

# **POLICIES AND PROCEDURES**

## **DISASTER RECOVERY: TORNADOES OF APRIL 2011**

### **SINGLE-FAMILY HOUSING ASSISTANCE**

#### **COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**



**STATE OF ALABAMA  
August 2012**

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# POLICIES AND PROCEDURES

## Disaster Recovery: Tornadoes of April 2011

### Single-Family Housing Assistance

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**ADDENDUM:**

- 1: Contact Information
- 2: Application Form
- 3: Homeowner's Identification Number
- 4: Income Tables
- 5: Homeowner's Request for Grievance Review Form

**ROUND 2 ADDENDUM:**

1. Addendum to the Policies and Procedures, Single-Family Housing Assistance – Round 2
2. Lead-based Paint Policy
3. Green Building Standards
4. Floodplain Policy
5. Single-Family Housing Assistance Forms

# I. INTRODUCTION

## Authorization and Purpose

In April 2011 a large geographical segment of the State of Alabama, along with other portions of the United States, sustained substantial damage from a series of tornadoes and other weather-related disasters. Funds have been allocated by the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program to assist in recovery from the extraordinary impact of these Presidentially-declared disasters. Disaster recovery projects may include infrastructure, economic development and housing; however, the policies and procedures contained herein address only the single-family, owner-occupied housing assistance portion of disaster recovery.

The State of Alabama Disaster Recovery Program will be administered by the Alabama Department of Economic and Community Affairs (ADECA). ADECA is establishing a comprehensive housing assistance program to provide financial assistance to qualified homeowners who occupied residential units in the affected areas during the tornadoes of April 2011. The storms caused extensive damage to the housing stock of specified counties, and based on the greatest need, ADECA has chosen to address as many as possible of those needs in accordance with the approved State of Alabama Action Plan for Disaster Recovery: Tornadoes of April 2011.

The objective of the housing assistance program is to help as many affected homeowners as possible by providing funds to assist in addressing housing needs. Housing assistance funds may be used alone or to attract other funds to aid the homeowner with housing repairs or replacement. To be eligible, an applicant must be able to prove that: 1) they own their home; 2) their housing unit was damaged by tornadoes (and/or other weather-related conditions) which occurred during April of 2011; and 3) they have not received reimbursement from other sources (considered duplication of benefit) to cover the full amount of damages sustained by their home.

Thirty counties in Alabama are qualified to receive assistance with owner-occupied single-family units. These counties are:

*Jefferson, Cullman, DeKalb, Tuscaloosa, Marshall, Jackson, Madison, St. Clair, Lawrence, Walker, Calhoun, Blount, Limestone, Marengo, Choctaw, Elmore, Clarke, Marion, Hale, Autauga, Etowah, Greene, Perry, Colbert, Sumter, Talladega, Pickens, Cherokee, Franklin and Shelby.*

The \$11,731,534 set-aside for housing in the State of Alabama will not only address single-family, owner-occupied housing, but will also address unmet need for multi-family rental housing. No specific balances are set for each housing type; instead, ADECA will use requests submitted for each housing type to seek the appropriate balance.

This policy sets forth the procedures and guidelines under which the housing assistance program will be conducted, and is within the eligibility guidelines set by the U.S. Department of Housing and Urban Development, the Alabama Department of Economic and Community Affairs and the Housing and Community Development Act of 1974, as amended.

## **II. PROGRAM ADMINISTRATION / IMPLEMENTATION**

The Alabama Department of Economic and Community Affairs will be the administrative entity for the State of Alabama to manage the CDBG Housing Assistance Program. ADECA will contract for outside support assistance as necessary, including but not limited to: Non-Profit Agencies, Housing Rehabilitation Specialist; Architect; Engineer; Appraiser; Environmental Consultant; Hazardous Materials Tester (lead based paint tester); Title Researcher; Archaeological Consultant; Legal Service Provider and/or Case Manager. In addition to ADECA staff and support professionals, Housing Committees will be utilized to make decisions relative to beneficiary selection.

## **III. PROGRAM ELIGIBILITY REQUIREMENTS**

This program is designed to provide housing assistance to eligible owner-occupant(s) who resided at the address of the structure damaged by tornadoes or related causes during the tornadoes of April 2011. In addition to proving ownership, applicants must document that the address of the structure for which assistance is being sought was their primary residence during the tornadoes of April 2011. A deed to the property will document ownership, and proof of residence may include copies of utility bills, etc.

If the dwelling is located within a designated flood zone, the applicant must provide flood insurance on the dwelling pursuant to the provision of housing assistance. No future Federal disaster benefits will be provided unless flood insurance is maintained as provided under current Federal law.

Housing assistance grant eligibility requirements include the following:

### **A. Occupancy/Ownership**

Home must have been owned and occupied by the applicant as primary residence during the tornadoes of April 2011. Applicant must provide proof of ownership.

**B. Damage Documentation**

The applicant must provide documentation, (i.e., FEMA application number for disaster 1971-DR, insurance damage reports, etc.), that the structure for which assistance is being applied was damaged during the tornadoes of April 2011.

**C. Income Criteria**

All eligible homeowners must meet applicable Section 8 Housing Assistance Income Limits as established by the U.S. Department of Housing and Urban Development, with the exception of hardship cases as described below under "D. Housing Assistance as an Urgent Need Activity."

All homeowners must provide sufficient documentation of total combined household income from all persons residing in the household; from any source earned or received; for the previous twelve months at the time of income verification, including changes taking place impacting source and income.

Income tables applicable to each of the 30 eligible counties are provided at Addendum 4 of this Manual.

**D. Housing Assistance as an Urgent Need Activity**

Income ineligible applicants who are otherwise eligible for program participation will be considered for housing assistance under hardship condition. Household income limits for tornado victims have been waived for participation in this program based on urgent need, up to 50% of the total beneficiaries.

To qualify under this category, a homeowner must be recommended by the Housing Committee to ADECA as a hardship case. ADECA then has the option to grant a waiver under the "Urgent Need" national objective.

**IV. PROGRAM REQUIREMENTS**

All housing assistance grant components require the following:

1. For any property *located within a designated flood zone* and required for current and future eligibility for Federal funds, owner must obtain and maintain flood insurance as required;
2. Owner is strongly encouraged to obtain and maintain hazard/homeowner's insurance as a means of investment protection;
3. All housing activities will be in accordance with local ordinances and State-adopted building codes.

## V. HOUSING ASSISTANCE GRANT CEILING

Single-family housing grants will not exceed \$25,000.00 per household, pending extenuating circumstances which could warrant a waiver of that ceiling by ADECA. This grant may be used alone if appropriate for making needed repairs; it may be used to supplement other funds which have been generated through insurance proceeds, FEMA funds, grants from other charitable or volunteer organizations, or SBA loans or grants, etc.; or it may be used to leverage other loan or grant funds.

### CIRCUMSTANCES AFFECTING GRANT AMOUNT

- A. **Primary Sources of Disaster Assistance:** SBA and FEMA are the federal government's primary sources of disaster assistance. Disaster Recovery CDBG funds must supplement rather than replace these sources. Applicants should have applied for FEMA and SBA assistance prior to receiving CDBG disaster assistance, and home repair or replacement funds received through these sources, if any, will be documented during the intake process.

Application periods for both SBA and FEMA are now closed. If they should reopen during the implementation of this program, the applicant will be directed to apply.

- B. **Duplication of Benefits:** Duplication of benefits includes "total assistance available" to the homeowner. Assistance includes all benefits available to the homeowner, including cash and other resources. In order to avoid duplication of benefits, housing assistance program grants cannot be used to replace amounts previously paid by any of the following:

- FEMA Home Repair Funds (not including relocation assistance or replacement of personal belongings, etc.);
- Homeowner Insurance or Mortgage Insurance Proceeds;
- NFIP Insurance Proceeds (which includes ICC funds);
- Other local, state or federal programs;
- Grants from any other charitable or volunteer organization for home repair;
- SBA Housing Assistance;
- Volunteer labor provided by charitable organizations.

If a benefit is available to the homeowner through reasonable efforts but such benefit is not received due to action or inaction on the part of the homeowner, then such amount may be excluded from the final grant award.

- C. **Repayment of Grant Funds:** No repayment of grant funds will be required so long as no duplication of benefit occurs and expenditure of grant funds is for the intended purpose. All expenditures must be documented with receipts, invoices, etc.
- D. **Insufficient Grant Funding:** In cases where the grant maximum is insufficient to resolve housing problems, authorization for use of additional grant funds may be recommended to the Housing Committee. After review and approval, the Housing Committee may request a waiver of the grant ceiling from ADECA. Funds exceeding the grant ceiling should be requested only under extreme circumstances.

## **VI. OPTIONS FOR EXPENDITURE OF GRANT FUNDS**

The housing assistance program will provide financial support in accordance with policies established herein. Funds provided for housing assistance may be used to help offset any of the costs related to housing rehabilitation, house elevation, on-site sewage treatment and disposal, new house construction, manufactured housing (only if zoning and subdivision regulations permit), and demolition and clearance (if required). If it is known that other agencies have provided, or will provide, benefits which represent a duplication of assistance, then ADECA will not assist the applicant.

### **1. Home Ownership**

The single-family housing assistance element includes rehabilitation or replacement of owner-occupied structures or those occupied by persons holding a life estate interest. Vacation and/or second homes are not eligible.

### **2. Housing Rehabilitation**

Grant assistance is based on damage to a home's structure and funds are not to be used to replace contents.

### **3. House Elevation**

If required, grant assistance may be used to elevate an owner-occupied housing unit that was damaged by tornado and/or other weather-related elements during the dates specified herein. Elevation must be completed as required by building code and/or the National Flood Insurance Program. No replacement house will qualify if located in the 100-year flood plain.

#### **4. On-Site Sewage Treatment and Disposal**

Grant funds may be used for the installation of an on-site sewage treatment and disposal system. Coordination with appropriate local authorities will be necessary in determining the type of system, size of system, and installation requirements.

#### **5. New House Construction / Replacement Home**

Grant funds may be used to supplement other funds obtained or in the process of being obtained for new home construction of a home that was destroyed, is unsafe to inhabit, or is less expensive to rebuild than to repair. The housing unit must be in compliance with all State and local building codes and ordinances as well as zoning and land use ordinances/restrictions. Grant funds may not be used to purchase furnishings.

New house construction refers to conventional stick built housing as well as manufactured housing if zoning and land use laws permit.

#### **6. Demolition and Clearance**

When necessary, demolition and clearance of a housing unit and/or lot are eligible uses of grant funds.

### **VII. OTHER USES FOR HOUSING ASSISTANCE GRANTS**

Each household situation is unique and each solution is different. Where no other funding source is available, ADECA reserves the right to consider innovative ways to use CDBG funds to provide assistance to persons who were displaced by tornadoes. Approval for use of grant funds for these options will be limited, as most situations are addressed by other grant options. Any use of grant funds must be approved within HUD's policies.

In addition to providing grant funds for direct housing assistance, the housing assistance program may provide funds for other housing support services. Some examples of this type of housing assistance follow:

1. Temporary Storage Unit – provision of temporary on-site storage units for homeowners to store their household furnishing while the house is being elevated, rehabilitated or constructed.
2. Temporary On-Site Dumpster – provision of an on-site dumpster for debris removal during housing rehabilitation.

3. Tree Trimming/Removal – provision of services to remove tree limbs and/or trees that prohibit housing assistance activities.
4. Associated Expenses – provision of temporary power poles for manufactured housing, removal of fixtures (fences, out buildings, etc.), and other minor costs that prohibit implementation of housing assistance activities due to lack of applicant funding for such items.

## **VIII. INTAKE PROCESS**

The intake process is extremely critical to the success of the housing assistance program and must be conducted in a fair and timely manner. To assure the effectiveness of this process, several steps are involved.

### **A. Housing Intake Agencies**

To work directly with homeowners in completing the intake process, ADECA will enter into a grant agreement with three nonprofit agencies: Community Action Partnership of North Alabama; Community Service Programs of West Alabama; and the Alabama Rural Coalition for the Homeless. These agencies are hereinafter referred to as the Housing Intake Agencies (HIA). Between the three agencies, residents in all thirty eligible counties will have access to the housing assistance intake process. Specific contact information for each Housing Intake Agency and a list of the specific eligible counties they serve is provided in Addendum 1.

The HIA's are currently under contract with FEMA through the Governor's Office of Faith and Community-Based Initiatives to provide disaster case management. The purpose of the FEMA Disaster Case Management Program is to rapidly return individuals and families who have survived the April storms to a state of self-sufficiency or near pre-storm status. The program provides an organized and coordinated approach to assess storm-related unmet needs of storm survivors. These unmet needs include housing, healthcare, mental health and other human-resource related needs caused by the April storms. The experience and capacity of the HIA agencies and their Case Management staff will provide a natural linkage to the CDBG housing assistance program.

The Housing Intake Agencies will assist in the following manner:

1. Establish a Housing Committee to direct the housing assistance selection process. Each Housing Committee will be comprised of at least 7 members.
2. Release announcements (as scheduled with ADECA) of the locations, dates and times for homeowners to submit applications for housing assistance. In

order to address the needs of limited English-proficient persons<sup>1</sup>, project-related public notices will be published in Spanish and, if necessary, other languages.

3. Use all means at their disposal, including their existing database, to assure that potential clients are aware of the housing assistance program. Conduct outreach to identify individuals who have storm-related unmet housing needs resulting from the April 2011 storms.
4. Assign a unique homeowner identification number to each case. That number will incorporate identity of the nonprofit agency, county identification based on the damaged home address, and a four digit number representing the order in which applications were received. Instructions for determining the application number are included at Addendum 3 of this manual.
5. Complete a screening process to identify homeowners who are potentially eligible for assistance. Homeowners seeking assistance must complete the application form, and can be assisted by the HIA in this process if necessary. The form, which includes information related to the applicant's income, residency, homeownership and presence of unmet housing need, will help determine if the homeowner is qualified for CDBG assistance. A copy of the Application Form is included at Addendum 2.
6. Make an initial assessment of applicant's eligibility based on income, homeownership, location, and unmet housing need based on information provided in the application.
7. Promptly inform the applicant in writing with a copy of the letter in applicant's file if the initial assessment indicates the applicant is ineligible based on any of these criteria.
8. Identify and hold over for review by the Housing Committee hardship cases as identified by the Case Manager based on undue financial condition, sickness, or other compelling reason.
9. Arrange a home inspection for eligible homeowners to ascertain eligibility of unit and approximate cost to repair or rebuild.
10. Attempt to identify other resources if rehabilitation costs involved are estimated at more than \$25,000. These may include volunteer donations, volunteer labor, homeowner contributions or other resources which can be used to fill the gap.

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<sup>1</sup> Limited English Proficient Persons are those that represent 5% or 1,000 persons (whichever is lesser) per the most recent decennial Census or as identified locally as having a specific need.

11. Ensure that, for replacement homes, the homeowner is able to qualify for loans and other sources of funding in addition to the CDBG assistance of up to \$25,000 to build a new house. In order to assist as many households as possible, the HIAs will incorporate maximum volunteer donations, labor, and other resources to reduce the need for CDBG dollars for all cases regardless of cost.
12. Determine financial feasibility to complete repairs or replacement.
13. Determine and document potential duplication of benefit.
14. Verify information related to the household and the housing unit of potentially qualified homeowners. The file must contain the following documentation, as appropriate, and for any item where requested information is not provided, an explanation should be given. (*Example*: "f. There is no mortgage on the house.")
  - a. Application form;
  - b. Verification of income for all household members (i.e., tax returns, W-2 forms, payroll stubs, etc.);
  - c. Proof of ownership (i.e., warranty deed, real estate tax receipts, etc.);
  - d. Utility statements (water, power, gas) from damaged property address;
  - e. Property insurance policy;
  - f. Account numbers and mortgage balances;
  - g. FEMA/SBA application numbers;
  - h. FEMA/SBA/insurance assessment;
  - i. FmHA, FEMA, SBA, private insurance and/or other benefits;
  - j. Photos of property damage;
  - k. Preliminary damage estimate; and
  - l. Determination of financial feasibility for repairs/replacement of home.
15. The HIA will score each eligible homeowner based on the following point system which gives special consideration to households with very low, low and moderate incomes and those with residents who are elderly, disabled, and/or have dependent children.

<b>Scoring Items</b>	<b>Points</b>
Significant damage (\$5,000+) to residence	1
Currently displaced / Living in unsafe conditions	1
Elderly (65+)	1
Documented disabled (if not elderly)	1
Income (based on tables in Addendum 4)	
Very low (30% or under)	3
Low (50% or under)	2
Moderate (80% or under)	1
Dependent children 18 or younger	1
Repair/replacement of home in same community	1

16. Present each potential case for review to the Housing Committee. The decision of the Housing Committee will be documented in the homeowner's case file.
17. Submit completed files to ADECA for grant consideration and final approval.

If, during the application review, the homeowner fails to respond to any request for additional information within the specified time limit to be determined by the HIA, the application will be closed and the applicant will be notified in writing. If the applicant makes a concerted and meaningful effort to respond, but is unable to provide all requested information, then the Housing Intake Agency may continue to work with the applicant until such time that it is determined that the must be closed due to a lack of information/cooperation by the homeowner or other factors that would preclude program participation.

The Housing Intake Agencies must develop forms and procedures to assist them in implementing the intake and qualification process in a fair and consistent manner. The procedures must be in conformance with ADECA's Policies and Procedures, and a copy must be provided to ADECA prior to program implementation.

## **B. Housing Committees**

Each Housing Committee will be established by the Housing Intake Agency in the area which it serves. The Housing Committee will play an essential role in the implementation of the single-family housing assistance program. The purpose of the Housing Committee is to direct and bring legitimacy to the housing assistance selection process. Each Housing Committee will be comprised of at least 7 members.

The Housing Committee will generally attempt to accommodate the best interest of the applicant for housing assistance. In addition, the Committee will ensure that the HIA's intake process treats each applicant fairly and consistently; that all hardship cases are given proper consideration; and that all complaints are addressed in a timely manner. The Housing Committee will review each case with regard to unmet needs, hardship, eligibility, and feasibility. For projects where the need exceeds the \$25,000 ceiling, the Housing Committee will carefully consider other sources to fill the gap. These sources may include homeowner contribution, loans, grants, donations, volunteer labor, etc. If no other option is available, the Housing Committee may recommend that ADECA grant a waiver of the \$25,000 ceiling in hardship cases. Likewise, the Housing Committee will verify hardship status in situations where the household is not income qualified.

Housing Committee membership may include members from Long Term Recovery Committees, volunteer organizations, fair housing and housing coalitions, and other interested and relevant groups and organizations. The Housing Committee will meet at regular intervals or upon call by the Chairman. The committee will vote whether or not

to send each case to ADECA for final grant consideration and their recommendation will be documented in the applicant file.

### **C. ADECA**

At a date and time specified by ADECA, the HIAs will submit to ADECA a completed case file for each qualified homeowner who was recommended by the Housing Committee for final review and approval.

## **IX. DOCUMENTATION & VERIFICATION REQUIREMENTS**

All files submitted to ADECA for review and approval must contain documentation of the following:

### **A. Ownership**

Each applicant must provide a copy of the deed to the property and subject dwelling for which financial assistance is being sought. The deed must be dated and recorded in the name of the applicant. If the person is living in the housing unit as a party to a life estate interest, then a copy of the deed and life estate interest documentation should be provided. Life estate interests should be recorded along with the mortgage. Assistance will be limited to a single dwelling per applicant, and only those homes used as a primary, permanent residence will be considered.

### **B. Documentation of Storm Damage**

The applicant must provide documentation that the structure for which housing assistance is being requested was damaged by the tornadoes or storm-related event which occurred during April 2011. Acceptable documentation includes, but is not limited to: (1) copy of disaster number 1971-DR claim from FEMA establishing an application number; (2) an insurance company damage assessment report from the time period immediately following the tornadoes; (3) pictures taken at the residence following the storm damage.

### **C. Household Income**

The applicant must provide documented evidence to the satisfaction of ADECA of the total combined household income from all persons residing in the household; from any source earned or received; for the previous 12 months at the time of verification including changes taking place impacting source and income.

#### **D. Duplication of Benefits**

CDBG disaster recovery funds must supplement rather than replace FEMA, SBA and other sources of funds. In order to prevent duplication of benefits, applicants must provide documentation of any benefits other than CDBG received for housing assistance related to the tornadoes. These funds will be taken into consideration prior to the awarding of a CDBG grant.

#### **E. Statement of Verification & Authorization to Share Information**

The homeowner (or his/her designated representative) must sign the application form which certifies to the accuracy of the information provided and allows consent to make information available to other agencies when necessary to assist in obtaining verification of assistance.

#### **X. Award of Housing Assistance Grants**

The ADECA staff will review each file to determine that information is complete; eligibility criteria have been documented as being met; and the score assigned to the case is accurate. Case files with the highest scores will be sorted further by address for geographic concentrations such as cities, neighborhoods, etc.

Every effort will be made to assist those whose homes were demolished and those in the greatest need; however, programmatic requirements and financial limitations of the program will preclude some applicants from receiving assistance. If more applications are received than can be completed under the program, all eligible applications will be addressed based on descending score.

It may become necessary for ADECA to vary from strictly using the highest score to ensure HUD targeting requirements are met. ADECA anticipates awarding approximately 300 housing grants. The actual number may be significantly different.

### **XI. BIDDING AND CONTRACTING**

#### **A. Contracts with Housing Program Administrators**

ADECA will enter into contracts to carry out disaster housing activities with cities and counties who have the capacity and willingness to administer HUD housing programs in their jurisdiction. For cities and counties with no experience in administering HUD housing programs, ADECA will invite and award proposals from experienced private consultants or nonprofit agencies to carry out housing grants. The recipients of ADECA contracts will be referred to as Housing Program Administrators (HPA). As a last resort, ADECA may directly carry out disaster housing activities and may enter into contracts for specific elements.

ADECA will accomplish this phase of the process by either individual housing unit or by bundling several housing units. Under contract with ADECA, Housing Program Administrators will assist in carrying out the housing assistance program to repair and replace units for qualifying households. While all repair and replacement units will have CDBG dollars, some will also have varying amounts of volunteer donations, volunteer labor, insurance proceeds, other grants, private loans and other resources. It will be the HPA's responsibility to coordinate among various resources as well as to ensure the housing units are repaired or new units are built in compliance with all governing requirements.

Housing Program Administrator's tasks include the following:

1. Coordinate with all parties, if the unit involves sources in addition to CDBG dollars, to establish specific responsibilities before rehabilitation or construction activities begin.
2. Prepare a work write-up and cost estimate when rehabilitation bids are required, ensuring that at a minimum all CDBG work meets the State of Alabama adopted building code. Work will be limited to disaster-related damage and health and safety issues. Changes to the work write-up will only be made by necessity to address structural or construction issues that are unknown at the time of the write-up.
3. Bid work on rehabilitation units, establish the lowest bidder, and secure ADECA's grant approval for each unit in order to allow ADECA to manage funds within budget.
4. Award contract for rehabilitation work, and provide necessary oversight and inspections to ensure work conforms to work write-up.
5. Carry out a necessary role for new houses depending upon how the grant is structured to ensure that the unit is built to conform to the State of Alabama adopted building code.
6. Ensure compliance with HUD lead rules for housing units built prior to 1978 where Federal funds total more than \$25,000 for hard costs of single-family housing rehabilitation.
7. Ensure that CDBG-funded work meets the State of Alabama's adopted Building Codes to produce high-quality, durable, energy-efficient, and mold-resistant housing.

## **B. Contractor Requirements**

### **1. Minimum Qualifications**

All private contractors must be licensed by the State of Alabama; a member of the Home Builders Licensure Board; must be familiar with and able to implement the current International Building Code and must have completed the Lead Safe Work Practices for Renovators and Remediators (offered by the University of Alabama) or equivalent coursework related to construction practices involving lead. Further, if the projected "hard costs" of rehabilitation will be \$25,000 or greater, then the contractor must also be a certified lead abatement contractor, as required by the State of Alabama (in accordance with the Alabama Lead Reduction Act of 1997 and regulations of the State Board of Health Bureau of Environmental Services Chapter 420-3-27) and must be familiar with and able to implement and comply with 24 CFR Part 35 et al.

In order for a contractor to be able to abate asbestos-containing materials in eligible dwellings, certain requirements are mandatory for participation. These contractors must be certified by the Alabama Department of Environmental Management and must be familiar with and able to remove asbestos in accordance with the National Emissions Standards for Hazardous Air Pollutants (NESHAP). Further, EPA guidelines for asbestos handling, removal, storage and transport under 40 CFR Part 61, Subpart M and 40 CFR Part 763 will apply for rehabilitation and/or demolition actions.

### **2. Insurance**

All private contractors must be required to furnish evidence of Comprehensive Public Liability Insurance of not less than \$500,000 in the event of bodily injury, including death and \$100,000 in the event of property damage arising out of work performed by the contractor. In addition, all private contractors will be required to submit evidence of "workman's compensation" coverage (if necessary), and will be required to maintain "builder's risk insurance" on all properties under construction. In the event of asbestos or lead abatement, the contractor must have liability insurance in an amount equal to \$1,000,000 in the event of bodily injury (including death) and \$250,000 in the event of property damage arising out of work performed. Insurance limits may be adjusted (as deemed necessary) by ADECA.

### **3. Warranty Period**

All private contractors must be required to provide a one year warranty to the homeowner for all work specified under the contract. Warranties for home appliances and/or fixtures (e.g., stove, refrigerator, HVAC unit, water heater, bathroom fan/light fixtures, etc...) will be covered for workmanship only. Information on warranties for the appliance and/or fixture will be provided to the

homeowner for all equipment installed so that the homeowner can contact the manufacturer if necessary during the specified warranty period.

## **XII. Special Requirements**

### **1. Handicap**

All housing replacement or rehabilitation will expressly address needs of handicapped persons who dwell in the structures.

### **2. Elevation**

Any housing unit may be required to be elevated or otherwise brought into compliance with elevation requirements of the National Flood Insurance Program and FEMA as part of the overall rehabilitation. Upon final approval of the application and the determination that a house must be elevated the HPA will contact the Architect or Engineer to conduct all necessary soil investigations, survey work and design/other tasks that may be necessary.

### **3. On-Site Sewage Treatment and Disposal**

On-site sewage treatment system must be approved by the County Public Health Department.

### **4. Demolition and Clearance**

Demolition and clearance will be determined based on site-specific conditions.

## **XIII. INVESTIGATION OF FRAUD, ABUSE, AND MITIGATION**

ADECA will make every effort to prevent fraud and program abuse, and will work very closely with representatives of the HUD Office of Inspector General (OIG), the FBI, Department of Justice, and U.S. Attorney's Office when necessary to monitor and investigate instances of fraud.

ADECA will not tolerate program fraud or duplication of benefits. In order to limit the chances for abuse, very specific documentation will be required.

## **XIV. CONFLICT OF INTEREST**

ADECA's partnering agencies and the Housing Committee will ensure that a conflict of interest or potential conflict of interest does not exist among agency staff or members of

the Housing Committee and the applicant. Any individual within a partnering agency or on the Housing Committee who has direct involvement with the applicant must recuse themselves from participating in any action or decision making process. If an appearance of conflict exists, the partnering agency must secure an opinion from the Alabama Ethics Commission before proceeding.

## **XV. GRIEVANCE PROCEDURE**

### **Purpose:**

The purpose of the grievance procedure is to provide a process for receiving, evaluating and resolving **complaints and grievances** related to determinations made which affect housing assistance grants. The grievance procedure is intended to assure that all applicants are treated equally, to allow the hearing and resolution of complaints in a fair and timely manner, and to determine the appropriate action(s) needed to assist the requester and to resolve the concern.

### **What is a grievance?**

A grievance is defined as a complaint filed by an applicant (referred to as a "requester" herein) for housing assistance alleging that he/she has been treated unfairly related to grant assistance issues including eligibility, amount of assistance and scope of work.

### **Steps:**

Any requester having a grievance must first file a complaint in writing with the Housing Intake Agency (HIA) on the Homeowner's Request for Grievance Review form at Addendum 5. The HIA will review the complaint and prepare an appropriate response or remedy for review by the Housing Committee. The Housing Committee's decision will be communicated to the requester in writing with a copy to ADECA.

A requester who is not satisfied with the response from the HIA has an option to submit a written complaint to ADECA providing the specific reason for dissatisfaction with the response. After reviewing the complaint, ADECA will respond in writing to the requester. If no satisfaction is obtained by the requester from ADECA, the requester has the option to take their grievance to HUD.

Both the HIA and ADECA will respond to all grievances as soon as possible, but not later than 15 days from the receipt of the grievance unless a valid reason exists to delay the response.

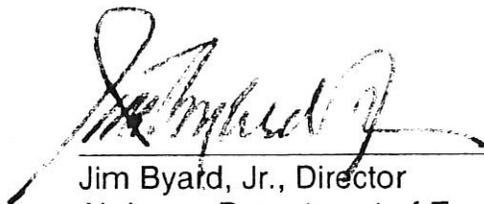
## XVI. REVISIONS/AMENDMENTS

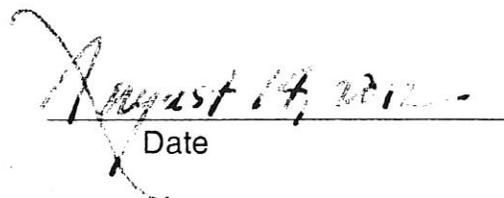
The purpose of ADECA's Policies and Procedures is to guide the implementation of the single-family housing assistance program for tornado victims (1) in a fair and consistent manner, and (2) as efficiently and expeditiously as possible. While these policies and procedures have been thoroughly discussed and debated, revisions and amendments may become necessary during the course of implementation to ensure that the program serves its intended purposes. Should revisions/amendments become necessary, they shall be approved by the ADECA Director and posted on the ADECA website. Some level of flexibility will be exercised by ADECA to ensure that program implementation is not overly bureaucratic.

For any issue or subject not addressed in these Policies, or in the case of conflicting issues, the Director will make a final ruling based on precedents, established practices, or determination as to what action is in the best interest of the program.

## XVII. ADOPTION

The Policies and Procedures of Disaster Recovery: Tornadoes of April 2011, Single-Family Housing Assistance were officially adopted by the Alabama Department of Economic and Community Affairs as of the date signed below.

  
\_\_\_\_\_  
Jim Byard, Jr., Director  
Alabama Department of Economic  
And Community Affairs

  
\_\_\_\_\_  
Date

# **Addendum 1**

## **Contact Information**

**Contact Information for**  
**Disaster Recovery: Tornadoes of April 2011**  
**Single-Family Housing Assistance**

**Housing Intake Agencies:**      **Community Action Partnership of North AL, Inc.**  
1909 Central Parkway, SW  
Decatur, Alabama 35601  
Contact: Jack Green, Chief Outcomes Officer  
Telephone:      256-260-3128  
Email:            [jgreen@capna.org](mailto:jgreen@capna.org)

Counties covered by CAPNA for single-family housing assistance:  
Cullman, Lawrence, Limestone, Colbert, Franklin, Marion, Walker

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**Community Service Programs of West AL, Inc.**  
601 Seventeenth Street  
Tuscaloosa, Alabama 35401  
Contact:            Cynthia W. Burton, Executive Director  
Telephone:        205-469-1018  
Email:              [cburton@cspwal.com](mailto:cburton@cspwal.com)

Counties covered by CSPWA for single-family housing assistance:  
Tuscaloosa, Pickens, Sumter, Greene

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**Alabama Rural Coalition for the Homeless (ARCH)**  
540 South Perry Street, Post Office Box 451  
Montgomery, Alabama 36101  
Contact:            Felicia Watkins-Jackson, Executive Director  
Telephone:        334-239-7833  
Email:              [Felicia@archconnection.org](mailto:Felicia@archconnection.org)

Counties covered by ARCH for single-family housing assistance: Jefferson,  
DeKalb, Marshall, Jackson, Madison, St. Clair, Calhoun, Blount, Marengo, Choctaw,  
Elmore, Clarke, Hale, Autauga, Etowah, Perry, Talladega, Cherokee, Shelby

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**Administering Agency:**      **AL Department of Economic and Community Affairs**  
401 Adams Avenue, Post Office Box 5690  
Montgomery, Alabama 36103-5690  
Contact:            Shabbir Olia, Manager  
                          Community & Economic Development  
                          Programs  
Telephone:        334-242-5468  
Email:              [shabbir.olia@adeca.alabama.gov](mailto:shabbir.olia@adeca.alabama.gov)

# **Addendum 2**

## **Application Form**

**APPLICATION FORM – SINGLE-FAMILY HOUSING ASSISTANCE PROGRAM**

Name: \_\_\_\_\_ Homeowner ID No: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

(To be completed by Case Manager)

Current Mailing Address: \_\_\_\_\_ Date: \_\_\_\_\_

Address of Storm Damaged Home: \_\_\_\_\_ SS No: \_\_\_\_\_

Was applicant living in the storm-damaged home when the April 2011 tornadoes occurred?  Yes  No

Telephone: Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_ Email \_\_\_\_\_

Name of Each Person Currently Residing in Homeowner's Household (Attach additional page if necessary)	Relationship	Age	Male/Female	Disabled Yes/No	Annual Income	Source (i.e., Employment, Retirement, SS, Disability, etc.)
	Head of Household					

Is homeowner Hispanic or Latino?  Yes  No      Check race of homeowner:    White     Black/African American   
 Asian     American Indian/Alaskan Native     Native Hawaiian/Other Pacific Islander     Am. Indian/Alaskan Native & White   
 Asian & White     Black/African American and White     Am. Indian/Alaskan Native & Black     Other Multi-Racial

**INFORMATION REGARDING STORM-DAMAGED HOME:**

Work Completed: \_\_\_\_\_

Work Remaining: \_\_\_\_\_

FEMA Application Number: \_\_\_\_\_ FEMA Home Repair Funds Received: \$ \_\_\_\_\_

Insurance Reimbursement: \$ \_\_\_\_\_ SBA Application Number: \_\_\_\_\_ SBA Loan: \$ \_\_\_\_\_

Other Assistance Received: \$ \_\_\_\_\_ From What Agencies? \_\_\_\_\_

Presence of hardship condition (explain): \_\_\_\_\_  
 \_\_\_\_\_

Estimate of cost to complete repair work to home (if known): \_\_\_\_\_

**HOMEOWNER CERTIFICATION:**

I certify to the accuracy of the above information and agree that inaccurate information may be cause for rejection. I further agree that this information may be shared with other agencies available to assist me in making needed home repairs.

Date \_\_\_\_\_ Signature \_\_\_\_\_

**THIS SIDE FOR OFFICIAL USE ONLY**

**To be completed by Case Manager:**

Documentation provided for:     Homeownership     Income     Location     Unmet Housing Need

For possible housing assistance, I determine this homeowner initially:

Eligible     Ineligible     To be held for hardship consideration

Reason for ineligibility or hardship: \_\_\_\_\_

A letter detailing the above decision was sent to homeowner on \_\_\_\_\_ (Date)

\_\_\_\_\_  
Case Manager

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor

\_\_\_\_\_  
Date

**HOMEOWNER IDENTIFICATION NUMBER (FOR CASE MANAGER USE ONLY)**

Each homeowner will be assigned a unique identification code (case number) by the Case Manager with numbers based as follows:

Homeowner Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ (Add Homeowner ID Number to top, front of this form.)  
Non-profit ID      County ID      Applicant ID

**The non-profit ID** is as follows, with additional ID's added as necessary:

- CAPN - Community Action Partnership of North Alabama
- CSPW - Community Services Program of West Alabama
- ARCH - Alabama Rural Coalition for the Homeless

**The county identifier** is to be based on the County of the homeowner's storm-damaged address, and is the same as the two digits of the Alabama County designation on a car tag, as follows:

Autuaga	-	04	Etowah	-	31	Marion	-	49
Blount	-	08	Franklin	-	33	Marshall	-	50
Calhoun	-	11	Greene	-	35	Perry	-	53
Cherokee	-	13	Hale	-	36	Pickens	-	54
Choctaw	-	15	Jackson	-	39	Shelby	-	58
Clarke	-	16	Jefferson	-	01	St. Clair	-	59
Colbert	-	20	Lawrence	-	42	Sumter	-	60
Cullman	-	25	Limestone	-	44	Talladega	-	61
DeKalb	-	28	Madison	-	47	Tuscaloosa	-	63
Elmore	-	29	Marengo	-	48	Walker	-	64

**The homeowner identifier** number will be based on the order in which the homeowner's request for assistance comes in to the non-profit agency. Since this number will require 4 digits, it will begin with leading zeros (i.e., 0001) until the number increases (i.e., 0128). Therefore, *for example*, the identification number for the 115<sup>th</sup> application received by Community Action Partnership of North Alabama which was from Madison County will be: CAPN-47-0115.

## **Addendum 3**

**Applicant (Homeowner)  
Identification Number**

APPLICANT IDENTIFICATION NUMBERS FOR CDBG  
SINGLE-FAMILY HOMEOWNER HOUSING ASSISTANCE PROGRAM

Each applicant for pre-screening will be assigned a unique identification code (case number) that will incorporate the 1) non-profit's identity, 2) the county's identity, and 3) a four-digit number specific to the applicant. The numbers will be assigned as follows:

Applicant Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Non-profit ID                      County ID                      Applicant ID

**The non-profit ID** will be as follows:

CAPN - Community Action Partnership of North Alabama  
CSPW - Community Services Program of West Alabama  
ARCH - Alabama Rural Coalition for the Homeless

**The county identifier** will be the same as the two digits of the Alabama County designation on a car tag as listed below in alphabetical order. If the county tag number has only one digit (i.e., Jefferson County), a zero will be placed in the first position.

Autauga	-	04	Jefferson	-	01
Blount	-	08	Lawrence	-	42
Calhoun	-	11	Limestone	-	44
Cherokee	-	13	Madison	-	47
Choctaw	-	15	Marengo	-	48
Clarke	-	16	Marion	-	49
Colbert	-	20	Marshall	-	50
Cullman	-	25	Perry	-	53
DeKalb	-	28	Pickens	-	54
Elmore	-	29	Shelby	-	58
Etowah	-	31	St. Clair	-	59
Franklin	-	33	Sumter	-	60
Greene	-	35	Talladega	-	61
Hale	-	36	Tuscaloosa	-	63
Jackson	-	39	Walker	-	64

**The applicant identifier** will be numbered based on the order in which the applicant's request for assistance comes in to the non-profit agency. Since this number will require 4 digits, it will begin with leading zeros (i.e., 0001) until the number increases (i.e., 0128).

Therefore, the 115<sup>th</sup> application received by Community Action Partnership of North Alabama for Madison County will be: **CAPN-47-0115.**

# **Addendum 4**

## **Income Tables**











## STATE:ALABAMA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Anniston-Oxford, AL MSA FY 2014 MFI: 51600	11670 18100 28950	15730 20650 33050	19790 23250 37200	23850 25800 41300	27900 27900 44650	29950 29950 47950	32000 32000 51250	34100 34100 54550
Auburn-Opelika, AL MSA FY 2014 MFI: 59700	12600 21000 33550	15730 24000 38350	19790 27000 43150	23850 29950 47900	27910 32350 51750	31970 34750 55600	36030 37150 59400	39550 39550 63250
Birmingham-Hoover, AL MSA								
Birmingham-Hoover, AL HMFA FY 2014 MFI: 61000	12850 21350 34200	15730 24400 39050	19790 27450 43950	23850 30500 48800	27910 32950 52750	31970 35400 56650	36030 37850 60550	40090 40300 64450
Chilton County, AL HMFA FY 2014 MFI: 53100	11670 18600 29750	15730 21250 34000	19790 23900 38250	23850 26550 42500	27910 28700 45900	30800 30800 49300	32950 32950 52700	35050 35050 56100
Walker County, AL HMFA FY 2014 MFI: 48200	11670 16900 27000	15730 19300 30850	19790 21700 34700	23850 24100 38550	26050 26050 41650	28000 28000 44750	29900 29900 47850	31850 31850 50900
Columbus, GA-AL MSA FY 2014 MFI: 51000	11670 17850 28600	15730 20400 32650	19790 22950 36750	23850 25500 40800	27550 27550 44100	29600 29600 47350	31650 31650 50600	33700 33700 53900
Decatur, AL MSA FY 2014 MFI: 53500	11670 18750 30000	15730 21400 34250	19790 24100 38550	23850 26750 42800	27910 28900 46250	31050 31050 49650	33200 33200 53100	35350 35350 56500
Dothan, AL MSA								
Dothan, AL HMFA FY 2014 MFI: 51700	11670 18100 28950	15730 20700 33100	19790 23300 37250	23850 25850 41350	27910 27950 44700	30000 30000 48000	32100 32100 51300	34150 34150 54600
Henry County, AL HMFA FY 2014 MFI: 50600	11670 17750 28350	15730 20250 32400	19790 22800 36450	23850 25300 40500	27350 27350 43750	29350 29350 47000	31400 31400 50250	33400 33400 53500
Florence-Muscle Shoals, AL MSA FY 2014 MFI: 52100	11670 18250 29200	15730 20950 33400	19790 23450 37550	23850 26050 41700	27910 28150 45050	30250 30250 48400	32350 32350 51750	34400 34400 55050
Gadsden, AL MSA FY 2014 MFI: 46900	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650	31050 31050 49650

STATE:ALABAMA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Huntsville, AL MSA FY 2014 MFI: 69700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	14650 24400 39050	16750 27900 44600	19790 31400 50200	23850 34850 55750	27910 37650 60250	31970 40450 64700	36030 43250 69150	40090 46050 73600
Mobile, AL MSA FY 2014 MFI: 53900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 18900 30200	15730 21600 34500	19790 24300 38800	23850 26950 43100	27910 29150 46550	31300 31300 50000	33450 33450 53450	35600 35600 56900
Montgomery, AL MSA FY 2014 MFI: 59600	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12550 20900 33400	15730 23850 38200	19790 26850 42950	23850 29800 47700	27910 32200 51550	31970 34600 55350	36030 37000 59150	39350 39350 63000
Tuscaloosa, AL MSA FY 2014 MFI: 54400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 19050 30450	15730 21800 34800	19790 24500 39150	23850 27200 43500	27910 29400 47000	31600 31600 50500	33750 33750 53950	35950 35950 57450
Baldwin County, AL FY 2014 MFI: 68800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	13300 22200 35500	15730 25400 40600	19790 28550 45650	23850 31700 50700	27910 34250 54800	31970 36800 58850	36030 39350 62900	40090 41850 66950
Barbour County, AL FY 2014 MFI: 44700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650	31050 31050 49650
Bullock County, AL FY 2014 MFI: 43400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650	31050 31050 49650
Butler County, AL FY 2014 MFI: 40300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650	31050 31050 49650
Chambers County, AL FY 2014 MFI: 42700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650	31050 31050 49650
Cherokee County, AL FY 2014 MFI: 49100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 17200 27550	15730 19650 31450	19790 22100 35400	23850 24550 39300	26550 26550 42450	28500 28500 45600	30450 30450 48750	32450 32450 51900
Choctaw County, AL FY 2014 MFI: 43800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650	31050 31050 49650
Clarke County, AL FY 2014 MFI: 49100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16950 27050	15730 19350 30900	19790 21750 34750	23850 24150 38600	26100 26100 41700	28050 28050 44800	29950 29950 47900	31900 31900 51000

## STATE:ALABAMA

-----I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Clay County, AL FY 2014 MFI: 45200	EXTR LOW INCOME 11670	15730	19790	23500	25400	27300	29150	31050
	VERY LOW INCOME 16450	18800	21150	23500	25400	27300	29150	31050
	LOW-INCOME 26350	30100	33850	37600	40650	43650	46650	49650
Cleburne County, AL FY 2014 MFI: 46200	EXTR LOW INCOME 11670	15730	19790	23500	25400	27300	29150	31050
	VERY LOW INCOME 16450	18800	21150	23500	25400	27300	29150	31050
	LOW-INCOME 26350	30100	33850	37600	40650	43650	46650	49650
Coffee County, AL FY 2014 MFI: 58900	EXTR LOW INCOME 12400	15730	19790	23850	27910	31970	36030	38900
	VERY LOW INCOME 20650	23600	26550	29450	31850	34200	36550	38900
	LOW-INCOME 33000	37700	42400	47100	50900	54650	58450	62200
Conecuh County, AL FY 2014 MFI: 42300	EXTR LOW INCOME 11670	15730	19790	23500	25400	27300	29150	31050
	VERY LOW INCOME 16450	18800	21150	23500	25400	27300	29150	31050
	LOW-INCOME 26350	30100	33850	37600	40650	43650	46650	49650
Coosa County, AL FY 2014 MFI: 50900	EXTR LOW INCOME 11670	15730	19790	23850	27500	29550	31600	33600
	VERY LOW INCOME 17850	20400	22950	25450	27500	29550	31600	33600
	LOW-INCOME 28500	32600	36650	40700	44000	47250	50500	53750
Covington County, AL FY 2014 MFI: 43500	EXTR LOW INCOME 11670	15730	19790	23500	25400	27300	29150	31050
	VERY LOW INCOME 16450	18800	21150	23500	25400	27300	29150	31050
	LOW-INCOME 26350	30100	33850	37600	40650	43650	46650	49650
Crenshaw County, AL FY 2014 MFI: 52800	EXTR LOW INCOME 11670	15730	19790	23850	27910	30350	32450	34550
	VERY LOW INCOME 18350	20950	23550	26150	28250	30350	32450	34550
	LOW-INCOME 29300	33500	37700	41850	45200	48550	51900	55250
Cullman County, AL FY 2014 MFI: 55200	EXTR LOW INCOME 11670	15730	19790	23850	27850	29900	31950	34000
	VERY LOW INCOME 18050	20600	23200	25750	27850	29900	31950	34000
	LOW-INCOME 28850	33000	37100	41200	44500	47800	51100	54400
Dale County, AL FY 2014 MFI: 56500	EXTR LOW INCOME 11900	15730	19790	23850	27910	31970	35050	37300
	VERY LOW INCOME 19800	22600	25450	28250	30550	32800	35050	37300
	LOW-INCOME 31650	36200	40700	45200	48850	52450	56050	59700
Dallas County, AL FY 2014 MFI: 39200	EXTR LOW INCOME 11670	15730	19790	23500	25400	27300	29150	31050
	VERY LOW INCOME 16450	18800	21150	23500	25400	27300	29150	31050
	LOW-INCOME 26350	30100	33850	37600	40650	43650	46650	49650
DeKalb County, AL FY 2014 MFI: 42600	EXTR LOW INCOME 11670	15730	19790	23500	25400	27300	29150	31050
	VERY LOW INCOME 16450	18800	21150	23500	25400	27300	29150	31050
	LOW-INCOME 26350	30100	33850	37600	40650	43650	46650	49650
Escambia County, AL FY 2014 MFI: 42500	EXTR LOW INCOME 11670	15730	19790	23500	25400	27300	29150	31050
	VERY LOW INCOME 16450	18800	21150	23500	25400	27300	29150	31050
	LOW-INCOME 26350	30100	33850	37600	40650	43650	46650	49650

STATE:ALABAMA

-----I N C O M E L I M I T S-----

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Fayette County, AL FY 2014 MFI: 45300	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650
Franklin County, AL FY 2014 MFI: 49300	11670	15730	19790	23850	26650	28600	30600	32550
	17300	19750	22200	24650	26650	28600	30600	32550
	27650	31600	35550	39450	42650	45800	48950	52100
Jackson County, AL FY 2014 MFI: 48500	11670	15730	19790	23850	26200	28150	30100	32050
	17000	19400	21850	24250	26200	28150	30100	32050
	27200	31050	34950	38800	41950	45050	48150	51250
Lamar County, AL FY 2014 MFI: 45700	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650
Macon County, AL FY 2014 MFI: 45200	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650
Marengo County, AL FY 2014 MFI: 47800	11670	15730	19790	23850	25850	27750	29650	31550
	16750	19150	21550	23900	25850	27750	29650	31550
	26800	30600	34450	38250	41350	44400	47450	50500
Marion County, AL FY 2014 MFI: 42700	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650
Marshall County, AL FY 2014 MFI: 48100	11670	15730	19790	23850	26100	28050	29950	31900
	16950	19350	21750	24150	26100	28050	29950	31900
	27100	30950	34800	38650	41750	44850	47950	51050
Monroe County, AL FY 2014 MFI: 39600	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650
Perry County, AL FY 2014 MFI: 32500	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650
Pickens County, AL FY 2014 MFI: 41800	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650
Pike County, AL FY 2014 MFI: 45300	11670	15730	19790	23500	25400	27300	29150	31050
	16450	18800	21150	23500	25400	27300	29150	31050
	26350	30100	33850	37600	40650	43650	46650	49650

STATE:ALABAMA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Randolph County, AL FY 2014 MFI: 47300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16600 26500	15730 18950 30300	19790 21300 34100	23650 23650 37850	25550 25550 40900	27450 27450 43950	29350 29350 46950
Sumter County, AL FY 2014 MFI: 30300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650
Talladega County, AL FY 2014 MFI: 42000	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650
Tallapoosa County, AL FY 2014 MFI: 48900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 17150 27400	15730 19600 31300	19790 22050 35200	23850 24450 39100	26450 26450 42250	28400 28400 45400	30350 30350 48500
Washington County, AL FY 2014 MFI: 56100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11800 19650 31450	15730 22450 35950	19790 25250 40450	23850 28050 44900	27910 30300 48500	31970 32550 52100	34800 34800 55700
Wilcox County, AL FY 2014 MFI: 27900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650
Winston County, AL FY 2014 MFI: 42000	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 16450 26350	15730 18800 30100	19790 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650



STATE:ALABAMA

-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Huntsville, AL MSA FY 2015 MFI: 75000								
EXTR LOW INCOME	15550	17750	20090	24250	28410	32570	36730	40890
VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750
LOW-INCOME	41350	47250	53150	59050	63800	68500	73250	77950
Mobile, AL MSA FY 2015 MFI: 53300								
EXTR LOW INCOME	11770	15930	20090	24250	28410	30950	33050	35200
VERY LOW INCOME	18700	21350	24000	26650	28800	30950	33050	35200
LOW-INCOME	29900	34150	38400	42650	46100	49500	52900	56300
Montgomery, AL MSA FY 2015 MFI: 59400								
EXTR LOW INCOME	12500	15930	20090	24250	28410	32570	36730	39250
VERY LOW INCOME	20800	23800	26750	29700	32100	34500	36850	39250
LOW-INCOME	33250	38000	42750	47500	51300	55100	58900	62700
Tuscaloosa, AL MSA FY 2015 MFI: 52900								
EXTR LOW INCOME	11770	15930	20090	24250	28410	30700	32800	34950
VERY LOW INCOME	18550	21200	23850	26450	28600	30700	32800	34950
LOW-INCOME	29650	33850	38100	42300	45700	49100	52500	55850
Baldwin County, AL FY 2015 MFI: 60000								
EXTR LOW INCOME	12700	15930	20090	24250	28410	32570	36730	39800
VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800
LOW-INCOME	33800	38600	43450	48250	52150	56000	59850	63700
Barbour County, AL FY 2015 MFI: 45900								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Bullock County, AL FY 2015 MFI: 45000								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Butler County, AL FY 2015 MFI: 41800								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Chambers County, AL FY 2015 MFI: 43400								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Cherokee County, AL FY 2015 MFI: 49800								
EXTR LOW INCOME	11770	15930	20090	24250	26900	28900	30900	32900
VERY LOW INCOME	17450	19950	22450	24900	26900	28900	30900	32900
LOW-INCOME	27900	31900	35900	39850	43050	46250	49450	52650
Choctaw County, AL FY 2015 MFI: 48100								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Clarke County, AL FY 2015 MFI: 48300								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250

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-----SECTION 8 INCOME ELIMITS-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Clay County, AL FY 2015 MFI: 45300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17000 27200	15930 19400 31050	20090 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Cleburne County, AL FY 2015 MFI: 48800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17100 27350	15930 19550 31250	20090 22000 35150	24250 24400 39050	26400 26400 42200	28350 28350 45300	30300 30300 48450	32250 32250 51550
Coffee County, AL FY 2015 MFI: 61900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	13000 21700 34650	15930 24800 39600	20090 27900 44550	24250 30950 49500	28410 33450 53500	32570 35950 57450	36730 38400 61400	40890 40900 65350
Conecuh County, AL FY 2015 MFI: 36400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17000 27200	15930 19400 31050	20090 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Coosa County, AL FY 2015 MFI: 51100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17900 28650	15930 20450 32750	20090 23000 36850	24250 25550 40900	27600 27600 44200	29650 29650 47450	31700 31700 50750	33750 33750 54000
Covington County, AL FY 2015 MFI: 45800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17000 27200	15930 19400 31050	20090 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Crenshaw County, AL FY 2015 MFI: 53400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 18700 29900	15930 21400 34200	20090 24050 38450	24250 26700 42700	28410 28850 46150	31000 31000 49550	33150 33150 52950	35250 35250 56400
Cullman County, AL FY 2015 MFI: 49500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17350 27750	15930 19800 31700	20090 22300 35650	24250 24750 39600	26750 26750 42800	28750 28750 45950	30700 30700 49150	32700 32700 52300
Dale County, AL FY 2015 MFI: 58500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12300 20500 32800	15930 23400 37450	20090 26350 42150	24250 29250 46800	28410 31600 50550	32570 33950 54300	36300 36300 58050	38650 38650 61800
Dallas County, AL FY 2015 MFI: 40000	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17000 27200	15930 19400 31050	20090 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
DeKalb County, AL FY 2015 MFI: 46800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17000 27200	15930 19400 31050	20090 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Escambia County, AL FY 2015 MFI: 39100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 17000 27200	15930 19400 31050	20090 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250



STATE:ALABAMA

-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Randolph County, AL FY 2015 MFI: 48200								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Sumter County, AL FY 2015 MFI: 30900								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Talladega County, AL FY 2015 MFI: 44200								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Tallapoosa County, AL FY 2015 MFI: 47500								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Washington County, AL FY 2015 MFI: 56700								
EXTR LOW INCOME	11900	15930	20090	24250	28410	32570	35200	37450
VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Wilcox County, AL FY 2015 MFI: 28600								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250
Winston County, AL FY 2015 MFI: 42600								
EXTR LOW INCOME	11770	15930	20090	24250	26200	28150	30100	32050
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
LOW-INCOME	27200	31050	34950	38800	41950	45050	48150	51250





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-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Clarke County, AL FY 2016 MFI: 46700								
EXTR LOW INCOME	11880	16020	20160	23350	25250	27100	29000	30850
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
LOW-INCOME	26150	29900	33650	37350	40350	43350	46350	49350
Clay County, AL FY 2016 MFI: 44700								
EXTR LOW INCOME	11880	16020	20160	23150	25050	26900	28750	30600
VERY LOW INCOME	16250	18550	20850	23150	25050	26900	28750	30600
LOW-INCOME	25950	29650	33350	37050	40050	43000	45950	48950
Cleburne County, AL FY 2016 MFI: 47300								
EXTR LOW INCOME	11880	16020	20160	23650	25550	27450	29350	31250
VERY LOW INCOME	16600	18950	21300	23650	25550	27450	29350	31250
LOW-INCOME	26500	30300	34100	37850	40900	43950	46950	50000
Coffee County, AL FY 2016 MFI: 60500								
EXTR LOW INCOME	12750	16020	20160	24300	28440	32580	36730	39950
VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
LOW-INCOME	33900	38750	43600	48400	52300	56150	60050	63900
Conecuh County, AL FY 2016 MFI: 32800								
EXTR LOW INCOME	11880	16020	20160	23150	25050	26900	28750	30600
VERY LOW INCOME	16250	18550	20850	23150	25050	26900	28750	30600
LOW-INCOME	25950	29650	33350	37050	40050	43000	45950	48950
Coosa County, AL FY 2016 MFI: 48000								
EXTR LOW INCOME	11880	16020	20160	24300	26250	28200	30150	32100
VERY LOW INCOME	17050	19450	21900	24300	26250	28200	30150	32100
LOW-INCOME	27250	31150	35050	38900	42050	45150	48250	51350
Covington County, AL FY 2016 MFI: 45000								
EXTR LOW INCOME	11880	16020	20160	23150	25050	26900	28750	30600
VERY LOW INCOME	16250	18550	20850	23150	25050	26900	28750	30600
LOW-INCOME	25950	29650	33350	37050	40050	43000	45950	48950
Crenshaw County, AL FY 2016 MFI: 50200								
EXTR LOW INCOME	11880	16020	20160	24300	27450	29500	31500	33550
VERY LOW INCOME	17800	20350	22900	25400	27450	29500	31500	33550
LOW-INCOME	28500	32550	36600	40650	43950	47200	50450	53700
Cullman County, AL FY 2016 MFI: 48800								
EXTR LOW INCOME	11880	16020	20160	24300	26400	28350	30300	32250
VERY LOW INCOME	17100	19550	22000	24400	26400	28350	30300	32250
LOW-INCOME	27350	31250	35150	39050	42200	45300	48450	51550
Dale County, AL FY 2016 MFI: 57600								
EXTR LOW INCOME	12150	16020	20160	24300	28440	32580	35750	38050
VERY LOW INCOME	20200	23050	25950	28800	31150	33450	35750	38050
LOW-INCOME	32300	36900	41500	46100	49800	53500	57200	60900
Dallas County, AL FY 2016 MFI: 39100								
EXTR LOW INCOME	11880	16020	20160	23150	25050	26900	28750	30600
VERY LOW INCOME	16250	18550	20850	23150	25050	26900	28750	30600
LOW-INCOME	25950	29650	33350	37050	40050	43000	45950	48950
DeKalb County, AL FY 2016 MFI: 49500								
EXTR LOW INCOME	11880	16020	20160	24300	26750	28750	30700	32700
VERY LOW INCOME	17350	19800	22300	24750	26750	28750	30700	32700
LOW-INCOME	27750	31700	35650	39600	42800	45950	49150	52300

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-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Escambia County, AL FY 2016 MFI: 37500	EXTR LOW INCOME 11880	16020	20160	23150	25050	26900	28750	30600
	VERY LOW INCOME 16250	18550	20850	23150	25050	26900	28750	30600
	LOW-INCOME 25950	29650	33350	37050	40050	43000	45950	48950
Fayette County, AL FY 2016 MFI: 45200	EXTR LOW INCOME 11880	16020	20160	23150	25050	26900	28750	30600
	VERY LOW INCOME 16250	18550	20850	23150	25050	26900	28750	30600
	LOW-INCOME 25950	29650	33350	37050	40050	43000	45950	48950
Franklin County, AL FY 2016 MFI: 47800	EXTR LOW INCOME 11880	16020	20160	23900	25850	27750	29650	31550
	VERY LOW INCOME 16750	19150	21550	23900	25850	27750	29650	31550
	LOW-INCOME 26800	30600	34450	38250	41350	44400	47450	50500
Greene County, AL FY 2016 MFI: 32600	EXTR LOW INCOME 11880	16020	20160	24300	27200	29200	31200	33200
	VERY LOW INCOME 17650	20150	22650	25150	27200	29200	31200	33200
	LOW-INCOME 28200	32200	36250	40250	43500	46700	49950	53150
Jackson County, AL FY 2016 MFI: 48600	EXTR LOW INCOME 11880	16020	20160	24300	26400	28350	30300	32250
	VERY LOW INCOME 17100	19550	22000	24400	26400	28350	30300	32250
	LOW-INCOME 27350	31250	35150	39050	42200	45300	48450	51550
Lamar County, AL FY 2016 MFI: 43600	EXTR LOW INCOME 11880	16020	20160	23150	25050	26900	28750	30600
	VERY LOW INCOME 16250	18550	20850	23150	25050	26900	28750	30600
	LOW-INCOME 25950	29650	33350	37050	40050	43000	45950	48950
Macon County, AL FY 2016 MFI: 42300	EXTR LOW INCOME 11880	16020	20160	23150	25050	26900	28750	30600
	VERY LOW INCOME 16250	18550	20850	23150	25050	26900	28750	30600
	LOW-INCOME 25950	29650	33350	37050	40050	43000	45950	48950
Marengo County, AL FY 2016 MFI: 49400	EXTR LOW INCOME 11880	16020	20160	24300	26700	28700	30650	32650
	VERY LOW INCOME 17300	19800	22250	24700	26700	28700	30650	32650
	LOW-INCOME 27650	31600	35550	39500	42700	45850	49000	52150
Marion County, AL FY 2016 MFI: 42800	EXTR LOW INCOME 11880	16020	20160	23150	25050	26900	28750	30600
	VERY LOW INCOME 16250	18550	20850	23150	25050	26900	28750	30600
	LOW-INCOME 25950	29650	33350	37050	40050	43000	45950	48950
Marshall County, AL FY 2016 MFI: 50700	EXTR LOW INCOME 11880	16020	20160	24300	27400	29450	31450	33500
	VERY LOW INCOME 17750	20300	22850	25350	27400	29450	31450	33500
	LOW-INCOME 28400	32450	36500	40550	43800	47050	50300	53550
Monroe County, AL FY 2016 MFI: 37800	EXTR LOW INCOME 11880	16020	20160	23150	25050	26900	28750	30600
	VERY LOW INCOME 16250	18550	20850	23150	25050	26900	28750	30600
	LOW-INCOME 25950	29650	33350	37050	40050	43000	45950	48950
Perry County, AL FY 2016 MFI: 33000	EXTR LOW INCOME 11880	16020	20160	23150	25050	26900	28750	30600
	VERY LOW INCOME 16250	18550	20850	23150	25050	26900	28750	30600
	LOW-INCOME 25950	29650	33350	37050	40050	43000	45950	48950



## **Addendum 5**

# **Homeowner's Request for Grievance Review Form**

# HOMEOWNER'S REQUEST FOR GRIEVANCE REVIEW

Date of Request: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Telephone: Home \_\_\_\_\_ Cell \_\_\_\_\_

What is the reason for your grievance? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Attach Supporting Documents

\_\_\_\_\_  
Homeowner's Signature

Return completed form to: \_\_\_\_\_

\_\_\_\_\_  
(Address of Housing Intake Agency (HIA) working with Homeowner to be entered here.)

**ADDENDUM TO THE POLICIES AND PROCEDURES  
SINGLE-FAMILY HOUSING ASSISTANCE  
ALABAMA**

As a result of the Disaster Relief Appropriations Act of 2013 (Public Law 113-2), the State of Alabama was approved to receive an additional \$49,157,000 in Disaster Funds to continue with the recovery efforts to mitigate the damage resulting from the tornadoes of April 2011. The supplemental funds will now permit the State to fund more of the needs that it could not adequately address with the limited funds available in the first round of disaster funding. The State's Disaster Action Plan for Supplemental Funds has provided a breakdown of overall anticipated awards by four Program Areas- housing, infrastructure, economic revitalization, and administration. Of the total amount available, approximately 27 percent or \$13,132,246 is budgeted for single-family and multi-family housing. Of this total, \$11,046,981 is budgeted for single-family housing assistance. This amount, added to the first round of funding for single-family housing assistance, brings the total to nearly \$18.7 million. The additional housing funds will permit the State to not only address housing needs for a greater number of households, the funds will permit the State to reach out to more households to aid in the rebuilding of communities.

**Housing Assistance Goals:** As a result of damage to existing housing due to the April 2011 tornadoes, Alabama's stated housing goals are as follows.

1. **Assist as many households as possible which suffered damage to the place of residence at the time of the storm but have not yet recovered from said damage.**
2. **Assist in rebuilding communities most impacted by the storm.**

**Lessons Learned:** During the course of administering the single-family housing assistance program, the State faced several issues that need to be recognized and addressed.

1. Insurance companies paid hundreds of millions of dollars for damage resulting from the tornadoes, and most homeowners with hazard insurance policies were able to rebuild and recover. As a consequence, the number of households with low and very low incomes without such insurance coverage constitutes nearly 100 percent of the requests for assistance from the State.

2. A large segment of households without such insurance coverage lived in mobile homes scattered throughout the large 30-county predominantly rural area affected by the storm.
3. As is typical in Alabama and elsewhere in many other states, the majority of these mobile homes lacked access to public sanitary sewer or were not hooked to functioning sanitary septic systems.
4. The requests for assistance indicated that nearly all of the houses and mobile homes that suffered storm damage also suffered from significant deferred maintenance issues.
5. A significant portion of households seeking housing assistance have no earned income; instead they are dependent on fixed government entitlement payments. These affected families have no ability to contribute any income towards their housing recovery efforts.
6. A significant prevalence of disability exists among one or more members of the qualifying households.
7. There is an absence of qualified contractors within a reasonable commuting distance to most housing units needing repairs or replacement.
8. With many households, documentation to show the household's ownership of property is either not conclusive or not readily available.
9. Costs of repairs for many households far exceed the value of those homes.

**Housing Assistance Policies:** The following policies will govern the State's housing assistance program under the supplemental funds.

1. Reach out to the households which suffered storm damage to their residences in the target counties but which have not yet recovered.
2. Ensure the households are not receiving duplicative benefits through these grant funds for the same work paid for by other sources such as FEMA, SBA, or insurance.
3. Ascertain all work to be performed by these grant funds will comply with the State's adopted building code.

4. Control expenditure of grant funds per household so that grant assistance can be extended to the maximum number of households.
5. Concentrate on making repairs to items such as roofs, doors, windows, and exterior walls, in order to seal the houses from the elements to prevent further interior and exterior damage, and to make living conditions comfortable and reduce energy costs.
6. Whenever estimates for repair costs to mobile homes are extensive, consider replacement units as a viable option to making those repairs.
7. In cases of replacement mobile homes, ensure those units are hooked-up to the functioning septic systems. Also, ensure the damaged units that are replaced are demolished and cleared from the premises.
8. All replacement mobile homes will be considered to meet governing building standards since they are built to HUD specifications.
9. Each replacement unit will be sized to meet the needs of the family occupying it.
10. The housing assistance program is designed to improve the housing conditions of storm-impacted households and to assist in the rebuilding of communities. The program is not an entitlement program and is not designed to make the family whole.
11. In most cases, the housing assistance program benefits will be limited to low and moderate income households. However, when a great need persists, households which do not qualify as low and moderate income will qualify under the National Objective addressing Urgent Need.
12. The nature of the housing assistance program dictates discretion on the part of the State to achieve the best utilization of funds to assist the largest number of storm-affected households to the extent such discretion does not conflict with applicable State or HUD rules.
13. The State has added six counties to the original list of thirty targeted counties that were qualified for home owner assistance program for the storm-affected households. These six additional counties are: Bibb, Fayette, Lauderdale, Tallapoosa, Washington and Winston Counties.

14. Any renters in the 36 targeted counties affected by the storm who have not recovered will also qualify for program assistance to become a homeowner.
15. To encourage the most-impacted communities to rebuild, the State will assist individual households which were not affected by the storm to qualify for program assistance as a means to acquire a home in Cullman, DeKalb, Franklin, Marion, Jefferson, and/or Tuscaloosa Counties.

This **Addendum** to the State of Alabama's Disaster Recovery Housing Policies and Procedures adopted on August 14, 2012 is hereby approved.

  
\_\_\_\_\_  
Jim Byard, Jr., Director  
Alabama Department of Economic  
and Community Affairs

March 9, 2014  
\_\_\_\_\_  
Date

## **CDBG DISASTER RECOVERY LEAD-BASED PAINT POLICY**

Any construction or rehabilitation of structures containing residential units with assistance provided shall be subject to HUD Lead-Based Paint Regulations at 24 CFR 570.608, and 24 CFR Part 35, Subpart B. Such regulations pertain to all CDBG-assisted housing and require that all owners, prospective owners, and tenants of properties constructed prior to 1978 be properly notified that such properties may include lead-based paint.

Notifications shall point out the hazards of lead-based paint and explain the symptoms, treatment and precautions that should be taken when dealing with lead-based paint poisoning and the advisability and availability of blood lead level screening for children under seven. The notice should also point out that if lead-based paint is found on the property, abatement measures may be undertaken. The regulations further require that, depending on the amount of Federal funds applied to a property, paint testing, risk assessment, treatment and/or abatement may be conducted.

The following evaluation and assessment methods are used with CDBG-funded activities:

1. Visual assessment - A visual assessment for deteriorated paint consists of a visual search for cracking, scaling, peeling, or chipping paint as well as visible dust, debris and paint chips. Because a visual assessment is not considered a method of lead hazard evaluation, there is no requirement for a Notice of Lead Hazard Evaluation associated with this procedure.
2. Paint testing - Paint testing entails testing painted surfaces to determine if they contain lead-based paint using methods such as an XRF analyzer or laboratory analysis.
3. Risk assessment - A risk assessment is a comprehensive investigation of a dwelling to identify lead-based paint hazards. It includes paint testing, dust and soil sampling, and a visual evaluation. A certified risk assessor must perform risk assessment. Risk assessment results are summarized in a written report with recommendations for action.

Requirements of Lead Reduction are: if hard costs are \$5,000 or under, do no harm; \$5,001 to \$24,999, use standard treatments; \$25,000 or more, lead paint must be abated. No treatment is required if the housing unit is tested and no lead is found, or if the house was built in 1978 or after.

Homeowners, please refer to pamphlet "Protect Your Family From Lead in Your Home", EPA747-K-99-001, April 1999; U.S. Environmental Protection Agency, U.S. Consumer Product Safety Commission, U.S. Department of Housing and Urban Development.

## **CDBG DISASTER RECOVERY GREEN BUILDING STANDARDS**

The projects described below that use Hurricane Sandy funds are required to meet the “Green Building Standard.”

- All new construction of residential buildings; and,
- All replacement of substantially-damaged residential buildings.

Meeting the Green Building Standard requires the Grantee to ensure all new construction of residential buildings and all replacement of substantially-damaged residential buildings, meets an industry- recognized standard that has achieved certification under at least one of the following programs:

- ENERGY STAR (Certified Homes or Multifamily High Rise);
- Enterprise Green Communities;
- LEED (NC, Homes, Midrise, Existing Buildings O&M, or Neighborhood Development);
- ICC–700 National Green Building Standard;
- EPA Indoor AirPlus (ENERGY STAR a prerequisite); or,
- Any other equivalent comprehensive green building program, including regional programs.

To meet the standards for rehabilitation of non-substantially-damaged residential buildings, grantees must apply the guidelines outlined in the HUD CPD Green Building Retrofit Checklist ([http://portal.hud.gov/hudportal/documents/huddoc?id=drsi\\_retrofit.xls](http://portal.hud.gov/hudportal/documents/huddoc?id=drsi_retrofit.xls)), to the extent applicable, on the rehabilitation work undertaken. Examples include the following:

- The use of mold resistant products when replacing surfaces such as drywall.
- When older or obsolete products are replaced as part of the rehabilitation work, use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program (FEMP)-designated products and appliances.
  - If the furnace, air conditioner, windows, and appliances are replaced, the replacements must be ENERGY STAR-labeled or FEMP-designated products
  - WaterSense-labeled products (e.g., faucets, toilets, showerheads) must be used when water products are replaced.

### **Exceptions**

There are circumstances under which a Grantee is not required to meet the specifications described in the previous sections. They include, but are not limited to, the following:

- For construction projects completed, under construction, or under contract prior to the date that assistance is approved for the project, the Grantee is encouraged to apply the applicable standards to the extent feasible, but the Green Building Standard is not required.
- If the Grantee is required to replace specific required equipment or materials for which an ENERGY STAR- or Water- Sense-labeled or FEMP-designated product does not exist, the requirement to use such products does not apply.

## **CDBG DISASTER RECOVERY FLOODPLAIN POLICY**

No Federal disaster relief assistance made available in a flood disaster area may be used to make a payment (including any loan assistance payment) to a person for repair, replacement, or restoration for damage to any personal, residential, or commercial property if that person at any time has received flood disaster assistance that was conditional on the person first having obtained flood insurance under the applicable Federal law and subsequently having failed to obtain and maintain flood insurance as required under applicable Federal law on such property.

Alabama's disaster grant program will not permit new or replacement activities to take place in the designated floodplain. For other activities, grantees are required to elevate or otherwise flood-proof all structures that were impacted by the disaster (whether they are homes, businesses or utilities) to mitigate flood or sea level rise risk as indicated by relevant data sources. Elevating at least one foot higher than the latest FEMA-issued base flood elevation or best available data (which includes advisory base flood elevation data), as required by the April 19, 2013 Notice has the added benefit of making flood insurance more affordable, particularly for economically disadvantaged home and business owners. The relevant data source and best available data under Executive Order 11988 is the latest FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.

In addition, all rehabilitation projects should apply appropriate construction standards to mitigate risk, which may include: (a) raising utilities or other mechanical devices above expected flood level; (b) wet flood proofing in a basement or other areas below ABFE/best available data + 1 foot; (c) using water resistant paints or other materials; or (d) dry flood proofing non-residential structures by strengthening walls, sealing openings, or using waterproof compounds or plastic sheeting on walls to keep water out.

Reconstruction and substantial improvement projects located in a floodplain, according to the best available data as defined above, must be designed using the base flood elevation plus one foot as the baseline standard for lowest floor elevation. If higher elevations are required by locally adopted code or standards, those higher standards apply.

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**AGREEMENT OF UNDERSTANDING  
& DECLARATION OF RESTRICTIONS**

**Community Development Block Grant - Housing Assistance Program**

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I (We), \_\_\_\_\_, the Owner(s) of the property located at \_\_\_\_\_, Alabama, herein referred to as the Owner(s), have requested to participate in the CDBG Housing Assistance Program (HAP) administered by \_\_\_\_\_, hereinafter referred to as Agency, for the 2011 Tornado Recovery Assistance from the U.S. Department of Housing and Urban Development. I/we the Owner(s) do hereby certify that I/we understand and agree with the following program terms and conditions:

***I. Grant Funds and Owner's Obligations***

**A.     Home Rehabilitation or Replacement**

The Owner(s) understand that he/she/they are receiving assistance from the HAP in the amount of \_\_\_\_\_ and he/she/they are contributing the amount of \_\_\_\_\_ toward the cost of repairing or replacing their home at the above address. If the total amount of grant funds provided by the HAP exceeds \$10,000, the Owner(s) agree to execute a mortgage to the Agency for the full amount of grant funds for the period of time specified in Section B. below.

**Manufactured Home**

The Owner(s) understand that they are receiving a manufactured home at the above address with funding from the HAP in the amount of \_\_\_\_\_ and he/she/they are contributing the amount of \_\_\_\_\_ toward the cost of purchase and installation. Further, owner(s) agree that the Agency will hold the original Title to the manufactured home for the Subject Period specified In Section B. below if the total amount of grant funds provided exceeds \$10,000.

The Owner(s) agree to register the Title with the County Probate Office in which the home is located. The Agency will secure and maintain a copy of the inspection report from Alabama Manufactured Housing Commission.

## **B. Purpose and Subject Period**

A housing unit assisted with Federal disaster funds is to be used only as the primary residence of the Owner(s) or, upon death or disability of the Owner(s), the Owner's heirs. The purpose of the mortgage or possession of the Title by the Agency is to ensure that the property is used only for that purpose.

If the total grant funds provided for housing and related costs are \$25,000 or less, the mortgage or Title will be released at the end of three (3) years (hereinafter referred to as the Subject Period). If total grant funds expended exceed \$25,000, the mortgage or Title will be released at the end of five (5) years. If the Owner or Owner's heirs occupy the property as a primary residence for the Subject Period, the mortgage or Title will be released and no payments will be required from the Owner or Owner's heirs.

If the Owner(s) or the Owner's heirs wish to sell the home prior to the expiration of the Subject Period, all or a portion of the grant funds provided will become due and payable to the Agency for transfer to the State Grantor Agency. For total grant funds \$25,000 or less, the payable amount will be determined by multiplying the grant by 0.000913 per day for each day the property is occupied by the Owner or Owner's heirs as a primary residence, and reducing the grant by this amount. If grant funds exceed \$25,000, the payable amount will be determined by multiplying the grant by 0.000548 per day for each day the property is occupied by the Owner or Owner's heirs and reducing the grant by this amount.

## ***II. Housing Assistance to be Provided and Procedures to Follow***

### **A. Relevant Activity Determination**

The Owner(s) acknowledge that, prior to the execution of this agreement, a work write-up of housing activities to be completed through the HAP grant has been provided in writing to the Owner(s). The Owner(s) agree with the scope of activities to be provided. Any work requested by the Owner and not previously approved by the Agency will be the financial responsibility of the Owner.

In case of home repair and rehabilitation, the Owner(s) understand that the contractor has been certified by the Agency and meets requisite insurance and/or licensing requirements. The contractor has agreed to perform all specified work for the cost determined between the contractor and the Agency.

The Owner(s) understand that for home repair/rehabilitation or new home construction, the contract is made directly between the contractor and the homeowner. For a manufactured home, the Title is in the name of the Owner.

The Agency or Agency staff; Local, State, or Federal Government; agencies of these governments and their officials are not responsible for work performed or any guarantees of work. The Agency or Agency staff; Local, State, or Federal Government; agencies of these governments and their officials are not responsible for the manufactured home during the warranty period, or any time thereafter. The Agency or Agency staff; Local, State, or Federal Government; agencies of these governments and their officials will not assume liabilities resulting from these grant-related activities.

## **B. Change Orders**

All issues involving a change in work orders during the contract period will be communicated between the contractor and the Agency staff.

Any work requested or omitted by order of the Owner, and not previously approved by the Agency staff will be the financial responsibility of the Owner and not authorized for payment under the HAP.

## **C. Completion**

Once all approved activities are complete, a "FINAL INSPECTION & COMPLETION CERTIFICATE" will be executed. This Certificate assures that all approved work has been completed, that all required inspections have been obtained and that warranties have been reviewed with the Owner.

The Owner(s) understand and agree that upon issuance of the Project Completion Form, and approval of the Agency staff, final payment will be made.

The Owner(s) understand that the Agency or the Agency staff have no additional responsibility in enforcing the contractor's or manufacturer's warranties.

## **III. Certifications/Agreements**

The Owner(s) certify that the property to be assisted with grant funds is the primary residence of the Owner(s).

The Owner(s) certify that all information provided in the application and in all documents pertaining to the HAP are true, accurate and subject to verification by the Agency, the Alabama Department of Economic and Community Affairs, and/or the U. S. Department of Housing and Urban Development. The Owner(s) understand and agree that any misrepresentation, false or fraudulent information will be reported to the Alabama Attorney General, and/or Federal Bureau of Investigation, as appropriate, and the Owner(s) may be subject to penalties as specified by law (U.S.C. Title 18, Sec. 1001).

The Owner(s) certify that they have reviewed all documents, that these documents have been explained and that they have been given the opportunity to ask questions. The Owner(s) further certify that they understand all of the terms and conditions set forth in this agreement and in all documents executed in connection with this Housing Assistance Program.

The Owner(s) agree that they are entering into this agreement voluntarily and of their own volition. The Owner(s) certify that if for any reason they seek the advice of an independent attorney, they must do so at their own expense.

The Owner(s) agree to indemnify and hold the Agency and Agency staff; Local, State or Federal Government; agencies of these governments and their officials harmless from any dispute arising from work performed by the contractor or lack of warranty provision compliance.

The Owner(s) certify that they will maintain homeowner's insurance to protect Owner's interest as well as the investment of Federal funds. The Owner(s) further certify that they will maintain a flood insurance policy if the property is deemed to be in the federally designated flood zone. Owner(s) understand and agree that maintenance of insurance is entirely Owner's obligation.

Pursuant to this agreement, the owner's acknowledge that the amount of assistance is limited to the relevant activity determination and the associated grant ceiling as provided in governing Policy by the State.

IN WITNESS WHEREOF, I/we hereby execute this agreement on this the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
OWNER Date

\_\_\_\_\_  
WITNESSED BY: Date

\_\_\_\_\_  
OWNER Date

\_\_\_\_\_  
WITNESSED BY: Date

## Certification of Expenditure of Home Repair Funds

Homeowner: \_\_\_\_\_ Identification No. \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Address \_\_\_\_\_

### **Homeowner Certification:**

I, \_\_\_\_\_, a potential recipient of housing assistance from CDBG Disaster Recovery: Tornadoes of April 2011, do hereby certify that a total of at least \$\_\_\_\_\_ has been spent in an effort to repair damage to my home following the tornadoes of April 2011. Expenses included the following items or contract work as specified:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I have provided all the documentation that I have or could obtain to justify the above costs, and I certify that the information is true and correct.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Homeowner

### **Staff Certification:**

I performed a visual inspection of the above residence, and in my opinion the resources stated above were utilized to attempt to make repairs or rehabilitate the home. I find the work to be:  satisfactory;  barely satisfactory;  inadequate and needs to be completed or redone;  other (explain below):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature and Title of Certifying Individual

## LEAD-SAFE HOUSING RULE – APPLICABILITY FORM

Address/location of subject property:

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**Regulation Eligibility Statements (check all that apply):**

- Property is receiving Federal funds.  
 Unit was built prior to 1978.

Note: If both Eligibility Statements above have been checked, continue with the Exemption Statements below. Otherwise, the regulation does not apply, sign and date the form.

**Regulation Exemption Statements [24 CFR 35.115] (check all that apply):**

- Emergency repairs to the property are being performed to safeguard against imminent danger to human life, health or safety, or to protect the property from further structural damage due to natural disaster, fire or structural collapse. The exemption applies only to repairs necessary to respond to the emergency.
- The property will not be used for human residential habitation. This does not apply to common areas such as hallways and stairways of residential and mixed-use properties.
- Housing "exclusively" for the elderly or persons with disabilities, with the provision that children less than six years of age will not reside in the dwelling unit.
- An inspection performed according to HUD standards found the property contained no lead-based paint.
- According to documented methodologies, lead-based paint has been identified and removed; and the property has achieved clearance.
- The rehabilitation will not disturb any painted surface.
- The property has no bedrooms.
- The property is currently vacant and will remain vacant until demolition.

If any of the above Exemption Statements have been checked, the Regulation does not apply. In all cases, sign and date the form.

I, \_\_\_\_\_, certify that the information listed above is true and accurate to the best of my knowledge.

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Signature

Date

Title

Organization

# SINGLE-FAMILY HOUSING ASSISTANCE REVIEW

Name of Applicant: \_\_\_\_\_ ID Number: \_\_\_\_\_

Address of Home: \_\_\_\_\_

County: \_\_\_\_\_ Target County:  Yes  No

Number of people currently residing in household: \_\_\_\_\_ Proof of ownership:  Yes  No

Number of dependents residing in household: \_\_\_\_\_ Proof of Residency: \_\_\_\_\_

Elderly (65+) household members:  Yes  No Applicant is Hispanic or Latino:  Yes  No

Disabled household members:  Yes  No

Income Category:

Very Low

Low

Moderate

High

Very High

Income verification was provided for all residents of the home:  Yes  No

Information is provided to document *no* duplication of benefits:  Yes  No

FEMA ("Home Repair" funds): \_\_\_\_\_

SBA: \_\_\_\_\_

Private Insurance: \_\_\_\_\_

Other Resources: \_\_\_\_\_

Preliminary damage estimate: \_\_\_\_\_

Score for applicant determined by contractor: \_\_\_\_\_

Applicant is Hispanic or Latino:  Yes  No

Race of Homeowner:

White

Black/African American

Asian

American Indian/Alaskan Native

Native Hawaiian/Other Pacific Islander

Am. Indian/Alaskan Native & White

Asian & White

Black/African American and White

Am. Indian/Alaskan Native & Black

Other Multi-Racial

Has applicant received flood benefits?  Yes  No

If yes, has flood insurance been maintained?  Yes  No

**If no to flood insurance applicant is ineligible:**  Ineligible

Does applicant own the home?  Yes  No

Does applicant rent the home?  Yes  No

Estimate covers:  Repair  Rebuild  Mobile Home

## Reviewer Comments

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Other Resources to be provided: \_\_\_\_\_ CDBG Funds Requested: \_\_\_\_\_

## Priority Level Determined By Reviewer:

Very High Priority

High Priority

Priority

Low Priority

Very Low Priority

None (Ineligible)

ADECA Reviewer: \_\_\_\_\_

Date: \_\_\_\_\_

# Single-Family Housing Assistance

## Ineligible Application

**\*\*\*Before completing this form, ADECA reviewer should attach the supporting documentation explaining the application's ineligibility\*\*\***

Applicant: \_\_\_\_\_ Application No.: \_\_\_\_\_

Reason:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

Confirmed: \_\_\_\_\_ Date: \_\_\_\_\_

Shabbir Olia, Manager  
Community Development Programs

## HPA Documentation- Single-Family Housing Assistance (Tornadoes of April 2011)

**HOUSING PROGRAM ADMINISTRATOR:** Before single-family housing applications can be approved, ADECA must have the following information accurately completed by the Housing Program Administrator. When information is received from you, we will complete the Environmental Review and Authorization to Proceed.

Name of Homeowner: \_\_\_\_\_ ID Number: \_\_\_\_\_

Address of Storm Damaged Home: \_\_\_\_\_

City: \_\_\_\_\_ County \_\_\_\_\_ Zip: \_\_\_\_\_

Has applicant received flood benefits?  Yes  No

If yes, has flood insurance been maintained?  Yes  No

**-If no to flood insurance applicant is ineligible.**

If over \$25000 will lead abatement be performed:  Yes  No

Will Green Standards be used for this project:  Yes  No

**Which of the following best describes the client:**

Homeowner

Affected renter who wishes to own home

Non affected owner/renter in most impacted county

1. If **new construction or replacement housing** is required, it will be:

At the Address of the storm-damaged home listed above, or

At the new address as follows: \_\_\_\_\_

Descripton of **new construction or replacement housing**: (Example: brick, 3 bedroom, composite roof, ~1,500 square feet)

Estimated cost of new construction: \_\_\_\_\_ CDBG Funds Requested: \_\_\_\_\_

2. In the case of **home repair or rehabilitation** on the same site, please provide:

Year built: \_\_\_\_\_ Estimated pre-disaster value: \_\_\_\_\_

Indicate the estimated value of the improvements:

0 to 39% of market value of structure  40-49.9% of market value of structure

50-74.9% of market value of structure  75% (and above) of market value of structure

Description of **repair/rehabilitation**: (example: Replace roof, windows, doors, sheetrock, plumbing, wiring, etc)

Estimated cost of repair: \_\_\_\_\_ CDBG Funds Requested: \_\_\_\_\_

3. If a replacement mobile home is being provided, please indicate whether it is to be located:

At the address of the storm-damaged home listed above, or

At the new address as follows: \_\_\_\_\_

Estimated cost of replacement home: \_\_\_\_\_ CDBG Funds Requested: \_\_\_\_\_

\_\_\_\_\_  
Completed By

\_\_\_\_\_  
Approved By

\_\_\_\_\_  
Date

Please return to:

Shabbir Olia, CED Programs, ADECA

401 Adams Avenue, Montgomery, AL 36104

Or scan and email to:

shabbir.olia@adeca.alabama.gov

**Alabama Department of Economic and Community Affairs  
Site Specific Checklist**

Applicant Name: \_\_\_\_\_ Case Number: \_\_\_\_\_

Location: \_\_\_\_\_  
(Street Address)

**Hazardous & Toxic Materials:**

1. Distressed Vegetation  Yes  No  
*(Could be an indication of Soil Contamination)*
2. Vent or Fill Pipes  Yes  No  
*(Could indicate current or previous existence of underground storage tanks)*
3. Storage/Oil Tanks or Questionable Containers  Yes  No  
*(Could indicate heating fuel, chemical and petroleum product storage)*
4. Pits, Ponds or Lagoons  Yes  No  
*(Could potentially hold liquids or sludge containing hazardous substances. Potential is increased if 1) water discoloration, 2) distressed vegetation, and 3) wastewater discharge indications exist)*
5. Stained Soil of Pavement (other than water stains)  Yes  No  
*(Could indicate soil contamination, pipe or storage container leakage)*
6. Pungent, Foul or Noxious Odors  Yes  No  
*(Could indicate leaks of hazardous or petroleum products)*
7. Dumped Material or Soil, Mounds of Dirt, Rubble etc.  Yes  No  
*(Located within 3,000 feet of a toxic or solid waste landfill)*
8. If the land is currently vacant, ask the owner about the previous site usage. \_\_\_\_\_

**Property Description:**

9. Front of house or lot: \_\_\_\_\_
  10. Northerly Direction: \_\_\_\_\_
  11. Southerly Direction: \_\_\_\_\_
  12. Easterly Direction: \_\_\_\_\_
  13. Westerly Direction: \_\_\_\_\_
- Comments: \_\_\_\_\_

\_\_\_\_\_  
**Name of Field Inspector**

\_\_\_\_\_  
**Signature of Field Inspector**

\_\_\_\_\_  
**Date**

Original \_\_\_\_\_  
Revision - \_\_\_\_\_

## SINGLE-FAMILY HOUSING ASSISTANCE

### AUTHORIZATION TO PROCEED

Name of Homeowner: \_\_\_\_\_ ID Number: \_\_\_\_\_

Address of Storm Damaged Home: \_\_\_\_\_

Address of Rebuild or Replacement Home (If not same as above) \_\_\_\_\_

County: \_\_\_\_\_ Income Level of Household: \_\_\_\_\_

Very low \_\_\_\_\_ Moderate \_\_\_\_\_  
Low \_\_\_\_\_ High \_\_\_\_\_

\_\_\_\_\_ Hardship Waiver (To Exceed \$25,000 Ceiling) Granted \_\_\_\_\_ Based on "Urgent Need" National Objective

CDBG Funds Requested: \_\_\_\_\_ Amount Approved: \_\_\_\_\_

Approved For: \_\_\_\_\_ Repair Home \_\_\_\_\_ Home Rebuild \_\_\_\_\_ Repair Mobile Home \_\_\_\_\_ Replace Mobile Home

Other: \_\_\_\_\_ Demolition \_\_\_\_\_ Septic System \_\_\_\_\_ Required Elevation \_\_\_\_\_ Mortgage Downpayment Assistance

Note: \_\_\_\_\_

\_\_\_\_\_ is approved to proceed with assistance for the above named applicant  
subject to \_\_\_\_\_ verification of eligibility requirements.

Reviewer Approval: \_\_\_\_\_ ( Reviewer Signature ) Date: \_\_\_\_\_

Environmental Approval: \_\_\_\_\_ ( Engineer Signature ) Date: \_\_\_\_\_

Approved: \_\_\_\_\_ Date: \_\_\_\_\_

Shabbir Olia, Manager  
Community & Economic Development Programs

Implemented on: 3/4/14

**Single-Family Housing Assistance**  
**Confirmation of Applicant Withdrawal**

\*\*\*Before completing this form, ADECA reviewer should attach the Housing Program Administrator's (HPA) explanation for the application's withdrawal\*\*\*

Applicant: \_\_\_\_\_ Application No.: \_\_\_\_\_

Reason: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_, representative of \_\_\_\_\_ HPA,  
has indicated the application listed above is to be withdrawn from CDBG  
Single-Family Housing Assistance.

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

Confirmed: \_\_\_\_\_ Date: \_\_\_\_\_

Shabbir Olia, Manager  
Community Development Programs

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**FINAL INSPECTION & COMPLETION CERTIFICATE  
LIEN WAIVER**

Community Development Block Grant – 2011 Tornado Housing Assistance Program

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( ) I, \_\_\_\_\_, certify that I inspected the construction job located at \_\_\_\_\_ and find that all work performed under the contract between \_\_\_\_\_ (owner) and \_\_\_\_\_ (contractor) has been completed as per the scope of work/work write-up and applicable building codes, and is hereby granted final approval.

( ) I, \_\_\_\_\_, certify that I inspected the manufactured home and it's installation at \_\_\_\_\_ by \_\_\_\_\_ (dealer/vendor) for \_\_\_\_\_ (owner) and find the manufactured home and the installation as per the contract/purchase order.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Housing Rehabilitation Specialist

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( ) The undersigned, on behalf of \_\_\_\_\_ (contractor) certifies that all construction work has been completed as per the scope of work/work writeup and applicable building codes at the property located at \_\_\_\_\_ and further certify that all work is guaranteed for a period of (twelve months). The owner(s) have been furnished with manufacturer's warranties for specific materials and supplies, and there are no liens on the contractor or the owner(s) for materials, labor, or supplies.

( ) The undersigned, on behalf of \_\_\_\_\_ (dealer/vendor) certifies that the manufactured home was built in accordance with HUD's Manufactured Home Construction and safety Standards and Regulations and meets Energy Star® requirements, and installation meets HUD Model Manufactured Home Installation Standards. The owner(s) have been furnished with the manufacturer and material warranties associated with the manufactured housing unit, and a separate warranty for (one year) for materials and labor involving installation.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Contractor/Vendor

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I/We, \_\_\_\_\_, owner(s) of the above referenced dwelling unit, hereby acknowledge that I/We have attended the final inspection conducted on the above date, accept all work performed, and authorize distribution of final payment. I/We further acknowledge that all warranties have been explained to me/us and further acknowledge that as of this date it is my/our responsibility to enforce warranties directly with the contractor/vendor, and that it is not the responsibility of the Community Partnership of North Alabama, Inc., or it's staff; or Local, State or Federal Government or agencies of these Governments and their officials.

\_\_\_\_\_  
Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner

\_\_\_\_\_  
Date

## HUD CPD Green Building Retrofit Checklist

The CPD Green Retrofit Checklist promotes energy efficiency and green building practices for residential retrofit projects. Grantees must follow the checklist in its entirety and apply all measures within the Checklist to the extent applicable to the particular building type being retrofitted. The phrase “when replacing” in the Checklist refers to the mandatory replacement with specified green improvements, products, and fixtures only when replacing those systems during the normal course of the retrofit.

\* Please provide QUANTITY, if applicable.

### WATER AND ENERGY CONSERVATION MEASURES

- Water-Conserving Fixtures**  
Install or retrofit water conserving fixtures in any unit and common facility, use the following specifications: Toilets-- 1.28 gpf; Urinals-- 0.5 gpf; Showerheads-- 2.0 gpm; Kitchen faucets-- 2.0 gpm; and Bathroom faucets-- 1.5gpm. [gpf = gallons per flush; gpm = gallons per minute]
- ENERGY STAR Appliances**  
Install ENERGY STAR-labeled clothes washers, dishwashers, and refrigerators, if these appliance categories are provided in units or common areas.
- Air Sealing: Building Envelope**  
Seal all accessible gaps and penetrations in the building envelope. If applicable, use low VOC caulk or foam.
- Insulation: Attic** (if applicable to building type)  
  
For attics with closed floor cavities directly above the conditioned space, blow in insulation per manufacturer's specifications to a minimum density of 3.5 Lbs. per cubic foot (CF). For attics with open floor cavities directly above the conditioned space, install insulation to meet or exceed IECC levels.
- Insulation: Flooring** (if applicable to building type)  
Install  $\geq$  R-19 insulation in contact with the subfloor in buildings with floor systems over vented crawl spaces. Install a 6-mil vapor barrier in contact with 100% of the floor of the crawl space (the ground), overlapping seams and piers at least 6 inches.
- Duct Sealing** (if applicable to building type)  
  
In buildings with ducted forced-air heating and cooling systems, seal all penetrations of the air distribution system to reduce leakage in order to meet or exceed ENERGY STAR for Homes' duct leakage standard.
- Air Barrier System**  
Ensure continuous unbroken air barrier surrounding all conditioned space and dwelling units. Align insulation completely and continuously with the air barrier.
- Radiant Barriers: Roofing**  
When replacing or making a substantial repair to the roof, use radiant barrier sheathing or other radiant barrier material; if economically feasible, also use cool roofing materials.
- Windows**  
When replacing windows, install geographically appropriate ENERGY STAR rated windows.
- Sizing of Heating and Cooling Equipment**  
When replacing, size heating and cooling equipment in accordance with the Air Conditioning Contractors of America (ACCA) Manuals, Parts J and S, or 2012 ASHRAE Handbook--HVAC Systems and Equipment or most recent edition.

- Domestic Hot Water Systems**  
When replacing domestic water heating system(s), ensure the system(s) meet or exceed the efficiency requirements of ENERGY STAR for Homes' Reference Design. Insulate pipes by at least R-4.
- Efficient Lighting: Interior Units**  
Follow the guidance appropriate for the project type: install the ENERGY STAR Advanced Lighting Package (ALP); **OR** follow the ENERGY STAR MFHR program guidelines, which require that 80% of installed lighting fixtures within units must be ENERGY STAR-qualified or have ENERGY STAR-qualified lamps installed; **OR** when replacing, new fixtures and ceiling fans must meet or exceed ENERGY STAR efficiency levels.
- Efficient Lighting: Common Areas and Emergency Lighting** (if applicable to building type)  
Follow the guidance appropriate for the project type: use ENERGY STAR-labeled fixtures or any equivalent high-performance lighting fixtures and bulbs in all common areas; **OR** when replacing, new common space and emergency lighting fixtures must meet or exceed ENERGY STAR efficiency levels. For emergency lighting, if installing new or replacing, all exist signs shall meet or exceed LED efficiency levels and conform to local building codes.
- Efficient Lighting: Exterior**  
Follow the guidance appropriate for the project type: install ENERGY STAR-qualified fixtures or LEDs with a minimum efficacy of 45 lumens/watt; **OR** follow the ENERGY STAR MFHR program guidelines, which require that 80% of outdoor lighting fixtures must be ENERGY STAR-qualified or have ENERGY STAR-qualified lamps installed; **OR** when replacing, install ENERGY STAR compact fluorescents or LEDs with a minimum efficacy of 45 lumens/watt.

#### INDOOR AIR QUALITY

- Air Ventilation: Single Family and Multifamily** (three stories or fewer)  
Install an in-unit ventilation system capable of providing adequate fresh air per ASHRAE 62.2 requirements.
- Air Ventilation: Multifamily** (four stories or more)  
Install apartment ventilation systems that satisfy ASHRAE 62.2 for all dwelling units and common area ventilation systems that satisfy ASHRAE 62.1 requirements. If economically feasible, consider heat/energy recovery for 100% of corridor air supply.
- Composite Wood Products that Emit Low/No Formaldehyde**  
Composite wood products must be certified compliant with California 93120. If using a composite wood product that does not comply with California 93120, all exposed edges and sides must be sealed with low-VOC sealants.
- Environmentally Preferable Flooring**  
When replacing flooring, use environmentally preferable flooring, including the FloorScore certification. Any carpet products used must meet the Carpet and Rug Institute's Green Label or Green Label Plus certification for carpet, pad, and carpet adhesives.
- Low/No VOC Paints and Primers**  
All interior paints and primers must be less than or equal to the following VOC levels: Flats--50 g/L; Non-flats--50 g/L; Floor--100 g/L. [g/L = grams per liter; levels are based on a combination of the Master Painters Institute (MPI) and GreenSeal standards.]
- Low/No VOC Adhesives and Sealants**

All adhesives must comply with Rule 1168 of the South Coast Air Quality Management District. All caulks and sealants must comply with regulation 8, rule 51, of the Bay Area Air Quality Management District.

- Clothes Dryer Exhaust**  
Vent clothes dryers directly to the outdoors using rigid-type duct work.
- Mold Inspection and Remediation**  
Inspect the interior and exterior of the building for evidence of moisture problems. Document the extent and location of the problems, and implement the proposed repairs according to the Moisture section of the EPA Healthy Indoor Environment Protocols for Home Energy Upgrades.
- Combustion Equipment**  
When installing new space and water-heating equipment, specify power-vented or direct vent combustion equipment.
- Mold Prevention: Water Heaters**  
Provide adequate drainage for water heaters that includes drains or catch pans with drains piped to the exterior of the dwelling.
- Mold Prevention: Surfaces**  
When replacing or repairing bathrooms, kitchens, and laundry rooms, use materials that have durable, cleanable surfaces.
- Mold Prevention: Tub and Shower Enclosures**  
When replacing or repairing tub and/or shower enclosures, use non-paper-faced backing materials such as cement board, fiber cement board, or equivalent in bathrooms.
- Integrated Pest Management**  
Seal all wall, floor, and joint penetrations with low-VOC caulking or other appropriate sealing methods to prevent pest entry. [If applicable, provide training to multifamily buildings staff.]
- Lead-Safe Work Practices**  
For properties built before 1978, if the project will involve disturbing painted surfaces or cleaning up lead contaminated dust or soil, use certified renovation or lead abatement contractors and workers using lead-safe work practices and clearance examinations consistent with the more stringent of EPA's Renovation, Repair, and Painting Rule and HUD's Lead Safe Housing Rule.
- Radon Testing and Mitigation** (if applicable based on building location)

For buildings in EPA Radon Zone 1 or 2, test for radon using the current edition of American Association of Radon Scientists and Technologists (AARST)'s Protocols for Radon Measurement in Homes Standard for Single-Family Housing or Duplexes, or AARST's Protocol for Conducting Radon and Radon Decay Product Measurements in Multifamily Buildings. To install radon mitigation systems in buildings with radon level of 4 pCi/L or more, use ASTM E 2121 for single-family housing or duplexes, or AARST's Radon Mitigation Standards for Multifamily Buildings. For new construction, use AARST's Reducing Radon in New Construction of 1 & 2 Family Dwellings and Townhouses, or ASTM E 1465.

**Community Development Block Grant (CDBG-DTR) Program**

**Grantee Closeout Certification**

**Grantee Name:**

**Grant Number:**

**Client Name:**

**CDBG Identification Number:**

**Pre-Disaster Address (Street Number, City, Zip):**

**Address (where CDBG work was performed)**

**County:**

**Contractor:**

The Grantee hereby certifies that: (1) the grant as described in the approved application has been performed in accordance with the terms and conditions of the executed Grant Agreement and applicable CDBG-DTR Grant Award and that there are no known outstanding programmatic or financial issues; and (2) all data provided below fairly reflects costs and client current demographic information.

1. Grant amount authorized (*Excludes Activity Delivery Cost*) .
2. Cumulative grant funds disbursed (*Excludes Activity Delivery Cost*) .
3. Household is Hispanic:
4. Race/Ethnicity:
5. Income Level:
6. Number of Persons in Household:
7. Number of Elderly Persons (Age 62 or Older) in Household:
8. Number of Disabled Persons in Household:
9. Number of Children Less than Age 18:
10. Female Head of Household:

Female Head of Household is based on our proposed definitions for Female Head of Household and Dependent that were submitted to HUD on 1/6/14. Female Head of Household: *A married or unmarried female who maintains a household for a dependent, or non-dependent relative, and provides more than half of the dependent's financial support.* Dependent: *A member of the family (except foster children and foster adults) other than the family head or spouse, who is under 18 years of age, or is a person with a disability, or is a full-time student.*

\_\_\_\_\_  
Executive Director

\_\_\_\_\_  
Finance Director

\_\_\_\_\_  
Project Director

\_\_\_\_\_  
Case Closure Date

\_\_\_\_\_  
**For ADECA use only**

\_\_\_\_\_  
ADECA Reviewer Signature

\_\_\_\_\_  
Date

Final Drawdown Number \_\_\_\_\_

Final Drawdown Date \_\_\_\_\_