program and recertified if the grant agreement has not been executed within one year of the date of the original income certification.

The program may collect and analyze appropriate income documentation for household members through third party verification or source documentation when necessary. This process may include obtaining copies of the most recent tax form(s).

Homeowners will need to certify whether or not their income has changed since their most recent tax return information. If there has been a change in the homeowner's household income, the program may allow the homeowner to provide additional information such as pay stubs or other proof of income to verify the change. Documentation sufficient in this circumstance includes the last three months of pay check stubs or signed statement from employer stating the wage and frequency of payment, most recent Social Security and pension income statements and any other income source documentation.

3.0 Duplication of Benefits (DOB)

3.1 Overview

Eligible homeowners may have previously received assistance from other sources for the repair of their storm damaged property. Under the requirements of [The Robert T. Stafford Disaster Assistance and Emergency Relief Act](#) (42 U.S.C. 5121, et seq.), as interpreted and applied by HUD, DEO must take into account certain aid received by homeowners in determining the amount of assistance which can be granted. DEO will follow HUD's [Duplication of Benefits Guidance as written in Federal Register, Vol. 84, No. 119, June 20, 2019](#) and any subsequent guidance that may be issued. The following are sources of funding assistance provided for structural damage and loss that are considered Duplication of Benefits (DOB) and under federal law **must** be deducted from the assistance provided by Rebuild Florida HRRP:

1. FEMA Individual Assistance for Structure (IA),
2. FEMA National Flood Insurance Program (NFIP),
3. Private Insurance,
4. Increased Cost of Compliance (ICC),
5. Small Business Administration (SBA),
6. Any other funding source available to the homeowner for the same purpose as a CDBG-DR grant that may duplicate assistance.

Funds received from any source including flood insurance, FEMA and hazard insurance that were used to cover repair to the homeowner's home will reduce the amount of disaster assistance if the evidence of expenditures at least equals the amount of assistance provided from the source. Documentation must be provided demonstrating the cost and type of repair conducted.

Any additional funds paid to homeowner awardees for the same purpose as the HRRP housing assistance award after the State has completed the repair, rehabilitation or replacement of the homeowner's housing units must be returned to DEO.

Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C 287, 1001 and 31 U.S.C. 3729.

3.2 FEMA Individual Assistance (FEMA IA)

FEMA IA will be determined and verified by HRRP through the FEMA database. If HRRP is unable to verify the FEMA IA amount through the FEMA database, HRRP will use the payment amount provided by the homeowner at the time of application.

If a homeowner is able to provide documentation demonstrating that the FEMA IA amount provided by the FEMA database includes non-structural related amounts, HRRP will use the documentation provided by the homeowner to adjust the FEMA IA payout amount. The documentation provided by the homeowner must come from FEMA and it will be included in the homeowner file.

3.3 FEMA National Flood Insurance Program (NFIP) Insurance

Any payments for loss to the dwellings during Hurricane Irma under NFIP insurance policies may be deducted from the amount the homeowner is eligible to receive. Payments for contents or other expenses are not deducted from the homeowner's award, as these are not duplicative of payments for structural loss. HRRP will verify payments by reviewing FEMA claim information or by providing a request for verification to FEMA. If a homeowner is able to provide documentation demonstrating that the insurance proceeds amount provided by the FEMA database includes items not related to the structural loss, HRRP will use the documentation provided by the homeowner to adjust the insurance payout within the DOB calculation. The documentation provided by the homeowner must come from the insurance company which issued the payments and it will be included in the homeowner file.

3.4 Increased Cost of Compliance (ICC)

Structures damaged by a flood may be required to meet certain building requirements to reduce the risk of future flood damage before the structure can be repaired or rebuilt. To help cover these costs, the [National Flood Insurance Program \(NFIP\)](#) includes Increased Cost of Compliance coverage for all new and renewed Standard Flood Insurance Policies. ICC is a duplication of benefits if a structure owner requests reimbursement or additional assistance for elevation, demolition, flood proofing or relocation—one of the four options available under ICC—and has already received an ICC benefit under the NFIP. The program will determine DOB regarding ICC funds for elevation and/or demolition activities. If HRRP is unable to determine the amount/or purpose of the ICC proceeds using documentation provided by the homeowner.

3.5 Private Insurance

All private insurance settlement amounts for loss to dwellings are considered a DOB and may reduce the amount of disaster assistance. Insurance proceeds are often broken into different categories that may cover contents or the structure of the home. Only those proceeds for repair, replacement, or mitigation of the structure will be included in the DOB calculation. Insurance proceeds paid for contents will be excluded from the DOB calculation.

If HRRP is unable to verify the private insurance proceeds through the claims payout provided by the homeowner, the HRRP will contact the homeowner's insurance company. If a homeowner is able to provide documentation demonstrating that the insurance proceeds amount provided by the insurance company includes items not covered in the home evaluation or not paid to cover structural loss, HRRP will use the documentation provided by the homeowner to adjust the private insurance payout in the DOB calculation.

Mold remediation is not included in the home evaluation for structural loss during insurance claims adjusting procedures. Therefore, insurance payments to cover mold remediation are not deducted from a homeowner's funding assistance award. The documentation provided by the homeowner must come from the insurance company that issued the payments or an order from an administrative proceeding or court of competent jurisdiction.

3.6 The Small Business Administration (SBA)

As described in HUD's [Duplication of Benefits Guidance as written in Federal Register, Vol. 84, No. 119, June 20, 2019](#), the full amount of an SBA loan available to an applicant for the same purpose as HRRP assistance is assistance that must be included in the DOB calculation, unless one of the exceptions in Section V.B.2. of 84 FR 28836 applies. An SBA loan is available when it is accepted, meaning that the Borrower (applicant) has signed a note or other loan document that allows the lender (SBA) to advance loan proceeds.

The approved SBA loan for repair of the damaged dwelling will be counted as a duplication of benefits, except in the following circumstances:

- **Declined Subsidized Loans.** If an applicant (borrower) was approved for a loan but did not execute a loan agreement (applicant never signed loan documents to receive the loan proceeds), the offered loan amount will be considered declined and not considered a duplication of benefits.
 - Declined loans must be documented through the SBA data feed in conjunction with written communication from the lender (SBA).
- **Cancelled Subsidized Loans.** The applicant (borrower) has entered a loan agreement, but for a variety of reasons, all or a portion of the loan amount was not disbursed and is no longer available to the applicant. The loan cancellation may be due to default of the borrower, agreement by both parties to cancel the undisbursed portion of the loan, or expiration of the term for which the loan was available for disbursement. The cancelled loan amount is the amount that is no longer available to the applicant. If an applicant cancels all or a portion of an SBA loan related to the repair of the dwelling, only the accepted loan amount will be considered a duplication of benefits. Cancelled subsidized loan amounts are not considered a DOB, but are subject to further requirements. Applicants may not take actions to reinstate the cancelled loan or draw any additional undisbursed loan amounts.
 - Cancelled loans that were never drawn must be documented through the SBA data feed demonstrating the \$0 draw in conjunction with written communication from the lender (SBA).
 - Cancelled loans that had a portion of the loan drawn, but the remainder cancelled must be verified in the SBA data feed in conjunction with written communication from the lender (SBA). The accepted current loan amount will be considered a duplication of benefits.
- **Accepted but Undisbursed Loan Amounts.** This situation is similar to cancelled loans, but no formal action was taken by the applicant (borrower) or lending agency (SBA) to formally cancel the loan. Accepted but undisbursed subsidized loan amounts are not considered a DOB, but are subject to further requirements. The undisbursed loan amount will not be considered a DOB; however, applicants may not request subsequent draws from the undisbursed portion of the loan.
 - Accepted but undisbursed loans that were never drawn must be documented through the SBA data feed demonstrating the \$0 draw in conjunction with written communication from the lender (SBA).
 - Accepted but undisbursed loans that had a portion of the loan drawn, but the remainder never disbursed must be verified in the SBA data feed in conjunction with written communication from the lender (SBA). The disbursed loan amount will be considered a duplication of benefits.

A written agreement will be required between the applicant and the HRRP for cancelled and accepted but undisbursed SBA loans. An applicant must agree, in writing, that he or she will not take any actions to reinstate a cancelled SBA loan or pursue future draws from any undisbursed funds from an SBA loan.

If necessary, the HRRP will revise DOB calculations retroactively to be consistent with this policy in order to address cases where SBA loans were counted as DOB prior to the issuance of 84 FR 28836 and 84 FR 28848. Further, all future calculations of DOB will exclude SBA loans that meet the parameters of this policy.

3.7 Allowable Cost of Repairs

Homeowners who used benefits received from insurance, SBA, and FEMA or other sources to make repairs to their Hurricane Irma-damaged property and can document these expenditures may be able to deduct verifiable amounts of these expenditures from the DOB assessment. This means that the original DOB amount assessed by HRRP can be reduced by the amount the homeowner spent on verifiable eligible repairs.

The homeowner will be required to document repairs made to the home with receipts and photographs. Copies of all receipts that support repairs to the home must be provided to the program to document eligible expenditures. HRRP will accept self-certifications when calculating the amount of repairs if the homeowner lacks all receipts and all proof of payment to document the total cost of repairs. In instances where home repair receipts do not fully account for the repairs completed, HRRP will evaluate the repairs documented in the Self-Certification of Repairs and determine the value of the storm-related repairs performed by conducting a Completed Repairs Estimate (CRE).

For self-certification, the following requirements apply:

1. The homeowner must provide a signed self-certified statement that documents, in detail, all labor and/or repairs made to the damaged property following the hurricane.
2. A program inspector must determine with reasonable assurance that the repairs were made after the date of the hurricane.
3. Documentation, through photographs, that the repairs were made.

3.8 Contractor Fraud

If a homeowner was a victim of contractor fraud, the amount paid to the contractor is not to be counted as a DOB provided the homeowner filed a police report and made every effort to recover the funds prior to the date of the application.

3.9 Forced Mortgage Payoff

If a homeowner's mortgage company placed a force payment on insurance proceeds, the insurance amount may not count as a DOB. In such cases, the amount verified by HRRP that was used for this purpose can be excluded from the DOB calculation if it is supported by appropriate supporting documentation. Such documentation should be in the form of a letter that is on mortgage company letterhead and signed by an authorized mortgage company representative stating the homeowner was required to use disaster assistance funds for mortgage pay down. HRRP will attempt to verify this information with the homeowner's mortgage company. Voluntary mortgage payoff, using insurance proceeds, is a DOB that will be counted in a homeowner's award calculation.

3.10 Legal Fees

Legal fees that were paid in successfully obtaining insurance proceeds will be credited to the homeowner and will be excluded as part of their Duplication of Benefits. Homeowners will need to provide evidence of payment and a judgment or settlement document demonstrating homeowner's success in the legal action. All other legal fees that a homeowner may have paid out of any disaster assistance proceeds will be included as part of their DOB.

3.11 Tax Filings

Personal income tax filings related to losses to the home do not affect funding assistance awards and are not considered DOB. Homeowners should consult their personal tax consultant to seek guidance regarding any tax-related matters.

3.12 Calculating the Amount of DOB Offset

Documented expenses for eligible home repair related to Hurricane Irma will be totaled and considered for credit to the homeowner. The cost of interim housing (rent, hotel payments, RV purchase, motor home purchase, travel trailer purchase) while the damaged home was unlivable can be excluded from the DOB amount. Acceptable forms of documentation include:

1. Copies of all receipts that support repairs to the home.
2. Self-Certification statement that details home repair expenses and labor.
3. Police reports and all other documentation of attempts to recover funds, filed prior to application, that verify contractor fraud.
4. Invoices confirming legal fees associated with successful insurance proceed collection.
5. Letter from the homeowner's mortgage company or bank confirming a forced mortgage payoff or pay down.

In instances where home repair receipts do not fully account for the repairs completed or the funds received, HRRP will evaluate the repairs documented in the Self-Certification of Repairs and determine the value of the storm related repairs performed by conducting a Completed Repairs Estimate (CRE). Self-certified statements of homeowners must be reviewed in detail by HRRP to determine:

1. Whether the repairs could be reasonably determined as occurring after the hurricane.
2. A reasonable value of the cost of repairs to the home (including possible labor).

The value of eligible repairs, as determined by HRRP, will be compared to the total amount of DOB. If the DOB amount exceeds the documented amount of home repair expenses, then the difference between the two amounts will be deducted from the homeowner's award. This is referred to as a DOB gap.

Homeowners with DOB gaps must fund the shortfall in order to complete construction. If a homeowner elects to fund a shortfall, the homeowner must secure the funding before the time of signing the Homeowner Grant Agreement. Repair expenses in excess of the prior benefits received will not be reimbursed by the program.

3.13 Subrogation

Subrogation is a legal doctrine that allows one person to take on the rights of another. In the context of disaster recovery grants, a homeowner must enter into a subrogation agreement where the funding agency (DEO) obtains the right to collect any additional disaster recovery or insurance payouts the homeowner receives for Irma damages after the homeowner has entered into a grant agreement for HRRP benefits.

All duplicative funding received must be remitted to or accounted for by the program, regardless of when it is received by the homeowner. If homeowners receive additional funding for the same purpose as the HRRP award (permanent repair to storm damaged home) even after the HRRP award is executed or construction is completed, the homeowner is required to report the additional funding to the program.

By accepting the award, homeowners agree that they will report any duplicative funds to the program whenever received. Upon receipt of a report that additional benefits have been received, the program will recalculate the homeowner's award and provide instructions whether the homeowner's award will be reduced by such amount, or whether the homeowner must remit such amounts to the program as reimbursement (when additional assistance received after program disbursements). Each homeowner will execute and be bound by a subrogation agreement.

4.0 Inspections and Environmental Reviews

4.1 Overview

All federal regulations regarding procurement, labor standards, environmental reviews including lead paint requirements apply to this program. Application may require additional review as issues are resolved which may extend the review process timeframe.

The program performs an on-site inspection of damages upon completion of all third-party verification required by HRRP as well as an environmental review. Environmental reviews are required to be performed on each homeowner's property to be eligible for the program. Homeowners are notified in writing at the application submission stage to cease any work in progress on a damaged residence until the environmental review is complete. This notice is provided in the acknowledgment section of the online application. Homeowners who do not cease work may not be eligible for the program. The program inspector must have full access to the property to note any work that has been started and/or completed.

4.2 Initial Inspection and Damage Verification

As stated in Federal Register, Vol. 83, No. 28, February 9, 2018, all property improvements must be for unmet housing needs resulting from Hurricane Irma. Non-hurricane damage may only be addressed on structures that also have hurricane-related damage. Structures built before 1978 must be inspected for lead-based paint hazards. Where such hazards are detected, the homeowner(s) will be notified, and appropriate steps will be taken to mitigate dangers from lead-based paint.

Program staff will conduct site visits to observe and record the presence of unrepaired storm damage resulting from Hurricane Irma, determine the extent of the damage, and determine the estimated cost of rehabilitation. The homeowner will need to be present for these site visits. The inspector will be required to inspect the interior of the home to observe and record damages. The inspector will note any environmental concerns on the site or nearby that could affect the evaluation.

The Scope of Work Estimate (SWE) provides a documented line item by line item estimate of the damages observed during an onsite visit to a homeowner's property that quantifies the materials and labor necessary to repair observed damages. The SWE is calculated using the classifications defined in the 2018 National Reconstruction Cost Book and incorporates costs necessary to ensure that the property meets the Construction Code, the International Residential Building Code (IRC), as well as meeting HUD HQS. The SWE does not provide an evaluation that takes into account an exact replacement of homeowner's original home. In contrast to insurance estimates that may be based on replacement costs, the SWE evaluation is based on standards for basic livability developed for the program and on costs developed by the construction industry for those items. The methodology used to prepare the SWE is to account for those scope items that can be counted, measured or observed. No destructive testing is

performed during the estimation process. This means that hidden damages are not accounted for during this process. For example, termite damage behind a wall would not be discoverable during the estimation process if the wall covering is intact.

4.3 Eligible and Ineligible Items

Items damaged by Hurricane Irma, such as air conditioners, heating systems, and water heaters are eligible to be replaced under the HRRP. Appliances and housing components that are not integral to the structure of the home and are not essential to basic health and safety, such as washers, dryers, and detached garages and carports are not eligible to be replaced under the HRRP. Luxury items and items with a quality grade above basic standards, such as granite countertops, are not eligible to be replaced in a like-for-like manner.

4.4 Environmental Review

The program will conduct a Broad Environmental Review at the programmatic level Tier I. This will include coordination with federal, state and local agencies where applicable. Additionally, all applications must pass a federally required site-specific Tier II environmental review which contains a statutory checklist of 15 required review items; some of which may be deemed to be categorically excluded because of not being applicable to the project such as Sole Source Aquifers. The categories addressed in Tier I/Tier II include: 1) Historic Preservation, including State Historic Preservation Office and Tribal Reviews and National Historic Landmark; 2) Floodplain Management and Flood Insurance; 3) Wetlands; 4) Coastal Zone Management Act; 5) Sole Source Aquifers; 6) Endangered Species Act; 7) Wild & Scenic Rivers Act; 8) Air Quality; 9) Farmland Protection Policy Act; 10) Environmental Justice; 11) Noise Abatement and Control; 12) Siting of HUD-Assisted Projects Near Hazardous Operations; 13) Toxic Chemicals and Gases, Hazardous Materials, Contamination, and Radioactive Substances; 14) Airport Clear Zones and Accident Potential Zones; 15) Coastal Barrier Resources Act/Coastal Barrier Improvement Act. This environmental review will be performed at the program's expense. A site-specific review includes a review of HUD-defined environmental review topics.

Issues identified through the environmental review process will be addressed and in some cases mitigation measures implemented either before or during the construction process. The program may pay for mitigation of issues identified during the environmental review such as identification of lead paint, if it is deemed an eligible activity. Homeowners will receive all federally required notifications.

The environmental review is a separate and distinct review from any other review. Other previously performed (or homeowner-provided) environmental reviews will not satisfy the program's requirements but can be taken into consideration in the review process. If an environmental condition identified on a homeowner's property cannot be cleared, the property may not be eligible for assistance.

4.5 Elevation Requirements

Homeowner files are evaluated in detail to determine elevation requirements. The factors that go into a determination of whether elevation will be required or not include location of the structure inside a floodplain, local jurisdiction determination of substantial damage/substantial improvement (if available), and the benefit for which the applicant will qualify based on his or her structure type. The program will not engage in elevation activities as a standalone measure that is not connected to the repair of Irma damages.

- Substantially damaged homes, as determined by the local jurisdiction, will require elevation to the program's two feet above the Base Flood Elevation (BFE) requirement or the local requirement, whichever is higher. Homes that will be substantially improved by the program, as determined by the local jurisdiction's evaluation of program scope during the permitting process, will require

elevation to the program's two feet above the BFE requirement or local requirement, whichever is higher.

- Any slab on grade construction requiring elevation as a result of the local jurisdiction's substantial damage/improvement determination will be reconstructed at the two feet above the BFE elevation height or local jurisdiction height requirement, whichever is higher as the program will not attempt to elevate a slab-on-grade structure.
- Homes with pier and beam construction requiring elevation as a result of the local jurisdiction's substantial damage/improvement determination will be elevated at the two feet above the BFE elevation height or local jurisdiction height requirement, whichever is higher.
- Replacement Mobile/Manufactured Housing Units (MHU) requiring elevation above the standard installation height of three feet will be replaced with a modular housing unit elevated at the two feet above the BFE elevation height or local jurisdiction height requirement, whichever is higher, unless the MHU is on leased land, in which case relocation of the MHU outside of the floodplain will be required.

4.5.1 Elevation Certificates

The program will follow HUD guidance to ensure all structures, as defined in 44 CFR 59.1, designed principally for residential use and located in the 1% annual (or 100-year) floodplain, that receive assistance for new construction, repair of substantial damage, or substantial improvement, as defined at 24 CFR 55.2(b) (10), will be elevated with the lowest floor, including the basement, at least two feet above the BFE. The program will order elevation certificates for construction projects where necessary to comply with HUD's guidance.

5.0 Award Determination

Awards may include expenses for additional related costs such as green building and mitigation requirements, elevation, insurance, accessibility modifications for the disabled, repair or replacement of water, sewer and utility connection needs. Cost effective energy measures and improvements that meet local zoning and code, required Housing Quality Standards (HQS), especially those improvements which add enhanced resilience, such as elevation of major electrical components, roof strapping and other items, are also eligible. Environmental review and determined required remediation for items such as lead-based paint abatement, asbestos abatement or other remediation components will also be eligible.

Elevations will be included for homeowners who meet requirements determined by the program, including substantially damaged properties as per locally approved floodplain requirements.

The formula below is how the program will calculate a homeowner's award:

1. Identify Eligible Repair Costs.
2. Identify all Potentially Duplicative Assistance (DOB).
3. Deduct Assistance Determined to be Duplicative (DOB).
4. Apply Award Cap of \$150,000.
5. Compare Determined Award Value to Cost of Comparable Reconstructed or Replacement Housing to determine if the benefit will be reconstruction, replacement or rehabilitation.

Eligible Repair Costs/Need: The program will determine an eligible repair estimate using information from the inspection. The repair estimate will be valued based on economy/standard grade materials and industry-standard labor costs.

Calculating Potential Duplication of Benefits: The full DOB will be accounted for at the time of the repair award calculation. The DOB check will be completed during the eligibility review of a homeowner's file, prior to the execution of the Grant Agreement and again prior to the processing of the final draw of funds.

All DOB funding must be accounted for prior to the homeowner receiving an award. Homeowners with a duplication must place all DOB funding in the program's DOB Gap Funding account.

SAMPLE AWARD TABLE

Program Information	
Household Income	
Household Members	
AMI Percentage	
Damaged Structure Type	
% Damage	
Benefit	
Construction Bid Amount	
Other Assistance Received	
FEMA IA	
SBA	
Homeowners Insurance	
Flood Insurance	
ICC	
Non-profit/Other	
Allowable Eligible Activities	
DOB Gap Funding Required at Closing	
Calculated Grant Award	

5.1 Zero Award

An applicant can meet the requirements for program eligibility, but not qualify for an award. This is known as a zero award. A zero award file is identified as a file where an applicant's total Duplication of Benefits (DOB) exceed the total eligible award amount (remaining Hurricane Irma damage) for a repair, reconstruction, or replacement benefit.

6.0 Preconstruction

6.1 DOB Gap Funding

Applicants must provide funding to cover gaps in the cost of construction if there is a gap in funding caused by a Duplication of Benefits (DOB). Additional funds provided by homeowners will be deposited into a DOB Gap Funding Account to be used during the construction of the home. Homeowners may not utilize DOB Gap Funding for construction activities such as upgrades, additions or other unnecessary activities. Homeowner-provided funds that are deposited into the DOB Gap Funding Account for DOB will count toward the CDBG-DR cap limits listed in Part 1, Section 1.13 of this document. All DOB Gap Funding will be drawn down first, prior to the use of program funds.

There will be three checkpoints for DOB throughout the process: (1) during the eligibility review of a homeowner's file; (2) prior to the execution of the Grant Agreement; and (3) prior to the processing of the file closeout.

6.1.1 DOB Gap Funding Deadline

DOB gap funds must be deposited into HRRP's DOB Gap Funding Account prior to starting construction activities. Typically, the program will collect DOB Gap funds at the time of grant agreement execution, also known as grant closing. However, there are situations where DOB Gap funds may be accepted post-closing. A file may be placed on hold post-closing up to 90 days to allow homeowners to remit DOB gap funds to the HRRP. No construction activities may commence until DOB gap funds are deposited into the HRRP's DOB Gap Funding Account. Files will be placed into an inactive status after 90 days have expired.

6.2 Lead-based Paint and Asbestos Hazard Identification

Lead-based paint inspection provides two benefits: (1) the costs of mitigation measures are considerable and must be factored into the cost estimates for repair and (2) the health risks to residents, particularly children and the elderly, may be severe. If the unit to be assisted was built prior to 1978, and will be rehabilitated, the assisted unit will be tested for the presence of lead- dust hazards. If present, the stabilization, encapsulation or removal of lead-based paint will be considered in the costs of rehabilitation. Projects that will be reconstructed will result in the demolition and removal of the structure, and therefore any potential lead hazards associated with the structure. As such, no lead based paint testing will be conducted on reconstruction projects.

Federal asbestos regulations for testing and identification of asbestos apply to "facilities" as defined by those regulations. Single family housing does not meet this definition and is therefore exempt from the testing and identification requirements. Additionally, the State of Florida does not have any state level requirements for asbestos testing in housing projects. However, federal health and safety standards and materials handling and disposal requirements for asbestos containing materials still apply at the construction phase.

During the environmental review process, DEO has created a special condition for any home that was constructed prior to 1989 that indicates that testing may be required. As this is a very expensive process to undertake as a general condition of housing rehabilitation, the program has determined that asbestos testing, mitigation and air monitoring activities will be undertaken when suspect asbestos containing materials (ACM) will be impacted by the rehabilitation or reconstruction activities only.

For rehabilitation projects, contractors will identify any suspect ACM during construction. If suspect ACM is identified, the contractor will be required to stop work and request a change order for asbestos testing. If asbestos testing results confirm the presence of ACM that will be impacted by the rehabilitation process, the contractor will provide a containment or mitigation plan to encapsulate or remove the ACM in accordance with proper health and safety standards. DEO will approve a change order for the increase in project scope to cover the containment or mitigation work, along with costs for air monitoring/clearance.

For reconstruction projects where the home to be reconstructed was originally built prior to 1989, the demolition of the home and removal of the building materials will result in the removal of any potential ACM. Contractors are to follow all federal requirements for worker and occupant safety, as well as materials handling and disposal.

6.3 Development of Costs for Repair Projects

For projects that qualify for rehabilitation, the HRRP will develop site-specific sets of plans and specifications that will be used to describe the scope of work to repair and establish the quantities and quality of materials to be used. A dimensioned, floorplan sketch and roof plan of the existing home will be provided for each project. A detailed scope write-up will also be provided.

6.4 Replacement Mobile/Manufactured Housing Units (MHUs)

Mobile/Manufactured Housing Units (MHUs) greater than 5 years old and/or with more than \$15,000 worth of eligible repairs (including hard and soft construction costs) will be replaced. Standard floor plans that meet program standards will be available. Size and configuration of bedrooms will be determined based on size of the damaged structure.

6.4.1 Replacement MHU Relocations

Replacement MHU relocations are limited to applicants whose damaged MHU is located on leased property and whose (1) landlord/property owner will not allow for a replacement MHU to be placed on that property or (2) leased property is in a floodplain with an elevation requiring a modular home instead of mobile home. Relocation of a replacement MHU is restricted to the installation of a replacement unit which is outside of a floodway or Special Flood Hazard Area (SFHA, or "floodplain") at an established mobile home park or other land with an existing pad and utility infrastructure within a HUD or state identified Most Impacted and Distressed areas.

The program will require documentation that the established mobile home park or land has the requisite existing pad and utility requirements. An applicant provided letter from the landlord/property owner notating existing pad and utilities, occupational license, copies of sewage and utility bills, or other permitting issued by the local jurisdiction may serve as verification documentation in conjunction with photographs of the existing pad and utility hookups.

If the new site is located within an established mobile home park, the applicant must provide the program with copies of the park's covenants and restrictions in addition to the above-mentioned documentation.

6.4.1.1 Environmental Review Record

An Environmental Review Record (ERR) must be completed on the original damaged site and the new site on which the replacement unit will be installed for applicants of an MHU relocation. Thus, in addition to the completed ERR on the original damaged site, the HRRP will conduct an environmental review on the newly selected lot. In order for the program to assess the new location the applicant must have one of

the following: a lease agreement for leased land or; an agreement to hold the leased lot or; a purchase agreement / deed for owned land in place at the new location. Copies of lease, agreement to hold or ownership documentation must be submitted to the program prior to the program scheduling an ERR at the new site.

6.4.1.2 New Site Requirements

The site for the replacement MHU must be either an existing mobile home park with an existing pad and utility infrastructure for the MHU installation or land with an existing pad and utility infrastructure for the MHU installation. The program will not fund new site development of any kind. For the purposes of this policy, new site development includes, but is not limited to:

- Site clearing
- Site leveling
- Pad preparation
- Concrete or other substrate installation
- Utility and sewerage infrastructure installation

6.4.1.3 Elevation and Flood Insurance

Since the leased or owned property must be located outside of the floodplain for the replacement MHU, no elevation or additional flood insurance considerations are necessary to comply with the program requirements.

6.5 Reconstruction Determinations and Plan Selection

Reconstruction estimates are based on the total area of the eligible rooms of the home. The total area value is obtained from the repair estimate. It is created by sketching the rooms of the structure that are eligible for repair. The repair estimate process does not sketch porches. They are therefore, automatically excluded. The repair estimate process also excludes carports, unattached structures or structures attached by a breezeway. This process will result in the calculation of the eligible reconstruction square footage.

The program will utilize estimating software and the eligible room dimensions, considering room type, to develop a comparable replacement estimate. This estimate will include standard or builder grade materials and will account for like-for-like replacement.

Reconstruction estimates are performed on all homes and are the only type of estimate performed when a home is unsafe to enter or has been demolished or partially demolished. A separate cost of elevation, when applicable, will be added.

Unsafe Conditions: Unsafe conditions include but are not limited to: structures whose load bearing walls, columns, or other support components have been compromised, structures that have strong industrial or chemical odors or vapors emanating from the home, or structures that have been marked by the local authority as being unsafe to enter. If any of these conditions or similar conditions exist, the Assessor can, upon consultation with a supervisor and documentation in photos and a written description, limit the Assessment to a reconstruction estimate.

Demolished structures: If a structure has been demolished or partially demolished, the Assessor can conduct a reconstruction estimate only. The Assessor takes photos to document the condition and measures the footprint and area eligible for reconstruction. If the area eligible for reconstruction cannot be established by the Damage Assessor (for example a 100% destroyed home with a cleared foundation), the

HRRP will work with the homeowner to obtain the missing information from any combination of the following:

1. Pre-flood appraisal or real estate sales documents.
2. County Property Appraiser information.
3. Insurance estimates.
4. Photographs.
5. Aerial photographs.

The program may use other approved methods to establish the eligible reconstruction area and the reconstruction estimate when documentation from on-site inspection is unavailable. Information collected to verify the square footage of homes from sources other than the home estimate must be provided to the program. Collection of the documentation is primarily the homeowner's responsibility.

The program makes the final decision on the eligibility of a homeowner and, if eligible, the structure type and square footage used for grant calculation. Whether the award will be for reconstruction, replacement, or repair is based on the following formula:

(Repair Estimate/Reconstruction Estimate) x 100 = relative percentage of cost of repair to cost of reconstruction

The Repair Estimate value that is used in the formula pertains only to the base repairs, absent any mitigation or resiliency measures. If the relative percentage of the base estimate is less than 75% of the reconstruction estimate, the program benefit will be repair. If the relative percentage of damage is equal to or more than 75% of the reconstruction amount, the program benefit will be reconstruction or replacement.

There are occasional exceptions that may convert a repair project to a reconstruction project. For instance, any unforeseen construction conditions identified after execution of the grant agreement may result in a project cost increasing to or above the 75% threshold. If construction has already begun the threshold will not be recalculated and the project may proceed as a repair project. However, if construction has not begun, the threshold may be re-examined, and the project may convert to a reconstruction project. Additionally, structures that have been determined to be substantially damaged or condemned by a governing municipality, or structures that are determined to be unsafe to enter by program staff, may be converted to a reconstruction project. Files that meet any of the aforementioned criteria will be reviewed on a case-by-case basis.

The program will offer standardized new house designs for reconstruction projects. HRRP will not provide customized home designs. The program will determine which floor plan size each homeowner requiring reconstruction is eligible to use by evaluating the original damaged structure's eligible square footage. The program will build the home to the Energy Star Certified Home standard applicable to Florida. More information is available at: https://www.energystar.gov/newhomes/homes_prog_reqs/florida.

6.6 Contractor Assignments and Construction Agreement

Contractor assignments will be issued to a construction contractor from the DEO Contractor pool that was procured to support construction efforts associated with CDBG-DR programs. HRRP will issue assignments to the contractors based on a procurement or bid methodology. Each repair, reconstruction or mobile/manufactured housing unit (MHU) replacement project will be subject to a construction contract or agreement. This agreement will establish performance measures to ensure timely construction.

6.7 Contract Execution Documents

The following documents will be signed by the homeowner at the time of contract execution.

1. Homeowner Grant Agreement,
2. Agreement to maintain flood insurance and notify future owners (if in 100-year floodplain),
3. Award Acknowledgement Letter,
4. Subrogation Agreement, and
5. Any other documents required by HRRP.

6.8 Notice to Proceed

Notice to Proceed is given after HRRP approves the contract and performs all administrative assignment procedures. This is the point at which the homeowner is notified to vacate and remove belongings from the home (if necessary), the contractor obtains necessary permits, and utilities are terminated (if applicable).

6.9 Notice to Begin Construction

Notice to begin construction will be issued to the contractor upon proof that bonds have been provided, permits have been obtained and any other site preparatory conditions have been met. This will constitute the start of the contractual performance period for construction.

6.10 Contractor Requirements

1. All contractors will carry and provide proof of a current general liability policy in at least the aggregate amount of all contracts awarded in this program within 10 business days of award. Failure to do so may result in termination of award.
2. All contractors must secure and provide proof of performance and payment bonds within ten 10 business days of award. Failure to do so may result in termination of award.
3. Contractors will be responsible for documenting (with photographs and written reports) any pre-existing and pre-storm damage to the property that has not been included in the scope of work.
4. Contractors are responsible to comply with [HUD's Lead Safe Housing Rule \(LSHR\)](#), found in 24 CFR Part 35, Subparts B through M, and the, [EPA Renovation, Repair and Painting Rule \(RRP\)](#), in 40 CFR Part 745 and all other applicable rules and regulations. Project sites are required to be in full compliance at all times.
5. All firms performing, offering or claiming to perform renovations for compensation in target housing must comply with EPA's RRP Rule and EPA's Lead-Pre-Renovation Education (Lead-Pre) Rule. Regulatory requirements can be found in [40 CFR Part 745 Subpart E](#) – Residential Property Renovation. This means that all general contractors participating in this disaster recovery program must be EPA certified. In addition, all individuals performing renovation work on behalf of the firm must be certified renovators.
6. The contractor will be responsible for determining utility needs, providing sanitary facilities, safely operating equipment on site and obtaining any required permits.
7. Contractors should not disturb the site prior to receiving a notice to begin construction.
8. Upon completion, the property must meet applicable program building standards.
9. All work performed by the contractor will be guaranteed for the following periods:

- 1 Year – general warranty for repairs to the home;
- 2 Years – electrical, plumbing, and mechanical warranty (if such work is performed); and
- 10 Years – structural warranty (if structural work is performed).

For the specified period in the warranty, from the time of final inspection, the assisted applicant may require the contractor to correct defects or problems arising from his or her work under this contract. Should the contractor fail to do so, the assisted applicant may take any necessary recourse by contacting HRRP. A reasonable amount of time will be given to correct the problem; however, in no case will such time exceed two weeks to respond.

7.0 Construction

7.1 Overview

Repair is defined as non-emergency repair or renovation of a limited specified area or portion of a housing structure. Repair will also be defined as bringing rehabilitated portions of properties into compliance with local building codes, and the entire structure into compliance with HUD Minimum Property Standards (MPS) (or applicable Building Code being enforced), and Housing Quality Standards including compliance with Section 31 of the Federal Fire Prevention Control Act of 1974 and local building codes and standards.

The entire structure must also be in compliance with minimum property standards established by the program, which are based on HUD's Housing Quality Standards, Florida Green Building Code (where applicable), HUD Green Building Retrofit Checklist (where applicable), and all state and local code requirements.

Repair will be limited to stick-built and modular structures that have been deemed feasible for repair or Mobile/Manufactured Housing Units (MHUs) that are less than five years old and have less than \$15,000 worth of scope (hard and soft costs combined) necessary to bring the property to program construction standards.

Reconstruction will be defined as the demolition, removal, and disposal of an existing housing unit and the replacement of that unit on the same lot, and in the same footprint, with a new unit that complies with the International Residential Codes (IRC) as required by Florida Building Code. The number of units on the lot may not increase and the total square footage of the original, principal residence structure to be reconstructed may not be substantially exceeded, however, the number of rooms in a unit may be increased or decreased.

Replacement is the demolition, removal and replacement of a damaged MHU with a new MHU in substantially the same footprint, or at a new location if the original damaged unit was on leased land and the MHU owner must relocate to a new property. Relocation of a new MHU will require additional environmental review.

Elevation will be conducted by means of pier and beam construction. Fill to achieve proper elevation height will not be eligible.

7.2 Resilient Home Construction Standards

As stated in Section 1.15, DEO has adopted resiliency and mitigation measures, in the form of Resilient Home Construction Standards, to further both HUD and Florida goals of increasing resistance to future disaster. CDBG-DR funding allows this type of activity in conjunction with the repair of remaining storm damage.

The first option is a roofing system. If the existing roof has Hurricane Irma damages that exceed the 20% repair maximum, then the Program will provide funding to remove and replace all roof covering, felt paper, and roof decking. The new shingle and felt paper materials will be selected in accordance with current Florida building code, and the roof decking will be replaced with radiant barrier sheathing, as part of the HUD CPD Green Building Retrofit Checklist, and installed in accordance with current Florida building code. In addition, hurricane straps will be installed in accordance with Florida building code.

The second option is an exterior windows and doors system. The existing structure is required to have confirmed Hurricane Irma damages, and if built prior to 2003 when widespread wind-rated product usage was implemented across the state of Florida, the home may be eligible for the exterior window and door system. The exterior window materials will be ENERGY STAR® rated, consistent with the HUD CPD Green Building Retrofit Checklist, along with impact resistant laminated glazing, all in accordance with Florida building code. All new vinyl windows will be installed within the existing window frame, to eliminate destruction to exterior and interior finishes. The exterior door materials shall be metal insulated panel style, in accordance with Florida building code, including new exterior locks. All exterior sliding glass doors will be replaced with vinyl sliding doors that include Low-E and impact resistant laminated glazing. If applicable, a garage door is eligible to be replaced with a new impact rated door including the overhead door, track, hardware, and weather stop for the sides and top. Adding or replacing an automatic garage door opener is not eligible under the Program.

7.3 Lead-based Paint Disturbance and Mitigation

Contractors must ensure the following minimum requirements are met at all times:

1. All sites are clean and protective covering is placed where required by applicable regulations during the renovation, especially when paint-disturbing activities are taking place.
2. All workers on-site are to have proper certifications with them while on site.
3. The Lead Renovator's certificate is required on-site at all times from the start of the renovation until the final lead clearance has been achieved.
4. Ensure proper techniques are being used when performing paint disturbing activities.
5. At a minimum, the following two items are required to be posted at all times to be seen clearly by anyone approaching the site and all workers until final lead clearance is achieved:
 - Environmental Protection Agency (EPA) RRP required warning signage in English and Spanish:



Example Signage

- Occupational Safety and Health Administration (OSHA) required lead warning signage in English and Spanish:



Example Signage

If site conditions are noncompliant, a stop work order will be issued until all issues are resolved and verified by program staff. The time the project is on hold will be included when calculating construction duration and is considered fault of the contractor. The stop all work order will also be taken into consideration when determining future assignments and participation in future projects.

7.4 Repair and Reconstruction Progress Inspections

Upon 50% completion of the Statement of Work, the contractor will notify the HRRP and request a 50% inspection of the construction activities completed. The Program's Project Manager will conduct the 50% inspection to evaluate the contractor's progress, confirm that local building codes or standards have been met and verify that the construction activities have been completed in accordance with the Statement of Work. If the inspection fails, the Contractor must correct any deficiencies and request a reinspection. In order for the contractor to request a 50% inspection, the following conditions must be met:

- The building shall be in a "dried in" state meaning windows, doors, roof and siding shall be in place, thus preventing water intrusion into the interior of the house.
- The rough-in plumbing shall be complete.
- The electrical rough-in shall be completed, including (but not limited to) the placement of receptacle boxes, switch boxes and the placement of the circuit breaker box.
- The 50% inspection will be conducted utilizing the Scope of Work Estimate (SWE) provided by DEO.

Upon passing the inspection, including any additional clearances required, the contractor may submit a 50% invoice package for the items completed with all required documentation. Upon successful completion of the 50% invoice package review, payment will be issued to the contractor, less a retainage of 10%. The 50% inspection and payment can be waived by the HRRP and contractor, in writing, on a case-by-case basis. Instances in which the 50% inspection and payment can be waived include, but are not limited to:

- Reducing the risk of compromising inspection standards providing decent, safe and sanitary environment.
- Limited scope of work encompassing primarily roof damage or minor repairs.
- Efforts to expedite project completion to prevent further damage to the homeowner's home.

7.5 Substantial Completion Inspection and Warranty Information

Once the contractor has completed all construction activities outlined in the Statement of Work, the contractor will request a Substantial Completion inspection to guarantee that all work has been satisfactorily completed according to the appropriate state and local codes and standards and accepted by all appropriate building code enforcement and third-party inspectors, and that the home meets HUD Housing Quality Standards (HQS) as defined in the Definitions section of this document. The homeowner has the right to sign off on the Substantial Completion Inspection; however, HRRP reserves the right to waive the homeowner's signature if the HRRP deems all repairs have been completed and the homeowner delays signing.

During the Substantial Completion inspection, the DEO Project Manager and contractor will develop a punch list comprised of a listing of items and written as specifications, which constitute the remaining work necessary to complete the project. The punch list will represent work not performed satisfactorily and/or work yet to be done, not additional work over and above the original or amended Statement of Work. Once the punch list has been prepared, no other separate work items are expected of the contractor. If the punch list contains more than ten items, the contractor shall be deemed not ready for inspection, and subject to a re-inspection where a new punch list will be prepared. For each re-inspection required, a fee not to exceed \$225 shall be assessed. Contractors must provide all warranties prior to the inspector approving the Substantial Completion Inspection. Photographs will be taken for documentation purposes. At this time, the homeowner will be provided instruction booklets and warranty information. The final site visit confirms that all work has been completed and been accepted by building code enforcement and/or third-party inspectors including all items on the punch list.

7.6 Re-Inspections

Should the HRRP observe any fault(s) during the 50% and/or Substantial Completion Inspections, the construction contractor will be informed of the fault(s) and be provided a written report of the findings. When the construction contractor has remedied the fault(s), the construction contractor may request a re-inspection to be performed at a time no earlier than 48 hours from the request. A re-inspection fee, in an amount not to exceed \$225 per re-inspection, will be assessed and will be the responsibility of the construction contractor.

7.7 Change Orders

Where additional work is necessary to make repairs or to correct unforeseen or dangerous conditions, the contractor will submit a Change Order consisting of a detailed description of the work needed, including quantities and location, the cost of such work, and the time necessary for such work to be completed to HRRP. Unless it is determined there exists an immediate health and safety danger, no work shall be authorized until agreed upon in writing by HRRP. All Change Orders will be reviewed for eligibility and cost reasonableness as defined in [2 CFR 200 Subpart E](#).

7.8 Method of Payment/Invoice

Upon passing the 50% and Substantial Completion Inspections, including any additional clearance required, the contractor will submit the appropriate invoice and all required documentation to the HRRP. If the contractor has questions or concerns regarding the invoice, the contractor may contact the Project Manager/Construction Lead with questions.

Invoices must contain the contract number, purchase order number, and the appropriate Federal Identification Number (FEID). The HRRP may require any other information from the contractor that the HRRP deems necessary to verify that the goods and or services have been rendered under the contract. The contractor shall provide complete pricing information for all items. All requests for compensation for services or expenses must be submitted in detail sufficient for a pre-audit and post-audit in accordance with subsection [287.058\(1\)\(a\), Florida Statutes](#).

7.9 Homeowner Responsibilities During Construction

The HRRP will not be responsible for lost or damaged belongings of the homeowner that may have occurred during construction. The homeowner must secure or relocate his/her belongings until construction is complete.

1. Upon signing the contract, the homeowner will have 30 calendar days to move out of the property and store any valuable personal property that might be damaged during the course of construction.
2. The homeowner must arrange access to the property for building contractors providing construction services. If reasonable and timely access is denied to a building contractor who is attempting to make a good-faith effort to perform required repairs, the homeowner will be removed from the program.
3. The homeowner is responsible for the security of his/her property and personal belongings. Movement, storage and security of personal property are the homeowner's responsibility. Replacement or reconstruction benefit applicants will be provided with one temporary on-site storage unit for homeowner's use.
4. During construction the homeowner must not interfere in repair areas and must make a reasonable effort to stay away from the construction zone.
5. All debris, abandoned vehicles and buildings that pose a safety and/or health threat as determined by the local jurisdiction or person qualified to make such a determination, must be removed from the property prior to the start of construction. Homeowners must remove dilapidated personal property.
6. The homeowner must provide all existing utilities as needed for use by the building contractor during construction.
7. The homeowner will agree to not transfer ownership of the property or any interest in the property until the rehabilitation, reconstruction or replacement has been completed.

8.0 Post Construction

8.1 Overview

In the single family owner occupied program, post construction consists of the following tasks: compliance period monitoring, file closeout, subrogation and recapture.

8.2 Compliance Period Monitoring

In the Single Family Owner-Occupied program, there is no post-construction affordability period prescribed. Therefore, there is no post-construction compliance period.

8.3 Closeout Review

Once all construction contractor payments have been issued, the file will move into the closeout review stage. Closeout review is a multi-tiered review that results in a full file, end-to-end verification process. The verification process starts at the case manager level, where the basic file documentation requirements for the program are reviewed and any additional documentation that may be needed is gathered. At this stage, the applicant's Duplication of Benefit information is re-checked against the federal data sources to determine if there has been any disbursement of additional benefits between the point that the applicant signed the award and the construction was completed. Whether a change has occurred and the amount of any change is documented at this step.

Once the initial end-to-end file review is completed by the case manager, the file is routed to the eligibility and DOB/VOB QA/QC team. The QA/QC team may correct any issues with the file, return the file to case management for additional work, or approve the file for routing to DEO for final review and approval.

DEO's eligibility review team will be the final checkpoint on the way to an applicant's individual file closeout. The DEO eligibility review team will review the findings of the case manager and lower level QA/QC team. DEO may return the file for further work, route the file to subrogation/recapture or accept the file for closeout.

The items reviewed for closeout at the case management and first level QA/QC levels include documentation that the applicant file is complete, such as:

1. Applicant eligibility (income, ownership, occupancy, citizenship, etc.)
2. Property eligibility (location, structure type, tie back, remaining unmet need)
3. Applicant certifications (stop work, lead brochure, flood insurance, subrogation, fraud, etc.)
4. Tier II Environmental Review signed by Certifying Officer
5. Construction related environmental requirements (lead risk assessment, clearance, elevation, historic, etc.)
6. If tenants, tenant and URA documentation present
7. Duplication of Benefits documentation
 - a. Reassessment of DOB and if new benefits, mark for subrogation
8. Applicant communications
9. Applicant documentation (backup documents, grant agreement, etc.)
10. Construction documentation (inspection reports, change order cost reasonableness, etc.)

The items reviewed for closeout at the DEO level include documentation proving, at a minimum:

1. National Objective
2. Eligible Activity
3. Verification of case management findings for items listed above
4. Verification that DOB gap payments were drawn down prior to program funding
5. Verification of recommendations for subrogation
6. Copy of Bid Documents
7. Copy of Construction Contract
8. Copy of Change Orders

9. Proof of Final Construction Payment
10. Appeals process complete, if applicable
11. Copy of any complaints received and result

8.4 Subrogation

The HRRP has the right to collect any additional disaster recovery or insurance payouts a homeowner may receive for Irma damages after the homeowner has entered into a grant agreement for HRRP benefits and prior to the file closeout DOB re-assessment. Applicants are made aware of this at the application stage, through program reminders and at award closings where the grant agreement is executed. As part of the grant agreement process, applicants also sign a subrogation agreement.

If during the closeout review process the DOB reassessment results in a finding that additional duplicative funds were provided to the applicant, DEO will notify the applicant of the duplicative funding amount. This letter will include demand for payment of the funds that must be subrogated to the program. The applicant must submit these funds via certified check to DEO.

8.5 Recapture

DEO may expend funds on applicant projects where the applicant fails to maintain compliance with program policies and procedures. In some instances, DEO may be able to work with the applicant to bring the applicant back into compliance, but in others, the violation will result in disqualification. Should DEO expend funds on an applicant project that becomes non-compliant, and which cannot be remedied, the applicant may owe the funding expended on the project back to DEO. This is known as recapture of funding.

An example of a recapture circumstance is if an applicant fails to stop work on the damaged property after application, except for emergency repairs, the applicant's project will be disqualified. DEO may seek to recoup costs associated with the damage assessment and environmental review for the project, at DEO's discretion. Additionally, if, during the application process, the verification work performed by the program uncovers any false or misleading information that would have prevented the applicant from moving forward had the accurate information been provided, DEO may seek, at its discretion, restitution to cover the activity or administrative costs associated with the continued processing of that application.

Appendix A: HUD Income Limits

Family Income Limit Categories by County										
FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Alachua County	\$ 69,800		Persons in Family							
			1	2	3	4	5	6	7	8
		Very Low (50%) Income Limits (\$)	24,450	27,950	31,450	34,900	37,700	40,500	43,300	46,100
		Extremely Low Income Limits (\$)	14,700	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,100	44,700	50,300	55,850	60,350	64,800	69,300	73,750
Baker County	\$ 71,600		Persons in Family							
			1	2	3	4	5	6	7	8
		Very Low (50%) Income Limits (\$)	24,900	28,450	32,000	35,550	38,400	41,250	44,100	46,950
		Extremely Low Income Limits (\$)	14,950	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,800	45,500	51,200	56,850	61,400	65,950	70,500	75,050
Bradford County	\$ 59,500		Persons in Family							
			1	2	3	4	5	6	7	8
		Very Low (50%) Income Limits (\$)	20,850	23,800	26,800	29,750	32,150	34,550	36,900	39,300
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	30,680	34,550	36,900	39,300
		Low (80%) Income Limits (\$)	33,350	38,100	42,850	47,600	51,450	55,250	59,050	62,850
Brevard County	\$ 69,200		Persons in Family							
			1	2	3	4	5	6	7	8
		Very Low (50%) Income Limits (\$)	24,250	27,700	31,150	34,600	37,400	40,150	42,950	45,700
		Extremely Low Income Limits (\$)	14,550	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	38,750	44,300	49,850	55,350	59,800	64,250	68,650	73,100

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Broward County	\$ 74,800	Very Low (50%) Income Limits (\$)	31,200	35,650	40,100	44,550	48,150	51,700	55,250	58,850
		Extremely Low Income Limits (\$)	18,750	21,400	24,100	26,750	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	49,950	57,050	64,200	71,300	77,050	82,750	88,450	94,150
		Persons in Family								
			1	2	3	4	5	6	7	8
Charlotte County	\$ 64,100	Very Low (50%) Income Limits (\$)	21,650	24,750	27,850	30,900	33,400	35,850	38,350	40,800
		Extremely Low Income Limits (\$)	13,000	17,240	21,720	26,200	30,680	35,160	38,350	40,800
		Low (80%) Income Limits (\$)	34,650	39,600	44,550	49,450	53,450	57,400	61,350	65,300
		Persons in Family								
			1	2	3	4	5	6	7	8
Citrus County	\$ 55,900	Very Low (50%) Income Limits (\$)	19,600	22,400	25,200	27,950	30,200	32,450	34,700	36,900
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	30,200	32,450	34,700	36,900
		Low (80%) Income Limits (\$)	31,300	35,800	40,250	44,700	48,300	51,900	55,450	59,050
		Persons in Family								
			1	2	3	4	5	6	7	8
Clay County	\$ 75,000	Very Low (50%) Income Limits (\$)	26,250	30,000	33,750	37,500	40,500	43,500	46,500	49,500
		Extremely Low Income Limits (\$)	15,750	18,000	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200
		Persons in Family								
			1	2	3	4	5	6	7	8
Collier County	\$ 82,300	Very Low (50%) Income Limits (\$)	28,850	32,950	37,050	41,150	44,450	47,750	51,050	54,350
		Extremely Low Income Limits (\$)	17,300	19,800	22,250	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	46,100	52,700	59,300	65,850	71,150	76,400	81,700	86,950

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Columbia County	\$ 55,200	Very Low (50%) Income Limits (\$)	19,600	22,400	25,200	28,000	30,250	32,500	34,750	37,000
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	30,250	32,500	34,750	37,000
		Low (80%) Income Limits (\$)	31,400	35,850	40,350	44,800	48,400	52,000	55,600	59,150
		Persons in Family								
			1	2	3	4	5	6	7	8
DeSoto County	\$ 42,700	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Dixie County	\$ 44,600	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Duval County	\$ 75,000	Very Low (50%) Income Limits (\$)	26,250	30,000	33,750	37,500	40,500	43,500	46,500	49,500
		Extremely Low Income Limits (\$)	15,750	18,000	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200
		Persons in Family								
			1	2	3	4	5	6	7	8
Flagler County	\$ 65,600	Very Low (50%) Income Limits (\$)	23,000	26,250	29,550	32,800	35,450	38,050	40,700	43,300
		Extremely Low Income Limits (\$)	13,800	17,240	21,720	26,200	30,680	35,160	39,640	43,300
		Low (80%) Income Limits (\$)	36,750	42,000	47,250	52,500	56,700	60,900	65,100	69,300

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Gilchrist County	\$ 69,800	Very Low (50%) Income Limits (\$)	24,450	27,950	31,450	34,900	37,700	40,500	43,300	46,100
		Extremely Low Income Limits (\$)	14,700	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,100	44,700	50,300	55,850	60,350	64,800	69,300	73,750
		Persons in Family								
			1	2	3	4	5	6	7	8
Glades County	\$ 45,900	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Hardee County	\$ 49,000	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Hendry County	\$ 47,400	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Hernando County	\$ 69,200	Very Low (50%) Income Limits (\$)	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400
		Extremely Low Income Limits (\$)	14,800	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Highlands County	\$ 49,600	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Hillsborough County	\$ 69,200	Very Low (50%) Income Limits (\$)	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400
		Extremely Low Income Limits (\$)	14,800	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250
		Persons in Family								
			1	2	3	4	5	6	7	8
Indian River County	\$ 69,600	Very Low (50%) Income Limits (\$)	24,400	27,850	31,350	34,800	37,600	40,400	43,200	45,950
		Extremely Low Income Limits (\$)	14,650	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,000	44,600	50,150	55,700	60,200	64,650	69,100	73,550
		Persons in Family								
			1	2	3	4	5	6	7	8
Lafayette County	\$ 60,100	Very Low (50%) Income Limits (\$)	19,550	22,350	25,150	27,900	30,150	32,400	34,600	36,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	30,150	32,400	34,600	36,850
		Low (80%) Income Limits (\$)	31,250	35,700	40,150	44,600	48,200	51,750	55,350	58,900
		Persons in Family								
			1	2	3	4	5	6	7	8
Lake County	\$ 68,100	Very Low (50%) Income Limits (\$)	25,450	29,100	32,750	36,350	39,300	42,200	45,100	48,000
		Extremely Low Income Limits (\$)	15,300	17,450	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	40,750	46,550	52,350	58,150	62,850	67,500	72,150	76,800

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Lee County	\$ 68,700	Very Low (50%) Income Limits (\$)	24,150	27,600	31,050	34,450	37,250	40,000	42,750	45,500
		Extremely Low Income Limits (\$)	14,500	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	38,600	44,100	49,600	55,100	59,550	63,950	68,350	72,750
		Persons in Family								
			1	2	3	4	5	6	7	8
Levy County	\$ 47,500	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Manatee County	\$ 76,700	Very Low (50%) Income Limits (\$)	26,800	30,600	34,450	38,250	41,350	44,400	47,450	50,500
		Extremely Low Income Limits (\$)	16,100	18,400	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	42,850	49,000	55,100	61,200	66,100	71,000	75,900	80,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Marion County	\$ 55,000	Very Low (50%) Income Limits (\$)	19,250	22,000	24,750	27,500	29,700	31,900	34,100	36,300
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	29,700	31,900	34,100	36,300
		Low (80%) Income Limits (\$)	30,800	35,200	39,600	44,000	47,550	51,050	54,600	58,100
		Persons in Family								
			1	2	3	4	5	6	7	8
Martin County	\$ 67,500	Very Low (50%) Income Limits (\$)	24,350	27,800	31,300	34,750	37,550	40,350	43,100	45,900
		Extremely Low Income Limits (\$)	14,600	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	38,900	44,450	50,000	55,550	60,000	64,450	68,900	73,350

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Miami-Dade County	\$ 59,100	Very Low (50%) Income Limits (\$)	32,000	36,600	41,150	45,700	49,400	53,050	56,700	60,350
		Extremely Low Income Limits (\$)	19,200	21,950	24,700	27,400	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	51,200	58,500	65,800	73,100	78,950	84,800	90,650	96,500
		Persons in Family								
			1	2	3	4	5	6	7	8
Monroe County	\$ 81,400	Very Low (50%) Income Limits (\$)	35,250	40,300	45,350	50,350	54,400	58,450	62,450	66,500
		Extremely Low Income Limits (\$)	21,150	24,200	27,200	30,200	32,650	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	56,400	64,450	72,500	80,550	87,000	93,450	99,900	106,350
		Persons in Family								
			1	2	3	4	5	6	7	8
Nassau County	\$ 75,000	Very Low (50%) Income Limits (\$)	26,250	30,000	33,750	37,500	40,500	43,500	46,500	49,500
		Extremely Low Income Limits (\$)	15,750	18,000	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200
		Persons in Family								
			1	2	3	4	5	6	7	8
Okeechobee County	\$ 48,500	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Orange County	\$ 68,100	Very Low (50%) Income Limits (\$)	25,450	29,100	32,750	36,350	39,300	42,200	45,100	48,000
		Extremely Low Income Limits (\$)	15,300	17,450	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	40,750	46,550	52,350	58,150	62,850	67,500	72,150	76,800

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Osceola County	\$ 68,100	Very Low (50%) Income Limits (\$)	25,450	29,100	32,750	36,350	39,300	42,200	45,100	48,000
		Extremely Low Income Limits (\$)	15,300	17,450	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	40,750	46,550	52,350	58,150	62,850	67,500	72,150	76,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Palm Beach County	\$ 79,100	Very Low (50%) Income Limits (\$)	30,750	35,150	39,550	43,900	47,450	50,950	54,450	57,950
		Extremely Low Income Limits (\$)	18,450	21,100	23,750	26,350	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	49,200	56,200	63,250	70,250	75,900	81,500	87,150	92,750
		Persons in Family								
			1	2	3	4	5	6	7	8
Pasco County	\$ 69,200	Very Low (50%) Income Limits (\$)	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400
		Extremely Low Income Limits (\$)	14,800	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250
		Persons in Family								
			1	2	3	4	5	6	7	8
Pinellas County	\$ 69,200	Very Low (50%) Income Limits (\$)	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400
		Extremely Low Income Limits (\$)	14,800	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250
		Persons in Family								
			1	2	3	4	5	6	7	8
Polk County	\$ 58,800	Very Low (50%) Income Limits (\$)	20,600	23,550	26,500	29,400	31,800	34,150	36,500	38,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	30,680	34,150	36,500	38,850
		Low (80%) Income Limits (\$)	32,950	37,650	42,350	47,050	50,850	54,600	58,350	62,150

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Putnam County	\$ 41,600	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
St. Johns County	\$ 75,000	Very Low (50%) Income Limits (\$)	26,250	30,000	33,750	37,500	40,500	43,500	46,500	49,500
		Extremely Low Income Limits (\$)	15,750	18,000	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200
		Persons in Family								
			1	2	3	4	5	6	7	8
St. Lucie County	\$ 67,500	Very Low (50%) Income Limits (\$)	24,350	27,800	31,300	34,750	37,550	40,350	43,100	45,900
		Extremely Low Income Limits (\$)	14,600	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	38,900	44,450	50,000	55,550	60,000	64,450	68,900	73,350
		Persons in Family								
			1	2	3	4	5	6	7	8
Sarasota County	\$ 76,700	Very Low (50%) Income Limits (\$)	26,800	30,600	34,450	38,250	41,350	44,400	47,450	50,500
		Extremely Low Income Limits (\$)	16,100	18,400	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	42,850	49,000	55,100	61,200	66,100	71,000	75,900	80,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Seminole County	\$ 68,100	Very Low (50%) Income Limits (\$)	25,450	29,100	32,750	36,350	39,300	42,200	45,100	48,000
		Extremely Low Income Limits (\$)	15,300	17,450	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	40,750	46,550	52,350	58,150	62,850	67,500	72,150	76,800

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
Sumter County	\$ 67,500	Very Low (50%) Income Limits (\$)	23,750	27,150	30,550	33,900	36,650	39,350	42,050	44,750
		Extremely Low Income Limits (\$)	14,250	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	38,000	43,400	48,850	54,250	58,600	62,950	67,300	71,650
		Persons in Family								
			1	2	3	4	5	6	7	8
Suwannee County	\$ 51,700	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Union County	\$ 49,700	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
Volusia County	\$ 64,900	Very Low (50%) Income Limits (\$)	22,750	26,000	29,250	32,450	35,050	37,650	40,250	42,850
		Extremely Low Income Limits (\$)	13,650	17,240	21,720	26,200	30,680	35,160	39,640	42,850
		Low (80%) Income Limits (\$)	36,350	41,550	46,750	51,900	56,100	60,250	64,400	68,550

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low-income limits may equal the very low (50%) income limits.

Single Family and Mobile Home Housing Guidelines

Family Income Limit Categories by Zip Code										
FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
32136 Flagler County	\$ 65,600	Very Low (50%) Income Limits (\$)	23,000	26,250	29,550	32,800	35,450	38,050	40,700	43,300
		Extremely Low Income Limits (\$)	13,800	17,240	21,720	26,200	30,680	35,160	39,640	43,300
		Low (80%) Income Limits (\$)	36,750	42,000	47,250	52,500	56,700	60,900	65,100	69,300
			Persons in Family							
			1	2	3	4	5	6	7	8
32084 32145 St. Johns County	\$ 75,000	Very Low (50%) Income Limits (\$)	26,250	30,000	33,750	37,500	40,500	43,500	46,500	49,500
		Extremely Low Income Limits (\$)	15,750	18,000	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200
			Persons in Family							
			1	2	3	4	5	6	7	8
32771 Seminole County	\$ 68,100	Very Low (50%) Income Limits (\$)	25,450	29,100	32,750	36,350	39,300	42,200	45,100	48,000
		Extremely Low Income Limits (\$)	15,300	17,450	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	40,750	46,550	52,350	58,150	62,850	67,500	72,150	76,800
			Persons in Family							
			1	2	3	4	5	6	7	8
33440 33935 Hendry County	\$ 47,400	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
			Persons in Family							
			1	2	3	4	5	6	7	8
33523 Pasco County	\$ 69,200	Very Low (50%) Income Limits (\$)	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400
		Extremely Low Income Limits (\$)	14,800	17,240	21,720	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250

Single Family and Mobile Home Housing Guidelines

		Persons in Family								
		1	2	3	4	5	6	7	8	
33825 33870 Highlands County	\$ 49,600	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
34266 DeSoto County	\$ 42,700	Very Low (50%) Income Limits (\$)	18,500	21,150	23,800	26,400	28,550	30,650	32,750	34,850
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	28,550	30,650	32,750	34,850
		Low (80%) Income Limits (\$)	29,600	33,800	38,050	42,250	45,650	49,050	52,400	55,800
		Persons in Family								
			1	2	3	4	5	6	7	8
32091 Bradford County	\$ 59,500	Very Low (50%) Income Limits (\$)	20,850	23,800	26,800	29,750	32,150	34,550	36,900	39,300
		Extremely Low Income Limits (\$)	12,760	17,240	21,720	26,200	30,680	34,550	36,900	39,300
		Low (80%) Income Limits (\$)	33,350	38,100	42,850	47,600	51,450	55,250	59,050	62,850

Appendix B: Affirmative Marketing Plan

The program is committed to affirmatively furthering fair housing through established affirmative marketing policies. Affirmative marketing efforts for the disaster funding will include the following:

1. This Affirmative Marketing Plan, based on the U.S. Department of Housing and Urban Development (HUD) regulations, outlines the policies and procedures for housing activities. Procedures are established to affirmatively market units financed through the program. The procedures cover dissemination of information, technical assistance to homeowners, project management, reporting requirements and project review.
2. The goal is to ensure that eligible persons from all racial, ethnic, national origin, religious, familial status, the disabled, special needs, gender groups and populations least likely to apply for assistance are given the opportunity to rehabilitate their primary residence which sustained damages due to Hurricane Irma and/or its after-effects.
3. In accordance with the affirmative marketing policies and procedures, program participants will be informed about available opportunities and supporting requirements through counselors, printed and electronic materials, publications, direct contact, workshops/seminars and the placement of flyers/posters in public facilities.
4. HRRP will conduct marketing through widely available media outlets, and efforts will be taken to affirmatively market the Rebuild Florida CDBG-DR program as follows:
5. Advertise with media outlets that provide unique access for persons who are considered members of a protected class under the Fair Housing Act.
6. Reach out to public or non-profit organizations and hold/attend community meetings.
7. Other forms of outreach tailored to reaching the eligible population, including door-to-door outreach if necessary.
8. Applications and forms will be offered in English and other languages prevailing in the region. In addition, every effort will be made to assist Limited English Proficient homeowners in the application process.
9. In addition, measures will be taken to make the program accessible to persons who are considered members of a protected class under the Fair Housing Act by holding informational meetings in buildings that are compliant with the Americans with Disabilities Act (ADA), providing sign language assistance when requested (with three days' notice), and providing special assistance for those who are visually impaired when requested (with three days' notice).
10. Documentation of all marketing measures used, including copies of all advertisements and announcements, will be retained and made available to the public upon request.
11. HRRP will use the Fair Housing logo in program advertising, post Fair Housing posters and related information, and, in general, inform the public of its rights under Fair Housing regulations.

Appendix C: Appeal/Complaint Process

APPEALS & COMPLAINT PROCESS

In accordance with 24 CFR 91 Citizen Participation Plan and 24 CFR 570.486(a) (7), the HRRP has developed the DEO informal appeals and complaints process. Through the informal appeals process, applicants have a mechanism for requesting further review on a decision made on their file. Program policies are not appealable. In addition, citizens may file complaints- both formal and informal- which will be responded to in 15 working days.

Information about the right and how to file an agency informal appeal and complaint will be printed in all guidelines and posted on the Rebuild Florida website, www.rebuildflorida.gov, in all local languages, appropriate and reasonable.

Appeals

DEO Informal Appeal: The decision of the HRRP can be further reviewed through an agency informal appeals process. A party requesting a DEO informal appeal must file a written request for informal appeal within 30 days of the ineligibility determination and notice to appeal. In an informal appeal, DEO will conduct investigations, as necessary. In addition, an informal appeals hearing will be held, as necessary. The informal appeals hearing will be held by telephone with all involved parties on a conference call. After the request for a DEO informal appeal is filed, the following events will occur:

1. A Notice of Hearing will be mailed, listing the date, time and contact information for the scheduled hearing.
2. Once the appeal hearing is complete, a decision of the result will be distributed.

Citizens may file an informal appeal through the Disaster Recovery email at CDBG-DRAppeals@deo.myflorida.com or submit by postal mail to the following address:

Attention: Office of Disaster Recovery, Appeals Lead
Florida Department of Economic Opportunity
Division of Community Development
107 East Madison Street
Tallahassee, FL 32399

Formal Appeal / Notice of Administrative Appeals Rights: Any person whose substantial interests are affected by DEO's determination has the opportunity for an administrative hearing with the Division of Administrative Hearings pursuant to section [120.569, Florida Statutes](#). For the required contents of a petition challenging agency action, refer to rules [28-106.104\(2\)](#), [28-106.20\(2\)](#), and [28-106.301](#), Florida Administrative Code.

Any petition must be filed with the Agency Clerk within 30 calendar days of receipt of this determination. A petition is filed when it is received by:

Agency Clerk Department of Economic Opportunity
Office of the General Counsel 107 East Madison Street, MSC 110
Tallahassee, Florida 32399-4128
Fax: (850) 921-3230
Email: Agency.Clerk@deo.myflorida.com

If an applicant files a request for a DEO informal appeal, the requirement to timely file a petition challenging agency action will be tolled until a decision is rendered by the Department. At that time, a new appeal window will begin. No applicant will lose their rights under [Chapter 120, Florida Statutes](#), by filing a request for informal appeal.

Uniform Relocation Act (URA) Appeals

Homeowners may appeal any case in which he or she believes that HRRP has failed to properly consider his or her application for assistance. This includes, but is not limited to, the homeowner's eligibility for, or the amount of, a payment required for relocation assistance. The homeowner must appeal HRRP decisions related to relocation assistance within 30 days of receiving a written determination from HRRP outlining the program's decision related to his or her eligibility for benefits or amount of benefits.

Complaints

The goal of the Housing Repair and Replacement Program (HRRP) is to resolve citizen complaints and inquiries in a manner that is both sensitive to the complainants' concerns and to achieve a fair result. The HRRP will treat all citizens with respect and respond to complaints and inquiries within 15 working days, where practicable.

Information on how to file a complaint will be available on the website, at the program offices, and included on printed materials.

Citizen Complaints

All complaints and inquiries that are brought forward will be addressed through the Office of Disaster Recovery's Constituent Management Services staff. Complaints are any verbal or written statement of grievance – including phone calls, emails, faxes, or letters that are received by the state, its contractor, and/or other program sources. Inquiries are requests for information or assistance. All complaints and inquiries that are received will be reviewed by the Constituent Management Services staff for:

1. Investigation, as necessary;
2. Resolution; or
3. Follow-up actions.

Every complaint and inquiry will be included in a tracking system. Constituent Management Services staff will maintain electronic files that include:

- Name of the complainant and contact information
- Date the complaint was received,
- Description of the complaint,
- Name of each person contacted in relation to the complaint,
- A summary of the result and the date of the response to complainant
- Explanation of the resolution of the file.

The Constituent Management Services staff will review these complaints and inquiries at least monthly to determine if there is a pattern developing and, if so, determine if the issue warrants a policy change or further training.

Complaints and inquiries can be submitted in any of the following ways:

1. Directly to DEO:

- a. Via online by visiting the Program website to complete an online complaint form by going to : <http://floridajobs.org/rebuildflorida/rebuild-florida-homeowner-complaint-form>
 - b. Via U.S. mail to:

Attention: Rebuild Florida Constituent Services
Florida Department of Economic Opportunity Division of Community Development
107 East Madison Street Caldwell Building, MSC 160
Tallahassee, Florida 32399
 - c. Via email to: cdbg-dr@deo.myflorida.com
2. Directly to a program-level representative:
 - a. Via calling the Rebuild Florida Program hotline at 844–833–1010 to receive assistance from a Call Center Agent.
 - b. In-person at an Intake Center to receive assistance from an Intake Specialist

Fair Housing Complaints

Persons alleging a violation of fair housing laws will be referred to DEO’s local contact and process to file a complaint. DEO will retain a log and record of all fair housing inquiries, allegations, complaints, and referrals. In addition, DEO will report suspected non-compliance to HUD. The contact for Fair Housing Complaints is:

FairHousing@deo.myflorida.com
Phone: 850–717–8426

Contractor Fraud

All eligible damaged properties will have multiple onsite inspections conducted by Rebuild Florida representatives. All inspections are arranged by appointment and applicants will receive official communications from Rebuild Florida before any representative arrives to his or her property. Should an inspector or contractor arrive at an applicant’s home without notice, the applicant should immediately inform the Program by calling 844-833-1010.

Rebuild Florida inspectors and contractors will never ask for an applicant’s personal information such as Social Security number, date of birth, or bank account information. If an applicant receives such a request, the applicant should not provide any information and report the incident to the Program immediately.

All suspected cases of fraud will be taken seriously, and complaints will be reported to DEO’s Office of the Inspector General at OIG@deo.myflorida.com. If DEO determines that it is appropriate, it will coordinate its investigation with agencies such as the Florida Office of the Inspector General, the Florida Office of the Attorney General, or the Florida Department of Business and Professional Regulation.

Complaints regarding fraud, waste, or abuse of government funds will be forwarded to the United States Department of Housing and Urban Development (HUD), Office of Inspector General (OIG) Fraud Hotline (phone: 1–800–347–3735 or email: hotline@hudoig.gov).

Appendix D: Damage Assessment Checklist

Applicant ID:		Company: // Assessor Name:		QC Reviewer:	
DEO Reviewer:				PASS / KICK BACK	
				PASS	
Structure Type	SINGLE				
CRE AMOUNT \$	0.00			SWE AMOUNT \$	0.00
INSURED INFO/PARAMETERS		<input type="checkbox"/>	<input type="checkbox"/>	Comment	
Correct Name		<input type="checkbox"/>	<input type="checkbox"/>		
Correct Address		<input type="checkbox"/>	<input type="checkbox"/>		
Applicant ID		<input type="checkbox"/>	<input type="checkbox"/>		
Correct Pricelist		<input type="checkbox"/>	<input type="checkbox"/>		
Correct Tax Rate		<input type="checkbox"/>	<input type="checkbox"/>		
Date of Loss		<input type="checkbox"/>	<input type="checkbox"/>		
Date Inspected		<input type="checkbox"/>	<input type="checkbox"/>		
Inspector Name		<input type="checkbox"/>	<input type="checkbox"/>		
Correct Type of Loss		<input type="checkbox"/>	<input type="checkbox"/>		
Documents		<input type="checkbox"/>	<input type="checkbox"/>	SWE	Comment
Correct naming conventions used?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SWE File Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Value of SWE displayed matches SWE PDF?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRE File Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Value of CRE displayed matches CRE PDF?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RSWE File Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Value displayed matches RSWE File Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Home File Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Value of MH file displayed matches MH PDF?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RVR File Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Value of RVR displayed matches RVR PDF?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Line Items		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SWE eligible line items present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct quantities for scope of work?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Damage Narrative Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XACTIMATE SKETCH		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is Sketch Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Living Square Footage displayed in system?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Sketch for structure type (ex: MH, UTE)?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sketch matches home?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional Possible Scope		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applicable Environmental Scope Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applicable Lead Mitigation Scope Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applicable Elevation Scope Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applicable Structural Scope Present?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HEADER INFO		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Coverages (CRE & SWE)?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scope item concerns / ROOMS		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix E: Application Pilot Methodology

Purpose

The Application Pilot is a method of identifying a cohort of applicants in each impacted area that can be deliberately observed through the full HRRP process to identify and resolve issues prior to the bulk of the applicants getting into the full process. The close observance of the pilot cohort is intended to test initial process design and yield informed decisions to improve efficiencies as the rest of the applicant population comes into the workflow.

The Application Pilot is also intended to test a concurrent task methodology that is known to expedite applicant processing, but which may have additional cost. The pilot cohort will be processed concurrently for application, eligibility, damage assessment and environmental review prior to the feasibility, duplication of benefits and award steps. The simultaneous processing of these tasks will be allowed as activity delivery costs for the pilot group.

This dual-tracked process that results in the flagging of applications as either part of the Application Pilot or non-pilot contributes to DEO's ability to perform a real-time test of the program. The identified pilot cohort will have no impact on other applicants' progress through the process. Any issues that DEO finds can be addressed and resolved to ensure smooth processing of the bulk, average and more complicated applications.

Applicants that are outside of the pilot group will also be processed at the same time the Application Pilot files are moving through the system. However, the applicants that are outside of the pilot group will follow the linear process path which requires completion of application prior to initial eligibility review, clearance of eligibility review prior to damage assessment, clearance of damage assessment prior to environmental review, clearance of environmental review prior to feasibility, duplication of benefits and award.

The pilot is intended to gauge the benefits and risks associated with a concurrent processing method. It will support an analysis of whether the most conservative linear model, the concurrent model, or some combination of the two processes will provide the best results for the Department of Economic Opportunity (DEO) and our Irma-affected citizens.

Application Pilot Selection

From January 4 to January 11, 2019, the HRRP staff analyzed the registrant and applicant information to identify an initial group of applicants for the pilot cohort. There were 5,888 registrants qualified for Phase I, 1,745 applications started and 599 completed applications available for selection in the pilot cohort. The initial goal was to identify 10-20 applicants from each of the original HUD-designated MID communities and ultimately 415 applicants were selected.

Established conditions and assumptions underlying the test of the initial cohort:

- 1) Only phase I registrants are invited to apply
- 2) Motivated registrants will complete their applications early
- 3) Identified local VOADs will assist applicants to speed up their completion
- 4) Applications must be complete from applicants' requirements

Cohort screening criteria on completed applications:

- 1) From the original 10 counties or 4 ZIPs (Monroe, Miami-Dade, Duval, Lee, Polk, Collier, Brevard Broward, Orange and Volusia counties; 32068, 34266, 32136, and 32091 zip codes) (Tier 1 ERR complete)
- 2) Insurance \$0, FEMA \$1-15000, SBA \$0, NFIP \$0 benefits
- 3) Not in flood plain
- 4) House built after 1978

- 5) No Letter of Substantial Damage /No condemnation letter (Add into damaged section of application)
- 6) Repair program

On January 11, 2019, DEO expanded the pilot cohort criteria to test ability to motivate applicants who had started, but not yet completed their application and including applicants in Monroe County, a designated floodplain. At this time there were 5,989 Phase 1 registrations, 1904 applications started and 770 applications completed. An additional 200 applicants fitting this criterion were added to the cohort to test whether the simultaneous application, eligibility, damage assessment and environmental review process. The only screening criteria used for the pilot cohort are those listed above. No other attribute of the property or applicant were used to screen for pilot selection. Registrant and applicant IDs were selected at random as long as the criteria listed above were met.

Application Pilot Timeframe

The Application Pilot project timeframe is defined by the substantial completion of the pilot application group's environmental review and submission of that documentation to the Department of Economic Opportunity. It began January 14, 2019 and was completed April 5, 2019.

Application Pilot Results

The tables below show the pilot population and the non-pilot populations as of April 5. A comparison of both tables clearly demonstrates that non-pilot applications continued to be processed for initial eligibility review at the same time as the pilot applications resulting in 99.3% of available non-pilot completed applications having been processed through that step at the same time that 100% of the pilot applications had achieved this status.

Table 1: Pilot Applicant Status as of April 5, 2019

Task	Completed	
Phase 1 Registrations (In Pilot)	415	
Applications Started	369	
Applications Completed	327	
	Withdrawn	38
	Applications Not Complete	50
Initial Eligibility Review Completed	354	
	Ineligible	4
	Pending Documents	257
	Verified Complete	93
	Withdrawn	0
Damage Assessments Ordered	415	
Damage Assessment Completed	369	
Environmental Review Ordered	415	
Environmental Review Submitted to DEO	339	
DOB Complete	154	
Award Processing Status	10	
Benefit Determination Notification	3	
Contractor Procured	0	
Award Calculation & Notification	0	
Construction NTP Issued	0	
Construction Complete	0	
Closeout	0	

Table 2: Complete Population Status as of April 5, 2019

Task	Completed	
Phase 1 Registrations	8,656	
Applications Started	3,097	
Applications Completed	2,267	
	Withdrawn	38
Initial Eligibility Review Completed	2,251	
	Ineligible	41
	Pending Documents	1,628
	Verified Complete	581
	Withdrawn	1
Damage Assessments Ordered	563	
Damage Assessment Completed	490	
Environmental Review Ordered	415	
Environmental Review Submitted to DEO	339	
DOB Complete	154	
Award Processing Status	10	
Benefit Determination Notification	3	
Contractor Procured	0	
Award Calculation & Notification	0	
Construction NTP Issued	0	
Construction Complete	0	
Closeout	0	

The final number of applicants that remained in the pilot program as of April 5 was 369. All 369 of these applicants participating have had the damage assessment and environmental review completed for

submission to DEO. Of these 369 applicants, 45 still need to complete the application and 257 require additional documentation.

The average completion of both the damage assessment and environmental review was 15 days and 45 days respectively. This represents the gross calculation including scheduling delays with applicants. By removing scheduling delays (time necessary to contact applicant, applicant time needed prior to appointment) and assessing the net time for each task, damage assessments were completed within seven days and environmental reviews were completed within 25 days¹ of applicant appointment.

The pilot process has shown that applicants who have not completed their applications were more apt to complete their applications when damage assessment and environmental review inspections were scheduled, keeping applicants engaged. By running these processes concurrently, the total processing time through environmental review had a gross average of 45 days to move into the next steps of DOB and feasibility. However, application completion is stymied by the need for additional documentation.

The eligibility, benefit determination, award calculation and notification processes have demonstrated to be relatively swift processes, each taking about one day to complete. Likewise, the procurement process has proven efficient with a contractor procurement turnaround timeframe of just 10 days.

Applicants that are moving through the linear process also have similar rates of completion for damage assessment with an average net of seven days from inspection to completion of that work, but scheduling coordination for this step remains consistent with pilot applications resulting in a gross timeframe of 15 days. The verification required in the linear process, prior to ordering an environmental review is averaging 10 days. Based on this information, that is still limited at this time, the linear process is estimated to take an average of 75 days from application completion to submission of the environmental review, an increase of 30 days over the pilot group. The remaining processes are exactly the same for the non-pilot group as the pilot group and therefore are expected to yield similar results to the pilot applications that have moved through these processes.

¹ Fifteen days is the average net time achieved for applicants that did not require coordination with the State Historic Preservation Office (SHPO). The average for those requiring SHPO coordination was 45 days, which included preparation of the file for coordination and SHPO's 30 day response window.