

POLICIES AND PROCEDURES

DISASTER RECOVERY: TORNADOES OF APRIL 2011

SINGLE-FAMILY HOUSING ASSISTANCE

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM



**STATE OF ALABAMA
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Disaster Recovery: Tornadoes of April 2011 Single-Family Housing Assistance

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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 in DTR-12. 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.

In addition to the above, six counties in Alabama were added to receive assistance with owner-occupied single-family units in DTR-13. All counties in DTR-13 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, Shelby, Bibb, Fayette, Lauderdale, Tallapoosa, Washington, Winston.

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 36 eligible counties are provided beginning on Page 28 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:

- 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;
- Owner is strongly encouraged to obtain and maintain hazard/homeowner's insurance as a means of investment protection;
- 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 any flood benefits were received prior to or after the April 2011 tornadoes, and flood insurance was not maintained, the homeowner is ineligible for grant funds. Any funds received for home repair will be deducted from the total repair cost prior to the awarding of grant funds unless documentation is provided showing funds were expended for repairs not listed on the assessment/estimate. If funds were received for home replacement, the applicant will be deemed ineligible for grant funds to avoid a duplication of benefits.

- 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 of \$25,000 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. Justification for waiving the grant ceiling includes, but is not limited to: household includes elderly or disabled persons or children; replacement mobile home is more cost effective than repairing and bringing the home to building code standards; insufficient household income and absence of other resources.

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.

A. 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.

B. Housing Rehabilitation

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

C. 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.

D. 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.

E. 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.

F. 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 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 on Page 25 of this manual.

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 seven 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 persons¹, 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.

¹Limited 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.

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 on Page 26 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 in *Single-Family Housing Assistance Forms* section of this manual.
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.
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. Provide repair cost estimate and replacement home estimate to justify replacement home is more cost effective – subject to code, maintenance, quality, and longevity issues – than repairing the storm-damaged home.
13. Determine and document potential duplication of benefit.

14. Verify information related to the household and the housing unit of potentially qualified homeowners – including benefits received to avoid a duplication of benefits. The file must contain all documentation listed on the “Disaster Case File Checklist” located in the *Single-Family Housing Assistance Forms* in this manual.
15. Due to limited funds during the first allocation (DTR-12) the HIA was required to score each eligible homeowner based on a point system to give special consideration to households with very low, low and moderate incomes and those with residents who were elderly, disabled, and/or had dependent children. With the supplemental funds of DTR-13, scoring will only be used to classify applicants if funds are deemed not sufficient to serve all eligible program applicants.
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.
18. Retain all records for a minimum of five years after grant closeout.

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 seven 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. 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.

B. 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.

C. 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: a copy of disaster number 1971-DR claim from FEMA establishing an application number; an insurance company damage assessment report from the time period immediately following the tornadoes; pictures taken at the residence following the storm damage.

D. 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. Acceptable documentation includes, but is not limited to: W-2 form, tax statement, paystub, Social Security Administration letter of benefits, bank statement showing income electronically deposited. Housing Intake Agencies must provide an income calculation form that represents the total combined income of all household members.

E. Duplication of Benefits

CDBG disaster recovery funds must supplement rather than replace FEMA, SBA and other sources of funds. In order to prevent a duplication of benefits, applicants must provide documentation of any benefits other than CDBG received for housing assistance related to the tornadoes. If any flood benefits were received prior to or after the April 2011 tornadoes, and flood insurance was not maintained, the homeowner is ineligible for grant funds. Any funds received for home repair will be deducted from the total repair cost prior to the awarding of grant funds unless documentation is provided showing funds were expended for repairs not listed on the assessment/estimate. If funds were received for home replacement, the applicant will be deemed ineligible for grant funds to avoid a duplication of benefits.

F. Disability

The applicant must provide documentation of disability in order to receive additional accessibility items in home repairs or replacement mobile homes. Acceptable documentation includes, but is not limited to: a Social Security Administration letter verifying Social Security Disability (SSDI) or Supplemental Security Income (SSI); a bank statement showing SSDI or SSI benefits electronically deposited; a letter from a medical professional; visible sign of disability.

X. AWARD OF HOUSING ASSISTANCE GRANTS

The ADECA staff will review each file to determine that information is complete and eligibility criteria has been documented.

Every effort will be made to assist those whose homes were demolished or damaged by the April 2011 tornadoes. ADECA anticipates awarding approximately 600 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. Adherence will be verified by ADECA at each monitoring visit.

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

A. Handicap

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

B. 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. The HPA will document the elevation on the Closeout Certification to ensure correct reporting.

C. On-Site Sewage Treatment and Disposal

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

D. 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 on Page 27 of this manual. 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.

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 August 14, 2012, and updated as of the date below.


Kenneth W. Boswell, Director
Alabama Department of Economic
and Community Affairs

1/29/19
Date

**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.

**CDBG DISASTER RECOVERY
REPLACEMENT MOBILE HOME SIZE GUIDELINES**

Regarding the size (i.e., number of bedroom units) of a replacement mobile home, HUD occupancy guidelines are as follows:

- A. No more than two persons are required to occupy a bedroom.
- B. Persons of different generations (i.e. grandparents, parents, children), persons of the opposite sex (other than spouses/couples), and unrelated adults are not required to share a bedroom (An adult is a person 18 years or older).
- C. Couples living as spouses (whether or not legally married) must share the same bedroom for issuance size purposes.
- D. A live-in aide who is not a member of the family is not required to share a bedroom with another member of the household. The need for a full time live-in aide must be documented.
- E. Individual medical problems (e.g. chronic illness) sometimes require separate bedrooms for household members who would otherwise be required to share a bedroom. Documentation supporting the larger sized unit and related subsidy must be provided and verified as valid.
- F. In most instances, a bedroom is not provided for a family member who will be absent most of the time, such as a member who is away in the military.
- G. When determining family issuance size, include all children expected to reside in the unit in the next year as members of the household. Examples include, but are not limited to the following:
 - 1. Children who are in the process of being adopted are included as members of the household.
 - 2. Children expected to be born to pregnant women are included as members of the household.
 - 3. Foster children residing in the unit along with families who are certified for foster care and are awaiting placement of children are included as members of the household. If children are anticipated to occupy the unit within a reasonable period of time, they must be considered when determining the issuance size.
 - 4. In most instances children in joint/shared custody arrangements occupying the unit at least 50% of the time are included as members of the household. The custody arrangement may be verified by the divorce decree/legal documents or by self-certification.
 - 5. Children whose custody is in the process of being obtained by an adult household member may be included as members of the household. Evidence that there is a reasonable likelihood that the child will be awarded to the adult (i.e. within three months) must be provided in order for such child to be included.
 - 6. Children temporarily absent from the home due to placement in foster care may be included as members of the household. Evidence that there is a reasonable likelihood that the child will return to the household (i.e. within three months) must be provided in order for such child to be included.
 - 7. Children who are away at school, but live with the family during school recesses are included as members of the household.

**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

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

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

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

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

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

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

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.)

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 2013 MFI: 53100	11200 18600 29750	12800 21250 34000	14400 23900 38250	15950 26550 42500	17250 28700 45900	18550 30800 49300	19800 32950 52700	21100 35050 56100
Auburn-Opelika, AL MSA FY 2013 MFI: 63000	13250 22050 35300	15150 25200 40350	17050 28350 45400	18900 31500 50400	20450 34050 54450	21950 36550 58500	23450 39100 62500	24950 41600 66550
Birmingham-Hoover, AL MSA								
Birmingham-Hoover, AL HMFA FY 2013 MFI: 57100	12550 20900 33450	14350 23900 38200	16150 26900 43000	17900 29850 47750	19350 32250 51600	20800 34650 55400	22200 37050 59250	23650 39450 63050
Chilton County, AL HMFA FY 2013 MFI: 52000	10950 18200 29150	12500 20800 33300	14050 23400 37450	15600 26000 41600	16850 28100 44950	18100 30200 48300	19350 32350 51600	20600 34350 54950
Walker County, AL HMFA FY 2013 MFI: 41400	9750 16250 25950	11150 18550 29650	12550 20850 33350	13900 23150 37050	15050 25050 40050	16150 26900 43000	17250 28750 45950	18350 30600 48950
Columbus, GA-AL MSA FY 2013 MFI: 48200	10450 17400 27900	11950 19900 31850	13450 22400 35850	14900 24850 39800	16100 26850 43000	17300 28850 46200	18500 30850 49400	19700 32850 52550
Decatur, AL MSA FY 2013 MFI: 55200	11600 19350 30950	13250 22100 35350	14900 24850 39750	16550 27600 44150	17900 29850 47700	19200 32050 51250	20550 34250 54750	21850 36450 58300
Dothan, AL MSA								
Dothan, AL HMFA FY 2013 MFI: 50000	10500 17500 28000	12000 20000 32000	13500 22500 36000	15000 25000 40000	16200 27000 43200	17400 29000 46400	18600 31000 49600	19800 33000 52800
Henry County, AL HMFA FY 2013 MFI: 49900	10500 17500 27950	12000 20000 31950	13500 22500 35950	14950 24950 39900	16150 26950 43100	17350 28950 46300	18550 30950 49500	19750 32950 52700
Florence-Muscie Shoals, AL MSA FY 2013 MFI: 51000	10750 17900 28650	12300 20450 32750	13850 23000 36850	15350 25550 40900	16600 27600 44200	17850 29650 47450	19050 31700 50750	20300 33750 54000
Gadsden, AL MSA FY 2013 MFI: 42100	9700 16100 25800	11050 18400 29450	12450 20700 33150	13800 23000 36800	14950 24850 39750	16050 26700 42700	17150 28550 45650	18250 30400 48600

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	15730	19790	23850	27900	29950	32000	34100
	18100	20650	23250	25800	27900	29950	32000	34100
	28950	33050	37200	41300	44650	47950	51250	54550
Auburn-Opelika, AL MSA FY 2014 MFI: 59700	12600	15730	19790	23850	27910	31970	36030	39550
	21000	24000	27000	29950	32350	34750	37150	39550
	33550	38350	43150	47900	51750	55600	59400	63250
Birmingham-Hoover, AL MSA								
Birmingham-Hoover, AL HMFA FY 2014 MFI: 61000	12850	15730	19790	23850	27910	31970	36030	40090
	21350	24400	27450	30500	32950	35400	37850	40300
	34200	39050	43950	48800	52750	56650	60550	64450
Chilton County, AL HMFA FY 2014 MFI: 53100	11670	15730	19790	23850	27910	30800	32950	35050
	18600	21250	23900	26550	28700	30800	32950	35050
	29750	34000	38250	42500	45900	49300	52700	56100
Walker County, AL HMFA FY 2014 MFI: 48200	11670	15730	19790	23850	26050	28000	29900	31850
	16900	19300	21700	24100	26050	28000	29900	31850
	27000	30850	34700	38550	41650	44750	47850	50900
Columbus, GA-AL MSA FY 2014 MFI: 51000	11670	15730	19790	23850	27550	29600	31650	33700
	17850	20400	22950	25500	27550	29600	31650	33700
	28600	32650	36750	40800	44100	47350	50600	53900
Decatur, AL MSA FY 2014 MFI: 53500	11670	15730	19790	23850	27910	31050	33200	35350
	18750	21400	24100	26750	28900	31050	33200	35350
	30000	34250	38550	42800	46250	49650	53100	56500
Dothan, AL MSA								
Dothan, AL HMFA FY 2014 MFI: 51700	11670	15730	19790	23850	27910	30000	32100	34150
	18100	20700	23300	25850	27950	30000	32100	34150
	28950	33100	37250	41350	44700	48000	51300	54600
Henry County, AL HMFA FY 2014 MFI: 50600	11670	15730	19790	23850	27350	29350	31400	33400
	17750	20250	22800	25300	27350	29350	31400	33400
	28350	32400	36450	40500	43750	47000	50250	53500
Florence-Muscle Shoals, AL MSA FY 2014 MFI: 52100	11670	15730	19790	23850	27910	30250	32350	34400
	18250	20850	23450	26050	28150	30250	32350	34400
	29200	33400	37550	41700	45050	48400	51750	55050
Gadsden, AL MSA FY 2014 MFI: 46900	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	
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 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
Cleburne County, AL FY 2014 MFI: 46200	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
Coffee County, AL FY 2014 MFI: 58900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12400 20650 33000	15730 23600 37700	19790 26550 42400	23850 29450 47100	27910 31850 50900	31970 34200 54650	36030 36550 58450	38900 38900 62200
Conecuh County, AL FY 2014 MFI: 42300	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
Coosa County, AL FY 2014 MFI: 50900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 17850 28500	15730 20400 32600	19790 22950 36650	23850 25450 40700	27500 27500 44000	29550 29550 47250	31600 31600 50500	33600 33600 53750
Covington County, AL FY 2014 MFI: 43500	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
Crenshaw County, AL FY 2014 MFI: 52800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 18350 29300	15730 20950 33500	19790 23550 37700	23850 26150 41850	27910 28250 45200	30350 30350 48550	32450 32450 51900	34550 34550 55250
Cullman County, AL FY 2014 MFI: 55200	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11670 18050 28850	15730 20600 33000	19790 23200 37100	23850 25750 41200	27850 27850 44500	29900 29900 47800	31950 31950 51100	34000 34000 54400
Dale County, AL FY 2014 MFI: 56500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11900 19800 31650	15730 22600 36200	19790 25450 40700	23850 28250 45200	27910 30550 48850	31970 32800 52450	35050 35050 56050	37300 37300 59700
Dallas County, AL FY 2014 MFI: 39200	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
DeKalb County, AL FY 2014 MFI: 42600	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
Escambia County, AL FY 2014 MFI: 42500	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

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	
Anniston-Oxford, AL MSA FY 2015 MFI: 49400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 19800 27650	15930 19800 31600	20090 22250 35550	24250 26700 39500	26700 26700 42700	28700 28700 45850	30650 30650 49000	32650 32650 52150
Auburn-Opelika, AL MSA FY 2015 MFI: 67600	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	13300 22200 35500	15930 25400 40600	20090 28550 45650	24250 31700 50700	28410 34250 54800	32570 36800 58850	36730 39350 62900	40890 41850 66950
Birmingham-Hoover, AL MSA									
Birmingham-Hoover, AL HMFA FY 2015 MFI: 62500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	13150 21900 35000	15930 25000 40000	20090 28150 45000	24250 31250 50000	28410 33750 54000	32570 36250 58000	36730 38750 62000	40890 41250 66000
Chilton County, AL HMFA FY 2015 MFI: 53600	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 18800 30050	15930 21450 34350	20090 24150 38650	24250 26800 42900	28410 28950 46350	31100 31100 49800	33250 33250 53200	35400 35400 56650
Walker County, AL HMFA FY 2015 MFI: 48000	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
Columbus, GA-AL MSA FY 2015 MFI: 58200	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 18900 30250	15930 21600 34600	20090 24300 38900	24250 27000 43200	28410 29200 46700	31350 31350 50150	33500 33500 53600	35650 35650 57050
Decatur, AL MSA FY 2015 MFI: 54300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 19050 30450	15930 21750 34800	20090 24450 39150	24250 27150 43450	28410 29350 46950	31500 31500 50450	33700 33700 53900	35850 35850 57400
Dothan, AL MSA									
Dothan, AL HMFA FY 2015 MFI: 53600	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 18800 30050	15930 21450 34350	20090 24150 38650	24250 26800 42900	28410 28950 46350	31100 31100 49800	33250 33250 53200	35400 35400 56650
Henry County, AL HMFA FY 2015 MFI: 54400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 18800 30050	15930 21450 34350	20090 24150 38650	24250 26800 42900	28410 28950 46350	31100 31100 49800	33250 33250 53200	35400 35400 56650
Florence-Muscle Shoals, AL MSA FY 2015 MFI: 58600	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	11770 19350 30950	15930 22100 35350	20090 24850 39750	24250 27600 44150	28410 29850 47700	32050 32050 51250	34250 34250 54750	36450 36450 58300
Gadsden, AL MSA 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

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

STATE:ALABAMA

-----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

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
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

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

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
Gadsden, AL MSA FY 2017 MFI: 54700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 19150 30650	16240 21900 35000	20420 24650 39400	24600 27350 43750	28780 29550 47250	31750 31750 50750	33950 33950 54250
Huntsville, AL MSA FY 2017 MFI: 78200	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	16150 26900 43050	18450 30750 49200	20750 34600 55350	24600 38400 61450	28780 41500 66400	32960 44550 71300	37140 47650 76200
Mobile, AL MSA FY 2017 MFI: 55100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 19300 30900	16240 22050 35300	20420 24800 39700	24600 27550 44100	28780 29800 47650	32000 32000 51200	34200 34200 54700
Montgomery, AL MSA FY 2017 MFI: 59700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12550 20900 33450	16240 23900 38200	20420 26900 43000	24600 29850 47750	28780 32250 51600	32960 34650 55400	37050 37050 59250
Tuscaloosa, AL MSA								
Pickens County, AL HMEA FY 2017 MFI: 42100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350
Tuscaloosa, AL HMEA FY 2017 MFI: 61100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12500 20800 33250	16240 23750 38000	20420 26700 42750	24600 29650 47450	28780 32050 51250	32960 34400 55050	36800 36800 58850
Barbour County, AL FY 2017 MFI: 46100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16150 25850	16240 18450 29550	20420 20750 33250	23050 23050 36900	24900 24900 39900	26750 26750 42850	28600 28600 45800
Bullock County, AL FY 2017 MFI: 46100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16150 25850	16240 18450 29550	20420 20750 33250	23050 23050 36900	24900 24900 39900	26750 26750 42850	28600 28600 45800
Butler County, AL FY 2017 MFI: 40900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350
Chambers County, AL FY 2017 MFI: 44700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350
Cherokee County, AL FY 2017 MFI: 46800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16400 26250	16240 18750 30000	20420 21100 33750	23400 23400 37450	25300 25300 40450	27150 27150 43450	29050 29050 46450
Choctaw County, AL FY 2017 MFI: 52500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 17650 28200	16240 20150 32200	20420 22650 36250	24600 25150 40250	27200 27200 43500	29200 29200 46700	31200 31200 49950

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
Clarke County, AL FY 2017 MFI: 48100	EXTR LOW INCOME 12060	16240	20420	24050	26000	27900	29850	31750
	VERY LOW INCOME 16850	19250	21650	24050	26000	27900	29850	31750
	LOW-INCOME 26950	30800	34650	38500	41600	44700	47750	50850
Clay County, AL FY 2017 MFI: 44100	EXTR LOW INCOME 12060	16240	20420	22850	24700	26550	28350	30200
	VERY LOW INCOME 16000	18300	20600	22850	24700	26550	28350	30200
	LOW-INCOME 25600	29250	32900	36550	39500	42400	45350	48250
Cleburne County, AL FY 2017 MFI: 48400	EXTR LOW INCOME 12060	16240	20420	24200	26150	28100	30050	31950
	VERY LOW INCOME 16950	19400	21800	24200	26150	28100	30050	31950
	LOW-INCOME 27100	31000	34850	38700	41800	44900	48000	51100
Coffee County, AL FY 2017 MFI: 61500	EXTR LOW INCOME 12950	16240	20420	24600	28780	32960	37140	40600
	VERY LOW INCOME 21550	24600	27700	30750	33250	35700	38150	40600
	LOW-INCOME 34450	39400	44300	49200	53150	57100	61050	64950
Consech County, AL FY 2017 MFI: 34900	EXTR LOW INCOME 12060	16240	20420	22850	24700	26550	28350	30200
	VERY LOW INCOME 16000	18300	20600	22850	24700	26550	28350	30200
	LOW-INCOME 25600	29250	32900	36550	39500	42400	45350	48250
Coosa County, AL FY 2017 MFI: 45100	EXTR LOW INCOME 12060	16240	20420	23100	24950	26800	28650	30500
	VERY LOW INCOME 16200	18500	20800	23100	24950	26800	28650	30500
	LOW-INCOME 25900	29600	33300	37000	40000	42950	45900	48850
Covington County, AL FY 2017 MFI: 46600	EXTR LOW INCOME 12060	16240	20420	23300	25200	27050	28900	30800
	VERY LOW INCOME 16350	18650	21000	23300	25200	27050	28900	30800
	LOW-INCOME 26150	29850	33600	37300	40300	43300	46300	49250
Crenshaw County, AL FY 2017 MFI: 51000	EXTR LOW INCOME 12060	16240	20420	24600	27550	29600	31650	33700
	VERY LOW INCOME 17850	20400	22950	25500	27550	29600	31650	33700
	LOW-INCOME 28600	32650	36750	40800	44100	47350	50600	53900
Cullman County, AL FY 2017 MFI: 48000	EXTR LOW INCOME 12060	16240	20420	24000	25950	27850	29800	31700
	VERY LOW INCOME 16800	19200	21600	24000	25950	27850	29800	31700
	LOW-INCOME 26900	30750	34600	38400	41500	44550	47650	50700
Dale County, AL FY 2017 MFI: 57800	EXTR LOW INCOME 12150	16240	20420	24600	28780	32960	38150	40600
	VERY LOW INCOME 20250	23150	26050	28900	31250	33550	35850	38150
	LOW-INCOME 32400	37000	41650	46250	49950	53650	57350	61050
Dallas County, AL FY 2017 MFI: 38900	EXTR LOW INCOME 12060	16240	20420	22850	24700	26550	28350	30200
	VERY LOW INCOME 16000	18300	20600	22850	24700	26550	28350	30200
	LOW-INCOME 25600	29250	32900	36550	39500	42400	45350	48250
DeKalb County, AL FY 2017 MFI: 48700	EXTR LOW INCOME 12060	16240	20420	24350	26300	28250	30200	32150
	VERY LOW INCOME 17050	19500	21950	24350	26300	28250	30200	32150
	LOW-INCOME 27300	31200	35100	38950	42100	45200	48300	51450

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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 2017 MFI: 38000	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350	30200 30200 48250
Fayette County, AL FY 2017 MFI: 45200	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350	30200 30200 48250
Franklin County, AL FY 2017 MFI: 46900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16450 26250	16240 18800 30000	20420 21150 33750	23450 23450 37500	25350 25350 40500	27250 27250 43500	29100 29100 46500	31000 31000 49500
Greene County, AL FY 2017 MFI: 29800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16750 26800	16240 19150 30600	20420 21550 34450	23900 23900 38250	25850 25850 41350	27750 27750 44400	29650 29650 47450	31550 31550 50500
Jackson County, AL FY 2017 MFI: 47000	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16450 26350	16240 18800 30100	20420 21150 33850	23500 23500 37600	25400 25400 40650	27300 27300 43650	29150 29150 46650	31050 31050 49650
Lamar County, AL FY 2017 MFI: 42400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350	30200 30200 48250
Macon County, AL FY 2017 MFI: 42300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350	30200 30200 48250
Marengo County, AL FY 2017 MFI: 50300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 17650 28200	16240 20150 32200	20420 22650 36250	24600 25150 40250	27200 27200 43500	29200 29200 46700	31200 31200 49950	33200 33200 53150
Marion County, AL FY 2017 MFI: 43500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350	30200 30200 48250
Marshall County, AL FY 2017 MFI: 43000	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16900 27000	16240 19300 30850	20420 21700 34700	24100 24100 38550	26050 26050 41650	28000 28000 44750	29900 29900 47850	31850 31850 50900
Monroe County, AL FY 2017 MFI: 41300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350	30200 30200 48250
Perry County, AL FY 2017 MFI: 31100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12060 16000 25600	16240 18300 29250	20420 20600 32900	22850 22850 36550	24700 24700 39500	26550 26550 42400	28350 28350 45350	30200 30200 48250

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	
Gadsden, AL MSA FY 2018 MFI: 54100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 18950 30350	16460 21650 34650	20780 24350 39000	25100 27050 43300	29250 29250 46800	31400 31400 50250	33550 33550 53700	35750 35750 57200
Huntsville, AL MSA FY 2018 MFI: 78700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	16550 27550 44100	18900 31500 50400	21250 35450 56700	25100 39350 62950	29420 42500 68000	33740 45650 73050	38060 48800 78100	42380 51950 83100
Mobile, AL MSA FY 2018 MFI: 59800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12600 20950 33500	16460 23950 38300	20780 26950 43100	25100 29900 47850	29420 32300 51700	33740 34700 55550	37100 37100 59350	39500 39500 63200
Montgomery, AL MSA FY 2018 MFI: 62900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	13200 22050 35250	16460 25200 40250	20780 28350 45300	25100 31450 50300	29420 34000 54350	33740 36500 58350	38060 39000 62400	41550 41550 66400
Tuscaloosa, AL MSA									
Pickens County, AL HMFA FY 2018 MFI: 44100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Tuscaloosa, AL HMFA FY 2018 MFI: 61500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12950 21550 34450	16460 24600 39400	20780 27700 44300	25100 30750 49200	29420 33250 53150	33740 35700 57100	38060 38150 61050	40600 40600 64950
Barbour County, AL FY 2018 MFI: 44500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Bullock County, AL FY 2018 MFI: 44300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Butler County, AL FY 2018 MFI: 42300	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Chambers County, AL FY 2018 MFI: 48200	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Cherokee County, AL FY 2018 MFI: 47900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Choctaw County, AL FY 2018 MFI: 49700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17400 27850	16460 19900 31800	20780 22400 35800	24850 24850 39750	26850 26850 42950	28850 28850 46150	30850 30850 49300	32850 32850 52500

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Clarke County, AL FY 2018 MFI: 49700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17400 27850	16460 19900 31800	20780 22400 35800	24850 24850 39750	26850 26850 42950	28850 28850 46150	30850 30850 49300	32850 32850 52500
Clay County, AL FY 2018 MFI: 45500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Cleburne County, AL FY 2018 MFI: 51400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 18000 28800	16460 20600 32900	20780 23150 37000	25100 25700 41100	27800 27800 44400	29850 29850 47700	31900 31900 51000	33950 33950 54300
Coffee County, AL FY 2018 MFI: 65400	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	13750 22900 36650	16460 26200 41850	20780 29450 47100	25100 32700 52300	29420 35350 56500	33740 37950 60700	38060 40550 64900	42380 43200 69050
Conecuh County, AL FY 2018 MFI: 34500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Coosa County, AL FY 2018 MFI: 44800	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Covington County, AL FY 2018 MFI: 48200	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Crenshaw County, AL FY 2018 MFI: 52900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 18550 29650	16460 21200 33850	20780 23850 38100	25100 26450 42300	28600 28600 45700	30700 30700 49100	32800 32800 52500	34950 34950 55850
Cullman County, AL FY 2018 MFI: 45100	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
Dale County, AL FY 2018 MFI: 59500	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12500 20850 33350	16460 23800 38100	20780 26800 42850	25100 29750 47600	29420 32150 51450	33740 34550 55250	36900 36900 59050	39300 39300 62850
Dallas County, AL FY 2018 MFI: 38700	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250
DeKalb County, AL FY 2018 MFI: 45900	EXTR LOW INCOME VERY LOW INCOME LOW-INCOME	12140 17000 27200	16460 19400 31050	20780 21850 34950	24250 24250 38800	26200 26200 41950	28150 28150 45050	30100 30100 48150	32050 32050 51250

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Escambia County, AL FY 2018 MFI: 42800	EXTR LOW INCOME 12140	16460	20780	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
Fayette County, AL FY 2018 MFI: 45800	EXTR LOW INCOME 12140	16460	20780	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
Franklin County, AL FY 2018 MFI: 47300	EXTR LOW INCOME 12140	16460	20780	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
Greene County, AL FY 2018 MFI: 28500	EXTR LOW INCOME 12140	16460	20780	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
Jackson County, AL FY 2018 MFI: 47900	EXTR LOW INCOME 12140	16460	20780	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
Lamar County, AL FY 2018 MFI: 42900	EXTR LOW INCOME 12140	16460	20780	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
Macon County, AL FY 2018 MFI: 42800	EXTR LOW INCOME 12140	16460	20780	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
Marengo County, AL FY 2018 MFI: 48000	EXTR LOW INCOME 12140	16460	20780	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
Marion County, AL FY 2018 MFI: 43900	EXTR LOW INCOME 12140	16460	20780	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
Marshall County, AL FY 2018 MFI: 52700	EXTR LOW INCOME 12140	16460	20780	24250	26200	28150	30100	32050
	VERY LOW INCOME 18450	21100	23750	26350	28500	30600	32700	34800
	LOW-INCOME 29550	33750	37950	42150	45550	48900	52300	55650
Monroe County, AL FY 2018 MFI: 42000	EXTR LOW INCOME 12140	16460	20780	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
Perry County, AL FY 2018 MFI: 32000	EXTR LOW INCOME 12140	16460	20780	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

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
Pike County, AL FY 2018 MFI: 49200	EXTR LOW INCOME 12140	16460	20780	24600	26600	28550	30550	32500
	VERY LOW INCOME 17250	19700	22150	24600	26600	28550	30550	32500
	LOW-INCOME 27550	31500	35450	39350	42500	45650	48800	51950
Randolph County, AL FY 2018 MFI: 49100	EXTR LOW INCOME 12140	16460	20780	24550	26550	28500	30450	32450
	VERY LOW INCOME 17200	19650	22100	24550	26550	28500	30450	32450
	LOW-INCOME 27550	31450	35400	39300	42450	45600	48750	51900
Sumter County, AL FY 2018 MFI: 37500	EXTR LOW INCOME 12140	16460	20780	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 2018 MFI: 48400	EXTR LOW INCOME 12140	16460	20780	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 2018 MFI: 52100	EXTR LOW INCOME 12140	16460	20780	25100	28150	30250	32350	34400
	VERY LOW INCOME 18250	20850	23450	26050	28150	30250	32350	34400
	LOW-INCOME 29200	33400	37550	41700	45050	48400	51750	55050
Washington County, AL FY 2018 MFI: 50600	EXTR LOW INCOME 12140	16460	20780	25100	27600	29650	31700	33750
	VERY LOW INCOME 17900	20450	23000	25550	27600	29650	31700	33750
	LOW-INCOME 28650	32750	36850	40900	44200	47450	50750	54000
Wilcox County, AL FY 2018 MFI: 34500	EXTR LOW INCOME 12140	16460	20780	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 2018 MFI: 43700	EXTR LOW INCOME 12140	16460	20780	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

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:

Autauga -----	04	Fayette -----	32	Marshall-----	50
Bibb -----	07	Franklin -----	33	Perry -----	53
Blount-----	08	Greene -----	35	Pickens -----	54
Calhoun -----	11	Hale-----	36	Shelby -----	58
Cherokee-----	13	Jackson-----	39	St. Clair-----	59
Choctaw-----	15	Jefferson-----	01	Sumter -----	60
Clarke -----	16	Lauderdale -----	41	Talladega -----	61
Colbert-----	20	Lawrence -----	42	Tallapoosa-----	62
Cullman-----	25	Limestone -----	44	Tuscaloosa-----	63
DeKalb -----	28	Madison -----	47	Walker-----	64
Elmore-----	29	Marengo-----	48	Washington -----	65
Etowah -----	31	Marion -----	49	Winston -----	67

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 115th application received by Community Action Partnership of North Alabama which was from Madison County will be: **CAPN-47-0115**.

**AGREEMENT OF UNDERSTANDING
& DECLARATION OF RESTRICTIONS**

Community Development Block Grant - Housing Assistance Program

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

LEAD-SAFE HOUSING RULE – APPLICABILITY FORM

Address/location of subject property:

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.

Signature

Date

DUPLICATION OF BENEFITS WORKSHEET

Client Name: _____

Case No.: _____

Address: _____

County: _____

Estimate Cost of Repair/Replacement \$ _____

Temporary Relocation/Housing \$ _____

Storage \$ _____

Other _____ \$ _____

TOTAL ESTIMATE COSTS \$ _____

FEMA Home Repair Assistance \$ _____

SBA \$ _____

Insurance \$ _____

Other _____ \$ _____

TOTAL Home Repair Assistance RECEIVED \$ _____

LESS:

REPAIR AMOUNT EXPENDED/DISBURSED* (\$ _____)

TOTAL AVAILABLE TOWARDS COSTS \$ _____

DISASTER ASSISTANCE REQUIRED** (Total Estimated Costs minus Total Available) \$ _____

*Explain where and how any FEMA and other assistance was expended/disbursed:

**If Disaster Amount Required is greater than \$25,000 Program Cap, explain hardship case:

Prepared by: _____

Date _____

Verification of SBA Benefits

The following information was verified using the SBA Homeowner Applicant Data Report received on June 13, 2017, from the Processing and Disbursement Center of the US Small Business Administration. A printed copy of SBA Funds Received by Alabama Homeowners for Home Repair, Reconstruction, Manufactured Homes, and Debris Removal due to the April 2011 Tornadoes is located in the Agency's Master Disaster Recovery file for DTR-12 and DTR-13.

Homeowner Name: _____

Address: _____

County: _____

SBA Home Repair Funds: \$ _____

SBA Reconstruction Funds: \$ _____

SBA Manufactured Home Funds: \$ _____

SBA Debris Removal Funds: \$ _____

Total SBA Housing Assistance Received: \$ _____

Verified by: _____ Date: _____

Certification of Expenditure of Home Repair Funds

Homeowner: _____ Case 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

SELF CERTIFICATION OF NO BENEFIT

I, _____ (print name), hereby certify that I have not received FEMA Assistance, Homeowner Insurance, Flood Insurance, SBA Loan, Private Non-Profit and/or other funds related to the April 27, 2011 tornadoes. I understand that any person who makes a false statement or knowingly withholds benefits received information may be subject to punishment by law.

Homeowner Signature

Date

SUBROGATION AGREEMENT

As a recipient of HUD CDBG-DR funds, I understand these funds are funds of last resort, and I agree to return to the Alabama Department of Economic and Community Affairs (ADECA) any additional disaster assistance received subsequent to CDBG-DR and in excess of disaster related needs for the activity funded.

Homeowner Signature

Date

Attest:

Name

Date

SINGLE-FAMILY HOUSING ASSISTANCE REVIEW (DTR-13)

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: _____

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

Other Resources to be provided: _____ CDBG Funds Requested: _____

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: _____

Prior to or after the April 2011 tornadoes, did applicant receive any flood benefits? Yes No

If yes, has flood insurance been maintained? Yes No

-If no to flood insurance applicant is ineligible.

If over \$25,000 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: _____

Description 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

**FINAL INSPECTION & COMPLETION CERTIFICATE
LIEN WAIVER**

Community Development Block Grant – 2011 Tornado Housing Assistance Program

() 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

() 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

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.

Case Number: _____

Revised 5/2017

Client Name: _____

Disaster Case File Checklist

Yes No N/A

- CDBG Application
- Release of Information
- Identification (*Photo ID and Social Security Card*)
- Mobile Home Proof of Ownership (*Title, Notarized Bill of Sale, Notarized Statement*)
- Mobile Home Land Status (ONLY - *Deed, Life Estate, Notarized Statement from Heirs if Heir Property*)
- Single Family Home Proof of Ownership (*Deed, Life Estate, Tax Assessment, Heirs Statement*)
- Mortgage Verification
- Utility Statements for 2011
- Utility Statements for Present
- Income Verification (*W2, Tax Statements, Social Security, etc.*)
- Income Calculation Form
- Disability Documentation (*Social Security Letter, Medical Letter, Case Worker Statement*)
- Duplication of Benefits Worksheet and Verification of the following:

Yes No N/A

- FEMA (*Must have proof of received or that none was received*)
- SBA
- Insurance – *Assessment, if applicable*
- Homeowners Insurance Verification Form
- Other source of funds received
- Flood benefits – *Proof Flood Insurance has been maintained if funds received*
- Flood Insurance Verification Form
- Self Certification of No Benefit – Required if no benefits received
- Certification of Expenditures – *Provide Receipts or Assessor Statement that work was performed for at least amount of expenditures noted*
- Damage Estimate/Assessment with Storm Damage vs. Deferred Maintenance
- Photos of Damage and Photos of Deferred Maintenance (*inside and outside*)
- Total Repair Estimate
- Replacement Mobile Home Estimate
- Mobile Home Replacement Detailed Justification
- Hardship Statement
- Lead Safe Documentation
- Agreement of Understanding
- Proof of Green Standards (*HUD checklist with applicable numbers noted, listed on estimate as appropriate energy or water saving product, RMH HUD Certification Label Number or photo*)
- Subrogation Agreement
- UCC Financing Statement
- Loan Agreement
- Promissory Note
- Security Agreement
- Final Inspection Documents
- Final Photos
- Warranty

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 _____