

STATE OF WEST VIRGINIA

RISE WV POLICIES AND PROCEDURES

**HOUSING RESORATION PROGRAM AND RENTAL ASSISTANCE
PROGRAM**

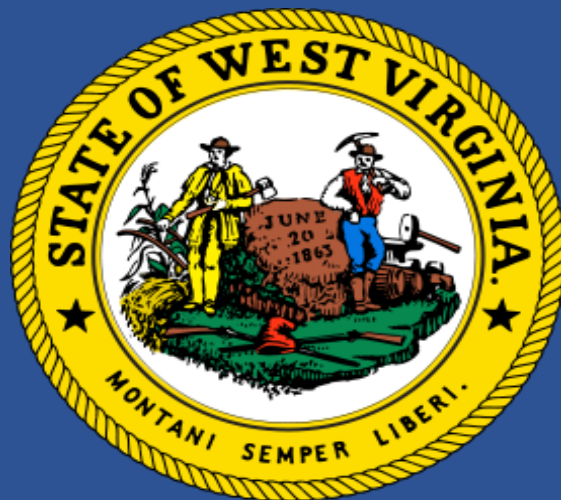


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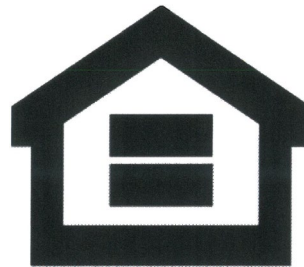
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Change Log

Name	Date	Changes Made
Michelle Tharp Penalzoa	June 2019	Removal of HGMS Data
Hannah Trautwein	January 2020	Changes made to reflect Grant Program (Changed from Forgivable Loan Program language)
Hannah Trautwein	January 28, 2020	Updated Flood Insurance Covenant Section 12
Hannah Trautwein	June 2020	Update Duplication of Benefit Section 10.2 – 10.7
Hannah Trautwein	July 15 2020	Update to the Exceptions policy to reflect changes in Admin Policies and Procedures
Hannah Trautwein	July 29 2020	Update optional relocation assistance
		Update requirements for Elevation in 100-year floodplain and data identifying potential flood risk
		HQ's updated with Program design, State code inspection
		Increase in program caps
		Update Section 16 Construction Management Services
Hannah Trautwein	August 13 2020	Update Tenant Income Certification in Exhibit 5
		Update WV Housing Restoration Program Applicant Moveout Policy via CDBG-DR Program Manager Memo to begin August 18, 2020
Hannah Trautwein	July 2021	Updated Policies to reflect land acquisition activity
Michelle Tharp Penalzoa	February 2023	Update disaster recovery website address in footnote
Michelle Tharp Penalzoa	February 2023	Removed grant limits to align with Substantial Amendment 8
Michelle Tharp Penalzoa	February 2023	Updated Grantee's name and purchasing rule per legislative order
Michelle Tharp Penalzoa	February 2023	Added Exhibit 8 and 9 Attachments for Green Building Standards and Inspection Worksheets



**EQUAL HOUSING
OPPORTUNITY**

All Rise West Virginia Programs operate in Accordance with the Federal Fair Housing Law
(The Fair Housing Amendments Act of 1988)

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:
1-800-669-9777 (Toll Free) 1-800-927-9275 (TIY)

www.hud.gov/fairhousing

U.S. Department of Housing and Urban Development
Assistant Secretary for Fair Housing and Equal Opportunity
Washington, D.C. 20410

or

PITTSBURGH FHEO FIELD OFFICE
William Moorhead Federal Building
1000 Liberty Avenue, Suite 1000
Pittsburgh, PA 15222-4004

1 Overview

In June 2016, the state of West Virginia suffered record breaking amounts of rainfall. Between 8 and 10 inches fell within a period of 12 hours, causing debilitating flooding across 17 counties. Disaster declared counties were Kanawha and Greenbrier. Small towns like White Sulphur Springs and Clendenin were damaged beyond recognition. The damage left by the flood was unprecedented. A state of emergency in 44 of the 55 West Virginia counties was declared by then-Governor, Earl Ray Tomblin. The flooding caused widespread damage to housing, business and infrastructure, left thousands of West Virginians homeless and caused the loss of 23 lives. Verified losses reported by FEMA totaled over \$45 million statewide.

West Virginia received long-term flood recovery funds through the Continuing Appropriations Act of 2017 (Pub. L. 114-223 and Pub. L. 114-254) (collectively, Appropriations Act) was enacted to appropriate federal funds for disaster relief to various states with Presidentially Declared Disasters in 2016. A total of \$2.3 billion in Community Development Block Grant - Disaster Recovery (CDBG-DR) funds was appropriated through two separate allocations, the requirements of which are set forth under Federal Register Notices, 81 FR 83254 and 82 FR 5591. From this funding, West Virginia received three allocations totaling \$149,875,000 to be spent in 12 disaster declared counties, specifically Clay, Greenbrier, Fayette, Jackson, Kanawha, Lincoln, Monroe, Nicholas, Pocahontas, Roane, Summers, and Webster. Of the total funding available, 80% must be spent in the following areas determined to be *most impacted*: Clay, Greenbrier, Kanawha, and Nicholas counties (2016 Flood Award).

The appropriating laws and implementing regulations require the funds to be used to satisfy a portion of unmet need that remains after other federal assistance such as Federal Emergency Management Agency (FEMA) grants, Small Business Administration (SBA) loans, or private insurance has been received. This manual addresses the policies and procedures for implementing West Virginia's CDBG-DR funded Rise West Virginia housing assistance programs in compliance with federal, state and local requirements.

1.1 Purpose and Objectives of Rise West Virginia Programs

The purpose of the CDBG-DR-funded Rise West Virginia Housing Program (the Program) is to aid those affected by the 2016 flood. Under the State's Disaster Recovery Action Plan, financial assistance will be provided for rehabilitation, replacement, and reconstruction of homes (including owner-occupied

homes and rental properties), private access bridges, and multi-family housing projects. Funding will also be available to match the Hazard Mitigation Grant Program (HMGP). This manual specifically addresses activities supporting the rehabilitation, replacement, and reconstruction of homes.

The Program will focus on unmet housing needs for applicants by providing safe, sanitary, and secure housing. The Programs will fulfill this goal by either bringing existing affected housing units into compliance with applicable health and safety codes or replacing those structures that cannot be technically or economically repaired.

West Virginia will manage and complete the construction process for the rehabilitation or reconstruction of damaged homes on behalf of eligible applicants. The State will follow State Procurement Guidelines when soliciting contractors for the CDBG DR grant. Homeowners will not select their own contractors and will not contract directly with the construction contractors. Homeowners are required to enter grant agreements with the State setting forth the terms and conditions of the program.

National Objectives

All proposed activities within the Program meet one of three CDBG-DR National Program Objectives:

- Principally benefit Low-to-Moderate income (LMI) persons,
- Aid in the elimination of slum or blight, or
- Address an urgent need

Unmet Needs Assessment

Based on the State's unmet needs assessment conducted as part of the State's Disaster Recovery Action plan and approved by HUD as a condition of grant funding, it was determined that a large amount of unmet need remains in the housing sector. In response to this, the State has created two core housing programs which will focus on housing repair and rehabilitation for LMI households.

- The West Virginia Housing Restoration Program which will provide grants for single-family owner-occupied homes that suffered damage as a result of the June 2016 floods.
- The West Virginia Rental Assistance Program (WV-RAP) which will provide grants to owners of rental properties that were damaged. Resilience measures will also be incorporated for homes that are destroyed or have substantial damage.

Resiliency Measures

In conducting its impact and unmet needs assessment, the State also considered the additional costs associated with protecting housing and community investments from future disasters. The State's programs

will not only repair or replace lost housing but will also address mitigation measures to protect assisted homes from damage from future disasters, based on most protective data identifying potential flood risk. Specific resiliency solutions for housing units could include:

- Elevating the first floor of habitable area
- Breakaway ground floor walls
- Reinforced roofs
- Drainage Mitigation
- Landscaped floodwalls
- Mold and mildew resistant products building materials

Affirmatively Furthering Fair Housing

The State's housing programs have been reviewed to ensure the activities will comply with HUD's Affirmatively Furthering Fair Housing (AFFH) rule. AFFH is a legal requirement for federal grantees to uphold and further the purposes of the Fair Housing Act by taking approaches to community planning that will overcome segregation, discrimination, and promote fair housing choices. The review included an assessment of area demographics, socioeconomic characteristics, housing configuration and needs, educational, transportation, and health care opportunities, environmental hazards or concerns, and all other factors material to the AFFH determination. Housing program applications should show and are reviewed to determine whether projects are likely to meet AFFH objectives. Any subrecipients and partner agencies will certify that they will affirmatively further fair housing in their agreements with the Program, and will receive fair housing training and technical assistance in carrying out all CDBG-DR activities to ensure fair housing obligations are met.

1.2 Compliance Requirements of Rise West Virginia Disaster Recovery Programs

Requirements for CDBG-DR generally follow the same requirements as CDBG. However, each allocation of CDBG-DR funds contains alternate requirements and applicable waivers which should be consulted for each separate allocation of CDBG-DR funds. The following guidance is applicable to West Virginia's CDBG-DR Program for 2016 Flooding:

- West Virginia CDBG-DR Action Plan for the response to 2016 Floods
- 24 CFR 570
- 24 CFR 91
- 2 CFR Part 200
- Public Law 114-223; 81 FR 83254
- Public Law 114-254; 82 FR 5591
- Cross-cutting HUD requirements including Section 3 of the Housing Act, conformance with the Civil Rights Act, compliance with the Uniform Relocation Act, and National Environmental Protection Agency requirements.

CDBG-DR HUD Action Plans are the approved implementation plan for operating the CDBG-DR program under a HUD appropriated disaster allocation. HUD approved the West Virginia CDBG-DR Action Plan in April 2017. The approved HUD Action Plan for 2016 Floods (Action Plan) the foundational program design is utilized when instructing and managing the program aspects. Additional amendments may occur as the program progresses, therefore, any amendments or changes to the Action Plan are published on the West Virginia disaster recovery website.¹

¹ www.wvfloodrecovery.com

1.3 West Virginia Housing Restoration Program

Overview

The State of West Virginia has created this program to provide housing assistance to low-to-moderate income (LMI) households affected by the June 2016 floods. Applicants applying for assistance must have suffered documented damage to their housing units as a result of the June 2016 flood. The Program will conduct inspections to confirm the damage.

Assistance is provided for repair, rehabilitation, reconstruction, replacement, new construction, relocation and property elevation for eligible applicants, dependent upon the Program's determination of applicant eligibility, remaining unmet need and the most cost-effective road to recovery. Additional objectives are to return applicants to decent, safe, and sanitary housing in flood damaged areas as quickly as possible.

National Objective

Benefit to LMI persons

Eligibility Requirements

All applicants to the Program are held up to the following eligibility criteria:

- Applicants must own a single-family home or mobile home unit (MHU) located in one of the following disaster-declared counties eligible for FEMA IA assistance:

Clay	Monroe
Fayette	Nicholas
Greenbrier	Pocahontas
Jackson	Roane
Kanawha	Summers
Lincoln	Webster

NOTE: Manufactured Housing Units (MHUs or mobile homes) are eligible for rehabilitation or replacement at the discretion of the program. However, to be cost effective, the MHU must be no more than 5 years old at the time of assistance, must not be located in the 100-year flood plain, and the repair costs necessary to rehabilitate the MHU must not exceed \$5,000. Any MHU that does not meet this criterion must be replaced with a new MHU. New MHUs must pass final inspection and/or obtain certificate of occupancy.

- The property must have suffered documented damage as a result of the June 2016 floods.
- The property must have been the applicant’s primary residence at the time of the disaster. (NOTE: Second homes as defined by IRS Publication 936 are not eligible for assistance. Additionally, seasonal, short-term and vacation rental properties are not eligible for assistance.)
- Applicants must meet HUD’s low-to-moderate income (LMI) requirements. HUD defines low-to-moderate income as total household income not exceeding 80% of the calculated Area Median Income (AMI).
- One person on the application must have an ownership interest in-part or in-whole in the property and must be able to demonstrate U.S. Citizenship or Lawful Permanent Residence.
- The homeowner must agree to own the home and use the home as their primary residence for a period of 3 years after rehabilitation, reconstruction, replacement, or mitigation as secured by a housing covenant.
- If located in a floodplain, the applicant must obtain flood insurance in perpetuity and comply with obligations to notify future owners of the flood-insurance requirement, secured via a flood covenant to be drafted and filed by the State or designee.
- Homes that have suffered substantial damage will also qualify for assistance to mitigate against future losses.
- Property taxes must have a “paid” or “current” status.

Ineligible Activities

Ineligible Activities include:

- Forced mortgage payoffs
- SBA home/business loan payoffs
- Assistance for second homes, seasonal, short-term and vacation rental properties
- Assistance for those who previously received federal flood disaster assistance and did not maintain flood insurance (FEMA Non-Compliance)
- Compensation payments

Grant Limits

The following types of assistance are available to eligible applicants based on recovery needs:

- ***Single-Family Homeowner Rehabilitation:*** up to \$75,000 per applicant for homes with damages totaling up to or less than 50% of its pre-disaster value not located in the flood plain.

- **Single-Family Homeowner Reconstruction:** up to \$229,000 per applicant to rebuild homes with damages totaling 50.01% or more of the pre-disaster value.
- **Mobile Home Replacement:** up to \$198,500 per applicant for mobile home replacement.
- **Site Conditions:** up to meet housing elevation requirements and critical site conditions.
 - Due to the global pandemic and the significant increase in building supplies, the competitive contracts secured through the WV Purchasing Division will stand as cost reasonableness to complete the remaining homes as of June 3, 2021. Substantial Amendment 8 to the Action Plan removed all housing grant limits.
- **Optional Relocation Assistance:** up to \$2,500 per applicant eligible for reconstruction and \$1,000 per applicant eligible for rehabilitation (when the rehabilitation work requires applicant to temporarily relocate) or mobile home replacement. This assistance is provided to households who are not able to re-enter their homes due to construction. Due to COVID-19 and the Governor of West Virginia issuing a Stay at Home Order on March 24th, 2020 the Program may provide additional rental assistance to applicants. A decrease in construction supplies and labor force has prolonged applicants being out of their home waiting for construction complete. Applicants may submit to the WVDO a request for an additional assistance by:
 - Providing documentation of expenditures from the optional relocation assistance
 - Submitting current lease agreement
 - Submitting a monthly verification from landlord for direct payments

1.4 West Virginia Rental Assistance Program (WV-RAP)

Overview

The State of West Virginia has created this program to help rebuild damaged rental properties, with primary benefit being to assist properties occupied by low-to-moderate income (LMI) tenants. The Rental Assistance Program will focus on rebuilding the affordable rental housing stock in impacted counties by aiding small rental property owners who serve a low-to-moderate income market. The State defines properties eligible for WV-RAP as single-family properties containing one to four residential units. This program will provide grants for reconstruction of rental property that has been destroyed or severely damaged by flooding and have not been occupied since the disaster. Assistance will incorporate resilience measures for property that is destroyed or has substantial damage.

National Objective

Benefit to low- and –moderate income persons

Eligibility Requirements

Applicants to the Program are held up to the following eligibility criteria:

- Applicants must own a rental property located in one of the 12 eligible counties. Owners may include individuals, community development non-profits, Public Housing Authorities (PHA), Community Housing Development Organizations (CHDO) and/or private entities.
 - **NOTE:** Manufactured Housing Units (MHUs or mobile homes) are eligible for rehabilitation or replacement at the discretion of the program. However, to be cost effective, the MHU must be no more than 5 years old at the time of assistance, must not be located in the 100-year floodplain, and the repair costs necessary to rehabilitate the MHU must not exceed \$5,000. Any MHU that does not meet this criterion must be replaced with an MHU.
- The property must have suffered documented damage as a result of the June 2016 flood, verified through program inspection.
- Property taxes must have a “paid” or “current” status.
- If located in a 100-year floodplain, the project will automatically be a reconstruction and will be elevated a minimum of 2 feet above the base flood level. The applicant must obtain flood insurance in perpetuity and comply with obligations to notify future owners of the flood-insurance requirement, secured via a flood covenant to be drafted and filed by the State or designee.

- Properties that have suffered substantial damage will also qualify for assistance to mitigate against future losses.
- Property has not been occupied since the June 2016 disaster.
- For a period of three years after the date of completion of improvements on the Property, units must be rented to LMI tenant households and applicants must agree to rent the unit(s) according to the affordability requirements set forth below to LMI renters (renters earning less than or equal to 80% AMI).

Ineligible Activities

Ineligible Activities Include:

- Forced mortgage payoffs with program funds
- SBA home/business loan payoffs with program funds
- Funding for second homes, seasonal, short-term and vacation rental properties
- Funding for those who previously received federal flood disaster assistance and did not maintain flood insurance (FEMA Non-Compliance)
- Compensation payments

Affordability Requirements

Housing is considered “affordable” if the rent (including utilities) does not exceed HUD’s fair market rental rates. Note that these rates are updated annually and the most current rates at the time of assistance should apply, per the HUD publication effective dates.

Grant Limits

The following types of assistance are available to eligible applicants based on reconstruction needs:

- **Single-Family Reconstruction:** up to \$229,000 per applicant to rebuild homes with damages totaling 50.01% or more of the tax-assessed value.
- **Mobile Home Replacement:** up to \$198,500 per applicant for mobile home replacement.
- **Site Conditions:** Housing elevation requirements or critical site conditions.
- **Optional Relocation Assistance:** up to \$2,500 per applicant eligible for reconstruction and \$1,000 per applicant for eligible for rehabilitation (when the rehabilitation work requires the tenant to temporarily relocate) or mobile home replacement. This assistance is provided to households who are not able to re-enter their homes due to construction.

1.5 Prioritization Methods

Prioritization Methods

To assist the most vulnerable populations with the disaster recovery funding, West Virginia will prioritize and target outreach efforts and application processing in the most vulnerable areas utilizing the following criteria:

- Applicants must have met HUD’s Low-to-Moderate Income requirements
- Applicants must have a HIGH, MEDIUM, or LOW Social Vulnerability Index SoVI® score, during the first 90 days of grant for intake.
- MID counties will be a priority for the duration of grant

The SoVI® is a tool developed by the University of South Carolina for assessing pre-existing vulnerabilities to environmental hazards. It synthesizes 29 socioeconomic variables, which can contribute to a reduction in the preparation and response to environmental hazards. The SoVI® created for the State of West Virginia’s 12 counties incorporates six general components synthesizing the 29 socioeconomic variables:

VARIABLE	DESCRIPTION
QASIAN	Percent Asian
QBLACK	Percent Black
QHISP	Percent Hispanic
QNATAM	Percent Native American
QAGEDEPT†	Percent of Population Under 5 Years or 65 and Over
QFAM†	Percent of Children Living in Married Couple Families
MEDAGE	Median Age
QSSBEN	Percent of Households Receiving Social Security
QPOVTY	Percent Poverty
QRICH200K	Percent of Households Earning Greater Than \$200,000 Annually
PERCAP	Per Capita Income
QESLT†	Percent Speaking English as a Second Language with Limited English Proficiency
QFEMALE	Percent Female
QFHH	Percent Female Headed Households
QNRRES	Percent of Population Living in Nursing and Skilled-Nursing Facilities
HOSPPTC	Hospitals Per Capita (County Level ONLY)
QNOHLTH†	Percent of Population Without Health Insurance (County Level ONLY)
QED12LES	Percent with Less Than 12 th Grade Education
QCVLUN	Percent Civilian Unemployment
PPUNIT	People Per Unit
QRENTER	Percent Renters
MDHSEVAL†	Median House Value
MDGRENT†	Median Gross Rent
QMOHO	Percent Mobile Homes
QEXTRCT	Percent Employment in Extractive Industries
QSERV	Percent Employment in Service Industry
QFEMLBR	Percent Female Participation in Labor Force
QNOAUTO†	Percent of Housing Units with No Car
QUNOCCHU	Percent Unoccupied Housing Units

The Program is committed to serving the most vulnerable populations first, which fully supports the State's mission in prioritizing applications in this way. The application process will require SoVI® scoring, age verification, household member confirmation, and supporting income documentation. Once provided, the Program will verify the supplied information using nationally recognized 3rd-party data, prioritize each verified application, and rank the prioritized applications against the verified applicant pool. Applicants with HIGH SoVI® scores only are prioritized for a period of 60 days from the start of the Program. Once the initial 60-day period is ended, applicants with HIGH and MEDIUM SoVi® scores are prioritized for an additional 30 days. After the 90-day priority period, all remaining applications are processed on a first come first serve basis.

2 Intake

At the onset, West Virginia residents apply for the CDBG-DR funds through one of three methods by: submitting through the Rise West Virginia website at <http://wvfloodrecovery.com/>, downloading the application, or visiting a local intake center for assisted electronic submission. Funding awarded to eligible applicants is used to satisfy a portion of the unmet need for damage sustained to their housing units as a result of the presidentially declared flooding disaster of June 2016.

Intake for both the *West Virginia Housing Restoration Program* and the *West Virginia Rental Assistance Program* is conducted and processed by a single program management entity under the direction of the West Virginia Development Office. In the event that intake procedures are updated regularly as program implementation progresses, remaining nimble to applicant barriers. Applicant information is completed through a series of electronic screens and the scanning and upload of supporting documentation. The application process will require each applicant to sign a consent/release form in an electronic application that permits the Programs to obtain 3rd-party data required to support their eligibility. In addition, other documentation that requires each applicant's signature is the application, a subrogation agreement and a communication designee form, if applicable.

The Program will review completed applications and documentation submitted by affected property owners to determine if the applicant meets the eligibility criteria for assistance from the Program. The Program will attempt to schedule an intake meeting with applicants and determine eligibility of homeowners from whom applications were received. Applications are processed using the prioritization methods detailed in the Programs overview sections above.

2.1 Intake Center Environment

Our goal is to ensure every homeowner who walks through the door is treated promptly with care, courtesy, and respect. Team members must ensure that the facilities are kept clean and orderly and that all standards are upheld in an effort to provide excellent service to Program applicants. Visitors with special needs will be assisted as needed and guided to the nearest accessible seats. Accessible seating will be reserved for homeowners with disabilities to the extent possible. Greeters must ensure that all visitors are signed in upon arrival and photo identification is verified to confirm applicant identity.

Safety and Security

Operating Hours and Entrance/Exit Security:

Standard business hours are held for all intake centers. However, at the Program's discretion, business hours may be extended, or weekend hours may be available at certain times. Any variations to core business hours will be posted at each facility. Standard business hours for Services Centers are: Monday-Friday 8:30 a.m. to 5:00 p.m. and Saturdays by appointment only. Security signs will be displayed prominently at all intake centers. The following rules were created to provide a secure environment for the staff as well as the protection of all applicant personal information.

Program staff must adhere to the following at all times:

- Under no circumstances should anyone be in the facility alone. This is both to ensure the employees' personal safety as well as protect the integrity of the information stored and maintained in the facility
- Entrance for applicants should be made available 15 minutes prior to scheduled opening time and 15 minutes prior to closing time
- Entrance for applicants and the general public may be denied if there is not adequate staff on-site
- Where possible, a separate entry should be established for employees allowing them to gain entry to the facility prior to the admittance of applicants and the general public. This entrance should remain locked, and opened only to admit employees
- Homeowners and the general public must be escorted by a staff member at all times while in the intake center. Homeowners are not allowed access to restricted work areas inside the facilities
- All visitors to the facility are required to sign in upon arrival, and sign out upon departure
- All contractor and sub-contractor staff, including Eligibility Specialists, must have a photo identification badge with them at all times at intake centers and job sites

After Hours Security:

The following procedures are to be followed for all West Virginia Housing Programs Intake Centers prior to departure at the end of the workday:

- Team Lead and one other person must complete the closing checklist, if applicable
- Ensure everyone has exited the facility
- Secure all entrances and windows
- Ensure all case file documents are secured and nothing with personally identifiable information has been left on any desk, table or copy machines
- Secure and lock away all tablet computers, iPads and all other internet access portals
- Ensure all entrances are locked and properly closed after exit

Local police and the WVRO State Program Director should be provided with emergency contact information for all permanent facilities. The contact list should include the production managers and all Team Leads. The Team Leads should immediately notify the Production Manager in the event of any site security issues.

Meeting Safety and Security:

The primary role of the Eligibility Specialist is to meet with program homeowners. Given the recovery situation the applicants are in, behaviors can include frustration, impatience, or anger. In addition to the safety risk, Eligibility Specialists are also handling large amounts of personal and private data and must ensure that all data is securely handled and protected.

To ensure safety of our staff the following rules MUST be adhered to:

- There will always be at least two staff members present for any closed-door meeting. This not only ensures the personal safety of the staff, but also ensures a 3rd-party witness in case of miscommunication or misunderstandings during the meeting.
- Home visits REQUIRE a minimum of two people in attendance (if available).
- Home visits REQUIRE a call to the Site Manager or designee upon arrival at the home, and again immediately after departure from the home.
- Home visits REQUIRE that a working cell phone be on and available during the meeting.
- If a customer becomes angry and is perceived to be out-of-control such that a staff member becomes concerned for their safety, they should immediately call 911.

Documentation provided by the applicants is considered personally identifiable information (PII) and must be safeguarded for the security of the homeowner. To ensure the security of this information the following rules MUST be adhered to:

- Print only the documents necessary to process the applications (this should be minimal due to the online nature of the mobile application).
- Ensure all printed documents are under cover at all times.
- Shred all printed documents that are no longer necessary.
- Properly file all hard copies of case files and/or documents in a secure area during non-productive time.
- Original documents used to support the homeowner application are scanned in the presence of the homeowner and returned.
- The password protection protocol on the iPads must be followed at all times.
- To protect the privacy of personally identifiable information, no recordings or photos of intake activities will be allowed.

The protection of personally identifiable information is an absolute and fundamental requirement of this program. Personally identifiable information must be protected from the

view of third parties and may not be shared with any other person outside of this program.

Maintaining a Safe Work Space

- All work locations must be kept clean and orderly.
- Ensure all spills, drips, and leaks are cleaned up immediately.
- Place trash in the proper receptacles.
- Report all injuries sustained in the workplace immediately to your manager.
- Report any unsafe condition or acts to your supervisor.

Emergency Contact Information

Every employee must provide contact information to their Team Lead or designee. This information will only be used in the event of an emergency.

Limited English and Special Needs Applicants

All sites must display Multilanguage signage in the applicant reception area (see "I Speak" language indicator card). This includes the HUD Fair Housing poster in both English and Spanish prominently displayed in the front lobby as well as the "I Speak" language chart depicting 16 different languages to serve as a tool for identifying the applicant's preferred language in the case of a communication barrier.

An applicant who identifies a language need other than Spanish on the "I Speak" card must be contacted in their native language using an interpreter service if forms are not available in their language.

If the Front desk receptionist or Eligibility Specialist identifies an applicant with a Limited English Proficiency (LEP) need, they will determine the preferred language for communication. If not Spanish, the Greeter or Eligibility Specialist will refer to the language tool chart to identify the applicant's preferred language. If necessary, the Eligibility Specialist will contact the interpreter service line to set up an appointment with a professional translator and work through the translator to set a follow-up meeting.

Intake meetings and personal consultations should be conducted in the applicant's preferred language and forms and the intake application should be reviewed and discussed with the aid of a translator. Where available, the applicant will sign translated documents as part of the application process.

2.2 Communication Standards

All communication (in person and via telephone, text and emails) with applicants must be professional and pleasant. Any communication with elected officials, the media, and/or attorneys should be directed to a supervisor or a manager. Any substantive contact with these individuals will be handled by management, unless directed otherwise.

The Eligibility Specialist will log all communication with applicants into the client file throughout the life of the project. All entries should include appropriate language, describe the nature of the communication, and describe the nature of transmitting documentation. No entries should be written in a negative tone.

If an applicant is rude, vulgar, or offensive on the telephone or in person, the Eligibility Specialist is not obligated to continue the conversation. If the applicant is present, the Eligibility Specialist should notify their Team Lead and/or security immediately to defuse the incident. If the applicant is on the telephone, the Eligibility Specialist should give the applicant their Team Lead's name and telephone number, as well as immediately notify their Team Lead of the applicant's name, telephone number and details concerning the incident. The Team Lead should call the applicant as soon as possible, but no later than 24 hours after the initial conversation.

All communication with or inquiry from elected officials, the media, or attorneys must be referred to and coordinated with the West Virginia Development Office, Community Advancement and Development Office Director. No contractor or subcontractor's personnel may make public statements about the Program without first coordinating and clearing such communication with the West Virginia Development Office, Community Advancement and Development Office Director.

Information Regarding Application Status

West Virginia will ensure the requirements set forth under 81 FR 83254, 82 FR 5591, and 82 FR 5989 are complied with by following the specific procedures outlined below. Two primary considerations are:

- ***Timely information on application status.*** West Virginia will maintain adequate procedures to inform applicants of the status of their applications for recovery assistance, at all phases of program activities. Given the various methods of communication allowed, the State will (i.e., Web site, telephone, Eligibility Specialists, letters, etc.) ensure the accessibility and

privacy of individualized information for all applicants, indicate the frequency of applicant status updates, and identify which personnel or unit is responsible.

- **Application status.** West Virginia shall ensure that multiple methods of communications are provided for a program applicant to receive information regarding the status of their application. Case Managers will provide applicants timely updates of information on the status of their application for the duration of all CDBG-DR program activities. Communication logs will document these updates.

Defining an Applicant

An applicant can be defined as any citizen or entity which has applied for CDBG-DR or participation in a CDBG-DR Program. Applicants include but are not limited to homeowners, rental property owners, businesses, citizens, and local units of government.

Disaster Recovery Intake Centers

Disaster Recovery Intake Centers, which provide a physical office location for applicant engagement and application processing, are established throughout the declared disaster area. These locations can be utilized by applicants to submit applications or provide supplemental information regarding program implementation.

Methods for Communication

Upon submitting an application, should an applicant have questions, concerns, need to schedule consultation, or want to check the status of an application, the following methods of communication are available:

- **Eligibility Specialist (Case Managers):** All applicants are assigned an Eligibility Specialist once they submit their application to the program. The direct contact information of the Eligibility Specialist (office phone number and e-mail address) are shared with the applicant. This will ensure that applicants have a point of contact. The West Virginia Housing Program team will work together to move applications forward in the process therefore it may be necessary for team members, outside of the assigned Eligibility Specialist, to aid applicants and/or process their application.
- **Toll-free number:** Applicants may call the toll-free number (304) 553-0927 which will connect the caller to the service center. The program call center can provide application status updates and answer general program questions. If an applicant has specific application questions the call center will transfer the call to the applicant's assigned Eligibility Specialist. If applicants need to contact the offices directly, the addresses and numbers are listed below:

- **Belle Office:** 2700 East Dupont Ave., Suite 14 Belle, WV 25015; 304-553-0927 (Open July 2019-Current)
- **Charleston Office:** 4202A MacCorkle Ave SE, Charleston, WV 25304; 304-553-0927 (Closed as of July 2019)
- **White Sulphur Springs Office:** 706 East Main Street, White Sulphur Springs, WV 24986; 681-245-8784 (closed as of September 2018)
- **Email:** Applicants may send an email to DisasterRecovery@WV.gov to obtain the status of their application and submit general program questions. The email inbox is monitored by program staff daily. Questions specific to one application are forwarded to the assigned Eligibility Specialist.
- **Mail:** Applicants may submit written correspondence to request the status of their application and general program questions to:

West Virginia Development Office
ATTN: Rise West Virginia
1900 Kanawha Blvd., East Capitol Complex
Building 3, Suite 700
Charleston, WV 25305-0311

Accessibility of Information

Information regarding the Disaster Recovery programs are accessible on the website (<http://wvfloodrecovery.com/>) and at all of the Disaster Recovery Intake Centers. Printed materials are available at the Disaster Recovery Intake Centers. (Note: Information will also be available via mail or email upon request as indicated above.)

Equal opportunity is given in each program or project outlined within the CDBG – DR Action Plan. Access will be provided, upon request, to any applicants who are unable to speak, read, or understand the English language sufficiently enough to allow effective interaction. Language assistance consists of translation and/or interpretation. Translation is defined as the conversion of the written text from one language into another, whereas interpretation comprises of the transfer of the word orally from one language into another.

The Program will take necessary steps to aid LEP citizens upon deeming that language assistance is needed. Services supplied to LEP citizens will be free of cost. Because the portion of citizens within the Declared Counties unable to speak English fluently has been established to be miniscule, translation resources will be available as needed.

Document translation will be made available upon request for languages other than English. Formal

and legal documents essential for program participation such as mortgages may be translated as necessary for applicants to thoroughly understand their rights and obligations.

Interpretation services will be provided by the Program when deemed necessary for LEP citizens. Citizens will be encouraged to use family members, friends, service representatives or others as informal interpreters. The use of informal interpreters is acceptable; however, an LEP citizen possesses the right not to be required to rely on informal interpreters. The Program will also provide materials in accessible format in accordance with the Americans with Disabilities Act.

Protecting Applicant Privacy

The State of West Virginia hereby guarantees the protection of applicant Personally Identifiable Information (PII). Employees will enact necessary measures to ensure PII of all applicants is safeguarded as to avoid release of private information. If a contractor or employee should experience any loss or potential loss of PII, the Program shall be notified within 24 hours of the breach or potential breach. Potential losses of PII may occur in forms such as:

- loss of a computer or electronic device containing PII,
- loss or compromise of paper containing PII, or
- loss of electronic communication containing PII

If the Program is notified of loss or potential loss of PII, immediate efforts will be undertaken on a case-by-case basis to ensure the recovery of said information.

The Director and employees will treat all information received confidentially. The Program requires all employees to sign a Confidentiality Agreement upon employment by the Agency and shall adhere to the agreement and all regulations set forth by the West Virginia Executive Branch Confidentiality Agreement and the West Virginia Ethics Act.

Privacy Protection of Information Recorded in Physical Copy (Mail or Letter Applications)

Locks will be maintained at all intake centers and the centers shall be closed and locked in the evenings or when vacant. Keys to intake centers will only be given to authorized personnel and staff.

The Program will store all paper documents and applications containing sensitive information in locked drawers or file cabinets. Possession of keys to locked drawers and filing cabinets will only be given to authorized personnel.

Privacy Protection of Information

Personnel responsible for handling applications are expected to keep their passwords secret and to change their passwords on a regular basis as determined by the West Virginia Office of Technology

(WV OT) and wvOasis. Each password enables a user to gain access to only those software and data files necessary for each employee's required duties. Unnecessary access will be rescinded.

Frequency of Status Updates

The Program will ensure that information related to the status of applications will be provided in a timely manner. Status of applications will be provided on the method of contact chosen by the applicant.

Responsible Personnel

The Program will employ a fully capable staff to handle all application related activities, including the following roles:

- Eligibility Specialists
- Program Managers
- Intake Center Staff
- Site Inspectors

2.3 Critical Information Requirements

Program staff will notify the Program within 24 hours if any of the following critical events occur:

- Achievement of contractual performance measure(s);
- Any injury associated with the Program resulting in immediate movement to a Hospital or Clinic for further treatment;
- Any vehicle accident associated with the Program resulting in or which may result in a Program delay;
- Viable evidence that a citizen has attempted or completed fraud against the Program;
- Any citizen fraud complaint lodged against the State, its contractors or sub-contractors associated with the Program;
- Any non-routine inspection conducted by any entity regarding the Program;
- Any complaint by any person regarding harassment or discriminatory conduct regarding any aspect of the Program or operations;
- Any allegation that the State's Implementation Contractor, its contractors, or sub-contractors have committed a crime while performing their work; and
- Any loss or potential loss of citizen Privately Protected Information (PII) in any form to include the loss of a computer containing PII, or the loss or compromise of a paper or electronic communication containing PII.

3 Conflicts of Interest

A conflict of interest is a conflict between the private interests and the official or professional responsibilities of a person in a position of trust. It is the intent of the Program to encourage confidence in the integrity of all Program staff.

This includes the Management Team, Eligibility Specialists, Greeters, West Virginia State Employees, Contractors, Subcontractors and any other additional team members. The Program has a firm expectation that all staff will be diligent in the avoidance of potential and actual conflicts of interest, as well as perceptions of conflicts of interest. A conflict of interest may occur when the private interests of a person in a position of trust are inconsistent with or impede his/her official responsibilities. This is especially true when applicants are selected to receive assistance and when contracts for goods or services are awarded.

To establish internal controls for identifying potential conflicts of interest, all team members, employees, and other parties participating in the determination of eligibility and/or the distribution of funds, are expected to practice good judgment when presented with a situation, which may involve a potential or actual conflict.

All Program staff are required to make a full disclosure to their Team Lead of any interests, relationships, and holdings, which could potentially result in a conflict of interest. Potential conflicts of interest may include relationships with neighbors, acquaintances, friends, family members, and other members of the community. As soon as a project team member is aware they have a current or prior relationship or familiarity with a potential applicant they are required to immediately notify their Team Lead. Team Leads will ensure project team members do not process or interact with applications with potential conflicts of interest.

This separation of responsibility will ensure an unbiased approach to the processing of all applications and final eligibility determinations. The goal is for every West Virginia citizen to have confidence their application is being processed with expedient efficiency and integrity. In the event a potential or actual conflict is reported the Program Manager will review the circumstances in depth and be responsible for determining the course of action to be taken if a conflict is found to exist. If a team member has any doubt as to whether a current or prior relationship poses a potential conflict of interest, they should escalate the matter to their Team Lead for guidance.

4 Record Keeping

The client casefile of record is maintained to document compliance with applicable regulations, by Program activities and defined operational processes. Files and records are maintained in electronic and paper format and available at the Program's place of business or via secure access. Program staff ensure that all applicant files and supporting documentation are reviewed for quality, and audited on a regular basis. Safeguards to protect records, files and transactions are in place. Stringent information, personnel, technology, and physical security controls protect all personal information contained in hard copy and electronic format. Personal information is also protected from sabotage, manipulation, theft, or breach of confidentiality from the point of receipt until final disposition.

All applications and other key housing documents are copied and scanned, and indexed to provide a permanent and easily accessible record of applicant information, regardless of whether assistance is provided. Applicant information residing in all systems used to manage and operate the Program is maintained and retained for the period specified by HUD.

The State of West Virginia is required to use the Disaster Recovery Grant Reporting system (DRGR) for all CDBG-DR reporting. Program records will be retained for 3 years following grant closeout.

5 Communication Designees

The Program understands there may be circumstances when an applicant may prefer another individual to assist with obtaining information, Program status, and acting as a secondary contact. Each applicant has the ability to designate a third party to communicate with the Program on their behalf by completing the Communication Designee section of the application. A Communication Designee is authorized to make inquiries with the Program regarding the status of an applicant's application. Communication Designees are not authorized to sign documents or affidavits, nor make decisions on behalf of the applicant unless he or she also has Power of Attorney. Communication designees must have the identification information necessary to prove their identity in their possession at all times.

6 Power of Attorney

Applicants may have circumstances that require an appointment of an individual (agent) as Power of Attorney, which gives another person the authority to act on their behalf in specified or all legal or financial matters. The person receiving the Power of Attorney (agent) is the "attorney in fact" for the person giving the power, called the Principal.

There are multiple types of Power of Attorney to include: General (which covers all activities); Medical (can be used only for medical decisions and is not applicable for Program use); Special (limited to specific powers only); and Durable (generally covers all activities and is not affected by subsequent disability or incapacity of the principal). A Power of Attorney generally is terminated when the Principal dies or becomes incompetent, but the Principal can revoke the Power of Attorney at any time.

Any applicant or their agent may submit a signed and notarized Power of Attorney (POA) which allows the agent the right to act in the same capacity as the applicant for all actions related to the application. In the event a Power of Attorney for an applicant is received, Program staff will do the following:

- Review the document to determine the type of power granted (durable, limited, medical, etc.) to the named agent, and that it has been signed and notarized.
- Obtain contact information for the agent with POA and a copy of valid identification for placement in the applicant file.
- Secure or make a physical or electronic copy of the Power of Attorney to be maintained with the applicant file.

7 Applicant and Tenant Identification

7.1 Proof of Identity

The Program will confirm the identity of all applicants using nationally recognized 3rd-party database services to validate Program eligibility. Any event of conflicting information will be reviewed by the Program on a case-by-case basis.

All applicants will be required to submit documentation to prove their identity. This documentation may include, but is not limited to, the following:

- Government Issued Photo Identification (Federal or State issued),
- Driver's License,
- Passport,
- Military ID Card, and
- Certificate of Naturalization or Permanent Resident Card.

Note: Applicants are required to submit proof of birth verification for all household members for identification purposes. Examples include: birth certificate, passport, driver's license, vaccination/medical records, school records, and tax forms.

7.2 Citizenship/Residency

U.S. Citizens or Lawful Permanent Residents are eligible to receive benefits under this Program. At least one person on the application with an ownership interest in-part or in-whole on the damaged property, must be able to demonstrate U.S. Citizenship or Lawful Permanent Residence to ensure Program eligibility. The documentation needed may include, but is not limited to, the following:

- United States Passport
- Voter Registration Card
- In the event a Passport is not available, applicants that have confirmed assistance using FEMA IA or SBA data for property assistance will be considered verified using this method since both FEMA and SBA validate legal residency as part of their application process.
- Resident Alien Card,
- Birth Certificate (verified against government issued photo ID),
- Valid West Virginia Driver's License,
- U.S. Certificate of Naturalization, or
- In the event the applicant is unable to provide any of the above documentation, a SAVE search may be conducted to determine citizenship or residency.

7.3 Disability

Case worker documents disability in applicants file by requesting the applicant provide supporting documentation. Examples of supporting documentation can include, but not be limited to, statement from SSA, VA, or doctor.

Documentation criteria can also be met if the case worker sees an obvious disability requiring accessibility. The case worker will add a note to the communication log to document the need for the accessibility options.

7.4 Tenant Information

All applicants to both Housing Programs must comply with URA requirements. Applicants to the WV-RAP are required to submit contact information for all tenants residing in their damaged properties at or since the time of the flood. At the time of application, homeowners applying for the West Virginia Housing Restoration Program are required to inform the program of any current renters as well as any renters they may have had in their home that have been displaced by the storm. Tenant information is collected through questionnaire.

Uniform Relocation Act (URA)

The Uniform Relocation Act (URA) was passed by Congress in 1970, as amended, to ensure homeowners whose real property was acquired for Federal and federally-assisted projects were treated fairly and consistently, and to ensure persons displaced because of such projects do not suffer disproportionate injuries. As such, relocation assistance is provided to displaced persons, including tenants who were living in a Property at the time of the Disaster, to lessen the financial impact of displacement and to ensure individuals/families are living in decent, safe, and sanitary housing.

Applicability of URA will be confirmed at the time the applicant completes his or her in-person, grant award meeting, which informs the applicant of their benefits to be received under the program. To determine whether URA is applicable, the applicant must complete the URA Tenant Survey as part of the intake process. The survey includes the following:

- The definition of a tenant;
- Boxes for the applicant to indicate whether they had a tenant as defined in their Property, at the time of the Disaster or post-Disaster;
- If the applicant answers yes, that he or she has/had a tenant as defined in their Property, then the applicant will be required to provide the name and contact information of the tenant(s).
- If the applicant answers, no, that he or she did not have a tenant as defined, then the applicant will move directly to the certification section of the survey.
- At the end of each survey, each applicant must certify the information provided is true and accurate, prior to electronically signing the survey.

Upon completion, the survey is maintained in the applicant's current file.

If the applicant did/does have a tenant in the Property, an Eligibility Specialist will directly contact the tenant(s) and take the appropriate actions described in the following sections.

All tenants contacted will have a subfolder created in their name under the original applicant's

application. This folder contains their contact and identifying information, a record of all communications with the tenant, and any documentation presented to receive assistance.

Without regard to race, color, religion, sex, age, handicap, familial status or national origin, and in accordance with 49 CFR 24, the State offers the following services and/or provide applicable reimbursements, where the tenant has already obtained one or more of the following:

- **General Information Notice.** As soon as feasible, the tenant must receive a written description of the relocation program and his or her rights. The notice must inform the tenant of the following:
 - He or she may be displaced for the project and generally describe the relocation payment(s) for which the tenant may be eligible, the basic conditions of eligibility, and the procedures for obtaining the payment(s);
 - He or she must be given reasonable relocation advisory services, including referrals to replacement properties, help in filing payment claims, and other necessary assistance to help the tenant successfully relocate;
 - He or she will not be required to move without at least 90 days advance written notice;
 - Any tenant cannot be required to move permanently unless at least one comparable replacement dwelling has been made available;
 - Any tenant who is an alien not lawfully present in the United States is ineligible for relocation advisory services and relocation payments, unless such ineligibility would result in exceptional and extremely unusual hardship to a qualifying spouse, parent, or child; and
 - Describes the tenant's right to appeal the State's determination as to a tenant's application for assistance for which a tenant may be eligible under this part.
- **Eligibility & 90-day Notice.** Eligibility for relocation assistance shall begin on the date of actual rehabilitation, as defined under the benefits agreement. After the Eligibility Specialist has contacted the identified tenant and confirmed the tenant's occupancy of the Property, the State shall then promptly notify the tenant in writing of their eligibility for applicable relocation assistance.
 - No lawful occupant shall be required to move unless he or she has received at least 90 days advance written notice of the earliest date by which he or she may be required to move.
 - The 90-day notice shall either state a specific date as the earliest date by which the occupant may be required to move, or state that the occupant will receive a further notice indicating, at least 30 days in advance, the specific date by which he or she must move. If the 90-day notice is issued before a comparable replacement

- dwelling is made available, the notice must state clearly that the occupant will not have to move earlier than 90 days after such a dwelling is made available.
- In unusual circumstances, an occupant may be required to vacate the property on less than 90 days advance written notice if the State determines that a 90-day notice is impracticable, such as when the person's continued occupancy of the property would constitute a substantial danger to health or safety.
 - **Advisory services.** A tenant must be advised of his or her rights under URA and the Federal Fair Housing Act, the general scope of the Program and provided with *comparable replacement dwelling*, in addition to financial forms of assistance listed below, where applicable.
 - No tenant to be displaced shall be required to move from his or her dwelling unless at least one comparable replacement dwelling has been made available to the person. When possible, the State will provide the tenant with at least three comparable options.
 - The comparable replacement dwelling is considered made available when:
 - The tenant is informed of its location;
 - The tenant has sufficient time to negotiate and enter a purchase agreement or lease for the property; and
 - Subject to reasonable safeguards, the tenant is assured of receiving the relocation assistance to which the tenant is entitled, in sufficient time to complete the purchase or lease of the property.
 - If the comparable replacement dwelling to be provided to a minority tenant is in an area of minority concentration, the minority tenant must also be given, if possible, referrals to comparable and suitable decent, safe, and sanitary replacement dwellings not located in such areas.
 - **Forms of Assistance** – All claims for relocation payment must be filed with the State no later than 18 months after the date of displacement.²

All requests for reimbursements or relocation payments must be supported by reasonable documentation to support expenses, such as bills, certified prices, appraisals or other evidence of expenses. Each request will be reviewed expeditiously, and the State will promptly inform the tenant of any additional documentation that is required. All records will be kept confidential and reports will be submitted related to its displacement activities as requested by the State and/or HUD.

² 49 CFR 24.207(d)

Moving expenses

The State shall provide payment for moving expenses as described in 81 FR 83267, which established a waiver from the standards described in 49 CFR part 24. As per the waiver, the State will use the URA Fixed Residential Moving Schedule, updated Effective Date – August 24, 2015 which considers the number of rooms in the displacement dwelling, whether the tenant owns and must move furniture etc.

Security deposits and credit checks

The State shall provide payment for the reasonable and necessary cost of any security deposit required to rent the replacement dwelling unit, and for credit checks required to rent or purchase the replacement dwelling unit.

Interim living costs

The State shall reimburse a tenant for actual reasonable out-of-pocket costs incurred in connection with a displacement, including moving expenses and increased housing costs, if:

- The tenant must relocate temporarily because continued occupancy of the Property constitutes a substantial danger to the health or safety of the person or the public; or
- The tenant is displaced from a “lower-income dwelling unit,” none of the comparable replacement dwelling units to which the person has been referred qualifies as a lower-income dwelling unit, and a suitable lower-income dwelling unit is scheduled to become available.

Replacement housing assistance

A tenant displaced from a dwelling is entitled to a payment not to exceed \$5,250 for rental assistance or down payment assistance, if the tenant:

- Actually, and lawfully occupied the displacement dwelling at the time of the Disaster or at least 90 days immediately prior to the start of rehabilitation; and
- Rented and occupied a decent, safe, and sanitary replacement dwelling within 1 year after the date he or she moves from the displaced property.

Rental Assistance

An eligible applicant who rents a replacement property is entitled to a payment not to exceed \$5,250. The payment shall be 42 times the amount obtained by subtracting the base monthly rental for the displacement dwelling from the lesser of:

- The monthly rent and estimated average monthly cost of utilities for a comparable replacement dwelling; or

- The monthly rent and estimated average monthly cost of utilities for the decent, safe, and sanitary replacement dwelling occupied by the tenant.
- The base monthly rental is the lesser of the average monthly cost for rent and utilities at the new Property or 30% of the tenant's average monthly gross household income if you are low-income based on the HUD income limits.
 - 81 FR 83267 established a waiver to use higher than 30 percent if the tenant was paying the rent without demonstrable hardship.
 - That total monthly need, if any, is multiplied by 42, to determine the total amount the tenant will receive. This amount will be paid directly to the tenant in monthly installments or periodic payments.
- All or a portion of this assistance may be offered through a certificate or voucher for rental assistance (if available) provided under Section 8. If a Section 8 certificate or voucher is provided to a tenant, the State must provide referrals to comparable replacement dwelling units where the owner is willing to participate in the Section 8 Tenant-Based Assistance Existing Housing Program. When provided, cash assistance will generally be in installments, in accordance with 42 U.S.C. 3537c; or
 - 81 FR 83267 established a waiver that will allow an owner who is willing to participate in the tenant-based rental assistance (TBRA) housing program subsidy (Section 8 rental voucher or certificate), to allow a displaced tenant who only meets a portion or all of the traditional requirements to participate in the TBRA program.

Down Payment Assistance

If the tenant decides to purchase a replacement property, the tenant can receive assistance to make a down payment equal to the amount he or she would receive if they rented a comparable replacement home (i.e., 42 times the amount obtained by subtracting the "base monthly rent" for your present home from the monthly rent and estimated average monthly utility costs for a comparable replacement home), which can be no greater than \$5,250. Down payment assistance payment will be paid in a lump sum.

8 Housing Programs Eligibility

Homeowners who owned and occupied a flood damaged structure located in one of the 12 disaster declared counties as their principal residence as of June 2016, may be eligible for one of these Programs. Applicants to Program are screened for eligibility and to ensure all criteria meets primary objectives of the Housing Programs. Applicants are required to provide complete and accurate information regarding their household composition, household income, and housing

situation. Failure to disclose accurate and complete information may affect eligibility requirements and all such instances will be referred to the Program for further action. Applicants may be required to make full restitution to the State of West Virginia, including the forfeiture of a deferred forgivable lien position, if they are found to have submitted inaccurate or incomplete information to appear to meet eligibility requirements. Each application is reviewed for the following eligibility and benefit determination criteria:

1. Property Location,
2. Property Structure/Type,
3. Identity and Citizenship,
4. Ownership,
5. Occupancy at the time of the storm,
6. Disaster damage,
7. Duplication of Benefits,
8. Property Tax,
9. Insurance Coverage,
10. Income

8.1 Property Location

Damaged properties must be in one of the 12 eligible counties to receive assistance.

Clay	Monroe
Greenbrier	Nicholas
Fayette	Pocahontas
Jackson	Roane
Kanawha	Summers
Lincoln	Webster

The Program first attempts to automatically determine the property’s county using 3rd-party. If the 3rd-party data cannot confirm the county, satisfaction of this requirement will be determined using other recognized websites or datasets, or documentation provided by the applicant. Damaged properties in a floodway are not eligible for assistance for the Program but may be able to participate in the Hazard Mitigation Grant Program.

8.2 Property Structure Type

To be eligible for assistance for one of the Housing Programs, the damaged property must be a Stick-Built home, Modular home, or Mobile Home Unit (MHU). Structure type can be verified by damage assessment.

If the damaged property is anything other than the structure types listed above, the Program may approve an exception on a case-by-case basis, if the applicant can meet the following requirements and the structure type can be confirmed by a certified inspector:

- Structure must have been connected to active utilities as of June 2016, in the name of the Applicant,
- Structure is generally fixed in a permanent location (if structure is found to be mobile, the inspector will flag the file for further investigation), and
- Structure was not used for recreational purposes (recreational vehicles are ineligible for assistance).

Note: West Virginia allows for property conversion for homestead exemptions. The program will provide assistance for rehabilitation, reconstruction or replacement according to the original structure type. The final determination of structure type will be determined as part of the site inspection. Exceptions will be allowed on case by case basis, approved by Program Manager.

8.3 Ownership

All primary applicants must be able to demonstrate they had an ownership interest in the storm damaged property at the time of the disaster and they are the current owner of the damaged property for which they are requesting assistance to repair. In all cases, the Program will validate applicant ownership of the damaged property using nationally recognized 3rd-party database services, such as FEMA/SBA/NFIP Data, to expedite applicant processing. In the event the damaged property location is unable to be validated via 3rd-party data sources, damaged property addresses, and locations will be verified manually using documentation provided by the applicant. Any event of conflicting information received or submitted will be reviewed by the Program on a case-by-case basis.

The damaged property for which assistance is being requested must be located within the 12 disaster declared counties. Applicants that own their damaged property and have confirmed assistance using FEMA IA or SBA data for property assistance, or other reputable data sources will be considered verified. FEMA IA data that designates applicants as "Owner" will be considered verified. If applicant ownership cannot be confirmed through third party data, applicants will be required to submit documentation to satisfy the ownership criteria. This documentation may include, but is not limited to, one the following, based on structure type:

A. Stick Built Homes

Most Common Proof of Ownership:

- Deed or Official Record for the home valid for the date of the disaster;
- Mortgage Payment Book or other mortgage documents;
- Real Property Insurance Policy; or
- Property Tax Receipts or Tax Bill dated at the time of the disaster

Alternative Proof of Ownership that may be considered:

- Life Estate Deed-must show the applicant as grantee of the damaged property (if transferred upon the death of another - death certificate of prior owner required);
- Probated Will\Court Order\Judgment granting applicant an ownership interest in the damaged property;
- Divorce Decree - if ownership was obtained consequent to divorce the decree must specify that the damaged property was granted to the applicant;
- Contract for Sale/Deed (Rent to Own) – If the applicant purchased the property in a private owner sale via contract for deed/sale the contract must be satisfied. The original contract is required; and
- Other documentation will be reviewed and considered on a case-by-case basis.

NOTE: All documentation must prove that the applicant had an ownership interest in the home at the time of the flood event, June 22-Jun 29, 2016.

Manufactured Housing Unit (MHU)

The Owner/Occupant must present evidence of ownership interest in the damaged MHU as of June 2016, and that the MHU was located on land within an eligible County. If an applicant owned a damaged structure, such as a Mobile Home Unit, as of the date of disaster but did not own the land where the structure is/was located, they may still be considered eligible. The Owner/Occupant must present evidence that they owned or had an ownership interest in the damaged structure in June 2016. In cases in which the applicant has an ownership interest in the damaged property, but not the land on which it sits, an MHU Land Ownership Authorization Form may be used to authorize any potential assistance taking place on the land. The Program Team will coordinate, through an automated process, with the West Virginia Department of Motor Vehicles to confirm existing titles and whether liens exist on the property. If the applicant's property is not currently titled according to state requirements, applicants will have an opportunity to title the property through coordination with the Department of Motor Vehicles.

Ownership documentation for MHUs may include, but are not limited to, one the following items:

If Applicant owns the land on which Mobile Home resides:

- Deed or official record for the property
- Property Tax receipts or Tax bill
- Mortgage payment book or other mortgage documents
- Title Report (from registered Title Insurance company)

Note: The MHU title will need to be provided in addition to the property ownership support.

If applicant does not own the land on which the Mobile Home resides:

- Property or Title or Mobile Home Certificate of Title
- Bill of Sale dated prior to the disaster showing applicant name as owner
- County property tax payment record for unit (record must specify the unit is taxed on real property)
- Mortgage payment book or other mortgage documents
- State issued Manufactured Certificate of Origin dated prior to the disaster showing the name of applicant as owner. If the applicant was under a Lease Purchase Agreement for the property and/or damaged MHU in June 2016, the contract must be satisfied and a warranty deed granting the property to the applicant must be recorded in the property records. The original contract dated prior to the disaster and subsequent Warranty deed are required; and
- Other forms of MHU ownership, which may be considered on a case-by-case basis.

Note: A Landlord Authorization form will be required for applicants who do not own the land.

B. In Cases of Owner of Record Death

If the applicant is applying for a property of where the owner of record died after the June 2016 disaster, the applicant may be eligible for assistance if they can demonstrate they have an ownership interest in the damaged property AND show proof the damaged property was their primary residence (refer to Primary Residency Policy) at the time of the disaster. The applicant must submit one of the following items to prove an ownership interest in the property:

- A Probated Will for the deceased owner, which is legally enforceable, granting the property to the applicant in the estate administration; or
- An Heirship Affidavit that has been recorded in the property records that demonstrates the applicant is a direct heir to the property, accompanied by a copy of the deceased owner's death certificate (or a verified report from the Social Security Death Index),

and the deceased owner's warranty deed or other proof to show the deceased's ownership of the property.

- In cases in which the death of the deceased owner cannot be proven by a death certificate, an official obituary or document from a funeral home that indicates the death of the owner will be accepted if coupled with a signed and attested to heirship affidavit.

C. 99-Year Lease

An applicant may be considered to fulfill the ownership requirement if the owner/occupant is the lessor on a lease of the real property, which has a 99-year term or greater.

D. Ownership by Trust

If any percentage of the damaged property was transferred to the applicant through a family trust by the prior owner of the property, a copy of the Trust document that has been recorded in the property records will satisfy the ownership requirement.

8.4 Primary Residency

All applicants must provide evidence that they occupied the property for which they are seeking assistance as their principal residence at the time of the storm/flooding in June 2016 to satisfy the primary residency eligibility criteria. The Program will attempt to automatically validate the applicant's primary residence address using Nationally recognized 3rd-party database services, such as FEMA and SBA datasets or other valid data, in an effort to expedite applicant processing. Any event of conflicting information received or submitted will be reviewed by the Program on a case-by-case basis.

Applicants that have confirmed assistance using FEMA IA, or SBA data for property assistance will be considered verified. Other nationally recognized 3rd-party data will be used to confirm primary residence when FEMA IA or SBA data are unable to match the applicant and/or co-applicant information. Third party data that shows a match for the applicant's damaged structure for primary residence will be considered verified.

Additional documentation that may be considered as proof of primary residency includes, but is not limited to, the following:

- FEMA correspondence to applicant demonstrating the applicant applied for and received FEMA IA (Individual Assistance) for the damaged property address (Letters from FEMA).

- Federal or state income tax return with permanent home and damaged property address matching (2016 returns for applicant or co-applicant).
- Government-issued identification issued prior to date of the affected-storm, and expiring after date of the affected-storm.
- Property Tax Homestead Exemptions for damaged property address (confirmed with county appraisal districts) for the year 2016
- Insurance documentation indicating the insured property matching the damaged property address as the primary residence covering or renewed at the time of the flood
- Utility Bill that shows active usage for the home with the name of the applicant (major utilities, such as electricity, gas, or water with the service address matching the street address of the home) for service within 3 months prior to or after the June 2016 floods
- Vehicle registration or renewal for impacted year or Certificate of Title issued for vehicle in impacted year with the applicant's name and damaged property address listed.
- Receipt of government benefits received for at least one month between the three months before or after the qualifying storm showing applicant's name and damaged property address (Examples include: Social Security, Medicare, LIHEAP, Medicaid, WIC, and Unemployment).
- Voters Registration with damaged property address valid at the time of the disaster.
- Merchant's Statement addressed to the applicant at the damaged home address and dated during the disaster period (Examples include: merchant statements, credit card bills, delivery notices, or other first class mail).
- Employer's Statement addressed to the applicant at the damaged home address and dated during the disaster period (Examples include: pay stubs and similar documents).
- Current Driver's License or State-Issued Identification Card showing the damaged property address, issued prior to the date of the qualifying disaster and expiring afterwards.

Primary Residency Verification Procedures

The Program will first attempt to verify primary residency automatically using 3rd-party data. If the 3rd-party data cannot be used to verify primary residency, applicants must supply proof of primary residency from the documentation listed above. All documents will be thoroughly reviewed to ensure that they include the applicant's name, the damaged property address, and are dated at the time of the disaster (if applicable) to reasonably substantiate that the damaged property was the applicant's primary residence at the time of the disaster.

Primary Residency Exceptions

Exceptions to this Policy include the following:

- An Owner/Occupant that is/was in the United States military and was deployed outside of the United States may still qualify for an award if he or she was not renting the property to another person.
- An Owner/Occupant that was temporarily living in a nursing home, assisted living facility or other medical facility may still qualify.
- If the Owner/Occupant of the damaged property in June 2016 died after the disaster, the applicant (heir) must provide evidence that the damaged property was also the applicant's primary residence in June 2016.

8.5 Proof of Damage

The property an applicant is applying for must have been damaged by the June 2016 flooding and the applicant must still have an unmet need in repairing or rebuilding. The applicant must show confirmation of damage to the property and still have unfinished repairs or the need to rebuild due to the disaster. Disaster damage is defined as structural damage due to rain, wind, and/or flooding received as a direct result of the disaster to the damaged property in June 2016, plus subsequent damage related to the original disaster damage. Using a 2-Prong process, the Program will determine if a property received damage from the disaster.

Prong 1: Applicants will provide reasonable confirmation of damage to their property from the disaster at the application stage.

Automatic verification of a benefit paid to the applicant for damage to their property will be attempted using 3rd Party data in an attempt to expedite the determination process. A data search for information will be conducted, but not limited to, the following items:

- FEMA (3rd-party data match will suffice to prove damage, no other documentation needed).
- SBA (3rd-party data match will suffice to prove damage, no other documentation needed).
- NFIP (3rd-party data match will suffice to prove damage, no other documentation needed).

If no match is identified through the displayed data searches, applicants may submit documentation that verifies their home received damage from the disaster. This documentation may include, but is not limited to, one of the following items:

- FEMA claim letter for housing repair demonstrating payment for structure damage,
- SBA Loan approval letter or documentation demonstrating payment for structure damage,
- NFIP award Letter or claim payment for structural damage,

- Private Insurance Claim paid for structural damage, (Note: having private insurance does not disqualify an applicant, but does place the home into a lower priority category.)
- Litigation payment resulting from a denied Insurance claim or potential payment due to pending litigation, and
- Photos submitted by the applicant, and attested to as disaster-damage, as part of the application.

The purpose of Prong 1 Damage Validation is to reasonably confirm applicant eligibility in advance of the On-Site Damage Inspection (Prong 2).

Prong 2: A qualified Program inspector will perform a damage assessment complete with photos and written assessment to confirm the presence of disaster related damage to the property, if existent. If disaster related damage to the property cannot be confirmed by the damage assessment and the applicant is unable to provide documentation to reasonably confirm damage, the property will be deemed ineligible for assistance.

****NOTE:** An exception to the Disaster Damage Policy may be made on a case-by-case basis in the event that an applicant's home received damage from the disaster and was subsequently demolished. The applicant must provide sufficient documentation from the listed items in Prong 1 OR supply alternate documentation, such as private, certified 3rd-party property inspection completed prior to the demolition of the structure. Case management may reach out to local county officials to obtain damage verification statements.

8.6 Low to Moderate Income

All applicants to the West Virginia Housing Restoration Program must meet HUD's Low-to-Moderate Income requirement to be eligible for assistance. HUD defines Low-to-Moderate income as households whose total income does not exceed 80% of the local AMI.

All applicants to the WV-RAP Program must agree to rent to LMI households and must rent their repaired units at affordable rates to renters for a period of 3 years after the date of completion of improvements on the Property.

8.7 Property Tax

Property taxes must have a "paid" or "current" status in order to be eligible for the program. Supporting documentation must clearly denote that the property tax status is either "paid" or "current". Supporting documentation for this must be included in the applicant's file.

Examples of acceptable documentation required to verify the tax status are listed below:

- Current printout of the most recent property tax statement which includes the tax payment status or total levied tax with the balance remaining
- Current property tax receipt to include property tax status or total levied tax with the balance remaining.

If the applicant is delinquent on property tax payments, this will be updated in client file, the applicant will be notified, and supporting documentation will be added to the file. The applicant must submit one of the documents listed above to be reviewed by Program staff in order to confirm program-acceptable tax status within 30 days of notification.

If the applicant does not submit the required documentation within 30 days of notification, Program may follow through with the Inactive process for the application.

Note: The Case Manager and Team Lead must confirm the following if statements or tax receipts provided include the total levied tax with the remaining balance:

- The remaining balance must not exceed half the total levied tax if the property tax eligibility review falls between October 1 of the current tax year and March 31 of the following tax year.
- The remaining balance of taxes levied must be zero if the property tax eligibility review falls between April 1 of the current tax year and September 30 of the following tax year.

8.8 Insurance Coverage

If located in a 100-year floodplain, the applicant must obtain flood insurance in perpetuity and comply with obligations to notify future owners of the flood-insurance requirement, secured via a flood covenant to be drafted and filed by the State or designee. The State will pay the first-year flood insurance premiums for those homeowner applicants that are in the floodplain. The state will enter into an agreement with a broker and make payments directly to the broker. In the event that this process is not available, the applicant may secure their own coverage and request reimbursement from the program. The State will not pay the first-year flood insurance premiums for the Rental Program Applicants, but Landlords are required to maintain flood insurance just as Homeowners do in perpetuity. Homeowners are required to maintain flood insurance after the first year.

8.9 FEMA Non-Compliance

Applicants found to be non-compliant with FEMA regulations or who failed to comply with the requirements of the National Flood Insurance Reform Act are not eligible for CDBG-DR assistance. An applicant is FEMA non-compliant if they failed to obtain and maintain flood insurance after receiving federal funding for a previous disaster. This is verified by reviewing FEMA IA eligibility

codes in the federal dataset for the event. Any records with ineligible code “NCOMP - non-compliant with Flood Insurance Requirement” or “NPND - NFIRA - NonCompliance” are FEMA non-compliant applicants and therefore ineligible for program assistance. The entire FEMA IA dataset for 2016 Storms was reviewed for the applicable eligibility code to identify noncompliant households. The FEMA registrant numbers for the non-compliant households are cross-checked against the FEMA registrant numbers for the CDBG-DR applicant universe to ensure that no ineligible applicants are served.

9 Income Eligibility Determination

It is the Program’s intention to comply with the Low-to-Moderate Income National Objective for the Housing Programs. The Program will use the Internal Revenue Service (IRS) Form 1040 definition of income, as set forth in HUD regulations, for the purpose of determining all applicants’ eligibility for this Rise West Virginia Program. The IRS Form 1040 method of calculating income is often referred to as the Adjusted Gross Income or AGI method.

To ensure Program compliance with HUD’s National Objective applicant households must be low-to-moderate income with a total household annual gross income that does not exceed 80% of Area Median Income (AMI), adjusted for family size, as published annually by HUD. Applicants will be screened for income eligibility through submission of specific required income documentation or 3rd-party data sources.

A household is defined as all persons occupying the same housing unit, regardless of their relationship to each other. The occupants could consist of a single family, two or more families living together, or any other group of related or unrelated persons who share living arrangements. Household members are all persons (minors and adults) who are living in the damaged home. For housing activities, the test of meeting the low-to-moderate income objective is based on the total adjusted gross income of all household members.

The Program will use the following rules to determine the income of household members to be included in the household income calculation:

- Minors - Earned income of minors, including foster children (under 18) is not counted. Unearned income attributable to a minor is included in the household income calculation (Examples include payments from trusts, stocks, bonds, etc. if the payments are taxable at the Federal level).
- The income of temporarily absent family members is counted in the annual income, regardless of the amount the absent member contributes to the household. Temporarily absent family members are also counted as a member of the household when determining the household size.

- In situations where family members are permanently absent such as when a spouse is in a nursing home, the head of household has the choice of excluding the individual in the household composition, as well as any taxable income they receive. However, if the absent family member is included in the household composition, the taxable income must also be included in the total household income calculation.
- If one of the following special circumstances applies, the income of the referenced individuals will be excluded from the total household income calculation:
 - Persons who are temporarily living with the applicant,
 - Persons who are employed by the household as a live-in aide and/or are a child of that aide. Note: A live-in aide/caregiver that is related does not qualify for the exemption. In such cases, their income will be included in the total household income calculation and the live-in aide and any child of the aide will be included in the total household composition; and
 - If an applicant is married and their spouse is absent from the household, the income absent spouse will not be included in the total household income if documentation of a separate residence for the absent spouse is provided.

Determination of Household Income

During the intake process, applicants will inform the Program of their household size and provide proof of identification for all adult (over age 18) household members. Any adult household member earning income must provide proof of income earned. If required to file taxes, household members must provide a copy of their previous year's filed tax return or tax return transcript, if available, for the AGI of the household to be calculated. The Program will allow use of the previous tax year's tax return in determining household AGI and no other documentation will be required. (For example, an applicant applying for disaster recovery assistance in June 2017 will use the 2016 tax year's return or tax return transcript from tax year 2016). Household members will also be given the option to sign a tax transcript request form allowing the Program to request their income from the Internal Revenue Service.

There may be situations where a household member may have had no income or no obligation to file a return, have not yet filed it, or filed an extension. Any household member earning no income will be noted in client file. If any household member did not file a prior year income tax return, the household member is required to submit current documentation that reflects their current income. The following income documentation will be required for each household member only if the type of income is applicable and if a prior year income tax return is not available:

- Wages: 3 recent paystubs;
- Retirement/Social Security:
- 3 Monthly Bank Statements (for Social Security Benefits & Pension ONLY),

- Current Social Security Benefits letter (including benefits paid to minors),
- Current Pension/Retirement Benefit letter (if applicable), or prior year 1099, and
- Current Annuity Payment letter (if applicable), or prior year 1099;
- Self-Employment Income:
- Most recent tax return (1040 or 1040A), W-2 Forms, and/or
- Current year profit and loss statement;
- Rental Income: Current lease agreements
- Unemployment Benefits: Current benefit letter with gross benefit amount;
- Court Ordered Alimony/Spousal Maintenance: Copy of court order documentation;
- Taxable Interest and Dividends (including amounts received by, or on behalf of minors):
Most recent statement or prior year 1099; and
- Documentation for other less common types of income which may be taxable at the federal level and will be assessed by the Program based on type of income reported.
- West Virginia Department of Health and Human Services Case Statement

NOTE: Applicants (or household members over age 18) who receive no income will be required to submit a No-Income Form as verification.

10 Duplication of Benefits

10.1 Duplication of Benefits Policy

CDBG-DR funding intends to address the unmet needs of a community. The funds are supplemental to primary forms of assistance, including private insurance and FEMA funds. To avoid duplicative assistance and potential de-obligation of funding, the State must account for all possible funding sources before applying CDBG dollars to a project. CDBG-DR programs are typically implemented *after* temporary disaster assistance programs, such as FEMA Individual Assistance and are not intended to make someone whole.

The Robert T. Stafford Act established the requirements for Duplication of Benefits (DOB) analysis to prevent duplication of benefits. The Act required that major disasters occurring in 2015, 2016 and 2017 comply with the notice "*Clarification of Duplication of Benefits Requirements Under the Stafford Act for Community Development Block Grant (CDBG) Disaster Recovery (DR) Grantees*" (Federal Register November 16, 2011, 76 FR 71060)³. The 2019 DOB Notice updates the 2011 DOB Notice in part to reflect the requirements of recent CDBG-DR supplemental appropriations acts and

³ <https://www.federalregister.gov/documents/2011/11/16/2011-29634/clarification-of-duplication-of-benefits-requirements-under-the-stafford-act-for-community>

amendments to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121-5207) (the Stafford Act)⁴. This notice amends notice requirements for disasters occurring in the above mentioned years and added the requirements of the 2019 DOB notice in lieu of the 2011 DOB notice for: (a) new programs and activities added to the action plan after the date of the updated notice; and (b) existing programs and activities, to the extent that the grantee amends its action plan to change its treatment of loans in accordance to the up-date.

These policies and procedures will continue to be updated to reflect changes to the duplication of benefits provision as outlined in Section 312 of the Stafford Act, as amended by Section 1210 of the Disaster Recovery Reform Act of 2018 (DRRA) (division D of Public Law 115-254), and the related provisions of the 2019 DOB Notice. These updates will be published in subsequent versions of the WV Rise Housing manuals and other documents as required by the guidance.

The Stafford Act prohibits entities, including households, from receiving disaster recovery funding for a loss which has previously received financial assistance from any source. DOB verification and analysis ensure that program funds compensate applicants for damages and needs that have not been addressed by an alternate source, either through funding or assistance.

The Program ensures that a DOB analysis is performed for each applicant to consider all possible disaster recovery funding sources when processing applications for assistance. Common disaster assistance sources include but are not limited to:

- Federal Emergency Management Agency (FEMA);
- Small Business Administration (SBA);
- National Flood Insurance Program (NFIP);
- Increased Cost of Compliance (ICC);
- Private Insurance;
- Private and nonprofit disaster assistance; and/or
- Coordinated Assistance Network (CAN).

When disaster resources received are identified, the Program then determines an applicant's unmet need. Specifically, the Program compares the total assistance previously received to the total estimated need for each applicant. As required by the Stafford Act, the Program confirms the intended purpose of assistance received. Funds of same purpose (housing repairs) are considered duplicative unless the applicant still has an unmet need. The Program may verify eligible use of funds by collecting pertinent source documentation for home repairs from third parties such as, receipts for supplies purchased by the applicant, invoices from a contractor, or if documentation is not available, an inspection to determine disaster repair expenses incurred by an applicant may be used. If the documentation or inspection verifies that the applicant spent all previously received funds in accordance with the funding intent, then no deduction or DOB. The applicant may be eligible to receive assistance for remaining housing unmet need under the

⁴ <https://www.govinfo.gov/content/pkg/FR-2019-06-20/pdf/2019-13147.pdf>

Program. The amount of benefits the applicant used for program-eligible work will be reflected as an offset to benefits received.

If recovery funds received are greater than the offset, the applicant may have a DOB gap. To account for a DOB gap, the applicant will be required to pay the difference between the award amount and the DOB gap to receive the full eligible amount or either accept a reduction in their proposed benefit.

10.2 Duplication of Benefits Procedure

Prevention of Duplication of Benefits

Under federal law, duplication of benefits (DOB) must be deducted from the benefit amount for the repair, reconstruction or new construction. The following are sources of funding assistance provided for structural damage and loss that are considered DOB: FEMA Individual Assistance (IA); FEMA National Flood Insurance Program (NFIP); Private Insurance; Small Business Administration (SBA); and other sources. Any additional DOB received by the applicant after the Program assistance is awarded must be applied to reduce the award amount. Funds received from any source, including flood insurance, FEMA, and hazard insurance, that were used to cover repair(s) to the property may reduce the amount of disaster assistance if the evidence of expenditures cannot be verified. Documentation acceptable to the Program can be provided demonstrating the cost and type of repair conducted.

Previous Benefits Verification

The Program Team collects information from program applicants necessary to verify previous assistance payments for property damage from the June 2016 flooding. The Housing Program Team then utilizes the best available data from all sources of assistance prior to award. Specifically, the Program Team accesses the most recent data files which include previous payment benefits paid for real property repairs to determine if there was a previous benefit paid to the interested applicant(s) or any member of the household to repair structural deficiencies caused by the flooding. All sources of previous benefits paid are requested from the applicant(s) or any member of the household and must be disclosed on the application. The following (DOB) benefit sources are verified:

- FEMA – Federal Emergency Management Agency (Individual Assistance)
- SBA – Small Business Administration Disaster Loans
- NFIP – National Flood Insurance Program (NFIP)
- ICC – Increased Cost of Compliance
- Private Insurance Claims
- Other federal, state or local funding
- Other nonprofit, private sector or charitable funding

For each of these benefit sources, the Program Team will request payment data made for damages to the applicant's damaged property caused by the June 2016 floods.

A. Federal Emergency Management Agency (FEMA)

The Program will verify the FEMA IA amount provided by the FEMA database. If a FEMA match is found, the Home Repair amounts provided by FEMA will be considered a DOB. If an applicant receives funding for Temporary Living Expenses, it will not be counted as DOB. Temporary living funds shall be applied first to offset eligible expenses. If additional expenses remain, the Home Repair Rehab/Replacement amounts may be used to offset the balance. If no FEMA match is found, the DOB amount will be considered zero. Additionally, if a FEMA match is found, but the applicant did not comply with the flood insurance requirement for acceptance of the FEMA funds, the applicant will be deemed ineligible for assistance from the Program due to FEMA Non-Compliance.

B. Small Business Administration (SBA)

DOB for SBA funds are verified by a database search. The dataset has been provided by SBA for the flood. The system will search by damaged residence address.

If an SBA match is found, the Real Estate amount provided by SBA will be considered a DOB unless the funds were spent for the intended purpose of the loan. The WV Program will not count declined or cancelled SBA loans as a DOB as required in 84 FR 28836⁵ (FR-619-N-01), June 20, 2019. Program funds cannot be used to pay down an SBA loan. If no SBA match for Real Estate is found, the DOB amount will be considered zero.

C. National Flood Insurance Program (NFIP)

DOB for NFIP funds are verified by a search of the FEMA IA dataset provided by NFIP. The WV VOAD will search by damaged residence address. If an NFIP match is found, the building payment (real property) amount provided by NFIP will be considered a DOB. NFIP payments for contents will not be counted as a DOB. If no NFIP match for real property is found, the DOB amount will be considered zero.

D. Increased Cost of Compliance (ICC)

Structures damaged by a flood may be required to meet certain building requirements to reduce the risk of future flood damage before the structure can be repaired or rebuilt. To help cover these costs, the National Flood Insurance Program (NFIP) includes ICC coverage for all new and renewed Standard Flood Insurance Policies.

⁵ <https://www.govinfo.gov/content/pkg/FR-2019-06-20/pdf/2019-13147.pdf>

If a structure owner requests reimbursement or additional assistance for one or more of the four options available under ICC (elevation, demolition, flood proofing or relocation) and receives an ICC benefit under the NFIP, then ICC is a Duplication of Benefits (DOB). The receipt of ICC funds can be found in the NFIP data set. The Eligibility Specialist/Case Manager will ask each applicant who has NFIP coverage whether benefits were received and verify the receipt of such benefits. If a match for an ICC payment is found for an applicant, the payment will be considered a DOB.

Additional instructions related to the assignment of benefits may be found at:

<https://www.fema.gov/steps-assignment-coverage-d-increased-cost-compliance-coverage>.

E. Private Insurance Claims

A program Eligibility Specialist will collect insurance documentation from applicants who had private insurance at the time of the disaster. To verify private insurance, a verification request will be sent by the Program Team to the insurance company or agent. Verified amounts paid to the applicant(s) for real property damage will be considered a DOB. Amounts received for contents damage are not considered a DOB.

Settlement Determination: When an applicant received payment from a civil action, or settlement, from the insurance company, the applicant must provide a copy of the settlement check and a breakdown of the award (personal and real property or other claims). The Settlement documentation will be reviewed to determine that the applicant's primary residence is the home address provided in the settlement that sustained damage.

- If no settlement breakdown can be provided the full amount received will be counted as a DOB.
- If the Agreement states that any of the settlement funds were paid for dwelling or structure damage/repair, the amount (Settlement amount less attorney's fees and expenses) found on the settlement check breakdown will be considered a DOB.
- If there was an initial claim payment made prior to the settlement, this amount will be included in the DOB.
- If dwelling damage is NOT mentioned in the settlement, only the original claim payment is considered a DOB.

F. Coordinated Assistance Network

Each case will be reviewed to determine whether the applicant received repair assistance through the Coordinated Assistance Network. To verify whether benefits were received, the West Virginia Voluntary Organizations Active in Disaster (VOAD) will send a Consent to Release form signed by the applicant. Benefits received by the applicant for home/real

property damage will be considered a DOB. Assistance received for contents damage will not be counted as DOB.

G. Other Sources

Applicants will provide documentation to their Eligibility Specialist showing funds and assistance received from other federal, state, and local sources other than those listed above, as well as non-profit charitable funding. These funds will be verified by the Program Team directly with the entities. Contact information for the entities will be provided by the applicants. Verified amounts for damage to the primary residence received by the source will be considered a DOB. Amounts received for contents damage will not counted as DOB.

10.3 Basic Framework for Calculating Program Awards

In accordance with the Clarification of Duplication of Benefits Requirements Under the Stafford Act for CDBG-DR Grantees (FR-5582-N-01⁶ and as amended in FR-6169-N-02⁷), the WVDO uses the following methodology for calculating disaster recovery awards as shown below.

Basic Framework for Calculating CDBG-DR Awards	
1. Identify Applicant's Total Need Prior to Any Assistance	\$100,000
2. Identify All Potentially Duplicative Assistance	\$35,000
3. Deduct Assistance Determined to be Duplicative	\$30,000
4. Maximum Eligible Award (Item 1 less Item 3)	\$70,000
5. Program Cap (if applicable)	\$50,000
6. Determine Final Program Award (lesser of items 4 and 5); cannot exceed the program cap	\$50,000

Additional examples of DOB calculations for homeowner rehabilitation are provided in the amended DOB June 20, 2019 FR on pages 28845, 28846 and 28847.

⁶ <https://www.govinfo.gov/content/pkg/FR-2011-11-16/pdf/2011-29634.pdf>

⁷ https://www.hud.gov/sites/dfiles/Main/documents/6169-N-02_Implementation_Note.pdf

10.4 Subrogation of Funds

Subrogation is the process by which duplicative assistance is paid to an applicant after receiving an award of Program funds and must be remitted to the program to resolve a DOB.

All applicants are required to sign a Subrogation Agreement as a part of participating in the Program. Applicants must subrogate any additional funds received for structural damage caused by the disaster back to the State. CDBG-DR assistance must be funding of last resort, and if additional funds are paid to an applicant for the same purpose as the housing assistance they receive through the WV Rise Housing Restoration Program after the State has completed rehabilitation, reconstruction or new construction of their home or replacement of their MHU, those funds must be returned to the State of West Virginia.

If it can be established that an applicant has additional need, the subsequent funds would not be considered a DOB if it is determined that circumstances have changed in accordance with guidance 84FR 28840-41 Sections IV B and IV E⁸. However, if an additional need is not demonstrated, disaster recovery funds must be recaptured to the extent they are more than the need and duplicate other assistance received by the applicant for the same purpose. If Program funds were provided last and unknowingly create duplication, the method of recapturing those funds will be consistent with HUD 2 CFR 200⁹.

10.5 Permissible Expenses

Not all assistance received by an applicant may be considered as having been available to the applicant; therefore, there are types of assistance received by an applicant which will not constitute a DOB for housing rehabilitation, reconstruction or new construction. The Program will allow for reductions to assistance totals if the applicant can prove that the use, or control, of the funds was not available to them. Such permissible expense types may include, but are not limited to the following:

- Eligible Repairs to the primary residence;
- Forced Mortgage Payoff;
- Legal Fees;
- Vandalism;
- Contractor Fraud; or
- Temporary Living Expenses.

Since each eligible expense could potentially increase an applicant's grant amount, each expense type requires certain documentation prior to being considered in the award calculation.

⁸ <https://www.govinfo.gov/content/pkg/FR-2019-06-20/pdf/2019-12571.pdf>

⁹ <https://www.hud.gov/sites/documents/CFR200.PDF>

These circumstances will be analyzed by the program on a case-by-case basis.

A. Eligible Repairs

Funds spent to repair or reconstruct the damaged property may be eligible to reduce the calculated DOB. The applicant may be required to submit 3rd-party documentation such as invoices or receipts as well as proof of payment such as a bank statement. The repairs will be verified as part of the damage assessment process. The site inspector will prepare an estimate of repairs made with recovery benefits received. Once the expenses are verified and deemed eligible, the amount of eligible repair expense reduces the DOB calculation. Note, that eligible repair offsets may also include assistance received as included in the CAN Database.

B. Forced Mortgage Payoffs

Forced mortgage payoffs (funds not in the control of the applicant) may be deducted from an applicant's calculated DOB if they provide a letter, on official letterhead from the mortgage company, stating the total amount of insurance funds used to pay off or reduce the lien. The letter must also include language that the payoff was required (forced) by the mortgage company. The letter must also note the address of the property that verifies that the lien was for the disaster address. Alternative support for forced mortgage payoffs will be reviewed and considered by the Program Team on a case-by-case basis. Voluntary payoffs do not qualify for a reduction to the calculated DOB. If sufficient documentation for forced mortgage payoff reduction has been provided the amount of the forced mortgage payoff reduces the DOB calculation.

C. Legal Fees

In the event of legal fees incurred due to insurance settlement or contractor fraud, a reduction for amounts paid to attorneys in obtaining settlement funds is allowable. Most amounts captured for settlements will be net of the attorney's fees already. It may be necessary to review the settlement payment breakdown to confirm whether the gross or net amounts were included. If sufficient documentation for Legal Fees is provided the amount of the legal fees reduces the DOB calculation.

D. Contractor Fraud

To receive a DOB reduction for contractor fraud, applicants must have filed a complaint with a state or local agency with authority to act against, or otherwise penalize, the contractor. This can be the local District Attorney, State Attorney General, Department of Insurance, etc. This complaint must have been filed prior to receiving an award. The applicant shall provide the case worker with the contractor's name and a specific amount for which the applicant claims to have been defrauded and evidence the fraud was reported to the proper authorities. If sufficient documentation for Contractor Fraud is provided the amount of the contractor fraud reduces the DOB calculation.

E. Temporary Living Expenses

Other Funds spent by an applicant for temporary housing from the date of the storm, which can be established by the Program can be deducted from the DOB total. If an applicant receives funding for Temporary Living Expenses, it will not be counted as DOB if the applicant has

submitted eligible temporary living expenses. Then, the temporary living expenses funds shall be applied first to offset eligible expenses. Documents required for temporary housing deductions can include hotel receipts, apartment leases, rental agreements, rental receipts, and/or proof of payment for other temporary living arrangements. Food expenses are ineligible for a DOB reduction. If sufficient documentation for Temporary Living Expenses is provided the amount of the temporary living expenses reduces the DOB calculation.

10.6 Duplication of Benefits Gap Funding

In some cases, the applicant may have received financial assistance where the amount is greater than the total offsets. The difference between eligible financial assistance received and documented work completed is the DOB gap.

In some cases, the construction scope of work can be reduced to offset the DOB gap. The Program will attempt to reduce or eliminate the DOB gap by reducing the amount funded for eligible construction work. If the DOB gap is greater than zero after all work order reductions have been made, the applicant will be required to provide the DOB gap funds to be eligible for assistance. The case manager will contact the applicant to review the DOB gap information verbally. After the case manager has reviewed the DOB gap information with the applicant, the case manager will mail the applicant a DOB gap letter. To continue in the program applicants must secure the DOB gap funds in the form of a cashier's check and deliver to VOAD in the name of the contractor. VOAD will deliver the DOB check to the contractor. Applicants who fail to provide the DOB gap funding will be at risk of not being served by the program.

WV VOAD will show a reduction for the costs for the invoice by including a copy of the cashier's check in the Homeowner Agreement Packet. VOAD will issue the payment for the construction work upon key turnover and final inspection. The funds must be secured prior to construction in the form of a cashier's check or money order. When the applicant's home is repaired or reconstructed through the Program, the gap funds will be used to pay the construction contractor before any Program funds are paid.

10.7 Repayment/Recapture

Instances may arise where an applicant must return all or part of the awarded funding to the respective program. The Program is responsible for recapturing duplicative funds from applicants. This section articulates the policies that will guide West Virginia's CDBG-DR program in its efforts to recapture funds that have been overpaid to applicants. The Program will ensure CDBG-DR grant disbursements are compliant in accordance with West Virginia's Action Plan and any subsequent amendments, the grant agreement executed by and between West Virginia and HUD, and any state

and federal regulations. Under the CDBG-DR program applicants are awarded funding pursuant to policies and procedures outlined by the specific program from which funding was sought.

CDBG regulations (24 CFR 570.502) governing grant administration and OMB cost principles (2 CFR 200.403 (a)) require that payment of CDBG-DR funds to beneficiaries be necessary and reasonable; and prohibit beneficiaries from retaining excess funds not used for eligible, approved costs. The provision of CDBG-DR funds more than what is needed for immediate use is also prohibited (2 CFR 200.305 (b) (1)). In addition, the Stafford Act and the CDBG-DR Notice indicate that funding may only be provided to the extent that it does not duplicate funding provided to a beneficiary for the same purpose.

DOB and Repayment/Recapture Examples

Common circumstances that may result in a revision to an award, which then may require repayment from an Applicant:

- DOB (as noted above);
- Ineligibility;
- Substantial program non-compliance or threat of bodily harm;
- Awards from multiple programs;
- Voluntary withdrawals;
- Fraud.

Recapture/Repayment Process

All applicant files will be reviewed and reconciled for accuracy to ensure DOB or overpayment did not occur. Once this process has been completed, if an applicant has been identified as receiving a potential overpayment, the Program will document the amount and basis for the repayment in a written letter to the applicant. In addition, the letter will contain the conditions for repaying funds and all appeal rights available to the applicant.

The applicant has 30 days to appeal the determination of recapture/repayment. If an appeal is made, the Program will review the written appeal and issue a final written determination of its decision within 30 days of receipt by the Program. Appeals may be denied or granted in whole or in part. The Program will only review facts and information already included in an applicant's file, unless the applicant submits new documentation. The Program has the discretion to accept or reject new documentation based upon its relevance to the appeal. If the applicant fails to file an appeal with the Program within the 30-day period, the inaction will be deemed as an acceptance of the determination and a waiver of any further right to contest or appeal the amount to be repaid. In addition, if the applicant's appeal is denied or there is failure on the part of the applicant to appeal within 30 days the Program will proceed with collecting the repayment amount. If the appeal resulted in a revision to the award amount or eligibility the applicant will sign a new grant agreement and fulfill any requirements related to such changes, if

needed and will work to repay the remaining overdue amount, if any.

Once it has been determined that the applicant must return funds to the CDBG-DR grant fund, the applicant must repay their funds in a timely manner. All repayments shall be expected to be repaid in full as one lump sum amount. The Program will review any applicant claims of financial hardship and may make limited accommodations in some cases. All funds recovered as a result of this policy will be tracked in DRGR and returned to the state's CDBG-DR account or U.S. Treasury if the CDBG-DR grant has been closed out.

11 Mortgage Obligations

The Program requires applicants to disclose circumstances that may affect their home ownership. The Program will verify the mortgage status with the applicant. Third party verification of ownership is preferred. Once a mortgage obligation is identified, The Program will contact the lienholder to obtain permission to replace or reconstruct the damaged home located on the property.

The program will ensure the home is not in active foreclosure by verifying ownership status through 3rd, party data feeds (title/ ownership verification process). If clear ownership cannot be established, an applicant may supply mortgage statements showing status on payments for Program consideration.

12 Flood Insurance Covenant

Federal law requires people who live in a floodplain and previously received Federal disaster funds to repair their homes as the result of a flood to carry flood insurance in perpetuity on that property. The Robert T. Stafford Disaster Relief and Emergency Assistance Act prohibits the receipt of disaster assistance because of lack of required flood insurance; accordingly, whether a property is subject to this requirement will be reviewed during the eligibility phase of the programs. If an applicant is eligible for program assistance and subject to this requirement, a covenant will be required to be placed on the property requiring that flood insurance be maintained on that property in perpetuity. The flood covenant will be drafted and filed by the State or designee. The state will enter an agreement with a broker and make payments directly to the broker. Upon project completion, the State will pay the first-year insurance premiums for all applicants within the 100-year floodplain.

Upon scheduling the final inspection, all contractors will be obligated to submit a construction complete, elevation certificate. The certificate will be reviewed by construction management for signatures, correct address, and current photos. After the final inspection, construction management will complete broker questionnaire and send to the State along with the elevation

certificate and current photos.

The State will prepare the request for insurance quote and provide the construction complete elevation certificate to the broker. Once the quote is received, first-year insurance premiums will be purchased for the applicant. Proof of premium payments will be placed in the applicant's casefile immediately to document the 30-day waiting period for the premium to go into effect. The State will provide a copy of the premium once it's received and include it in the Housing Casefile for monitoring and compliance.

Furthermore, any applicant to the Programs who previously received federal flood disaster assistance that was contingent upon the applicant obtaining flood insurance, and who failed to obtain said flood insurance, will not be eligible for further assistance under these Programs. The Program will verify non-compliance by reviewing FEMA IA eligibility codes in the federal dataset for the event. Any records with ineligible code "NCOMP - non-compliant with Flood Insurance Requirement" or "NPND - NFIRA - Non-Compliance" are FEMA non-compliant applicants and therefore ineligible for program assistance.

13 Damage Assessments

This section is designed to provide guidance to the assessment/inspection staff with regards to inspection protocol and preparation of a damage assessment, scope write up and verification of DOB (if applicable). The purpose of these procedures is to establish routineness and standardization when conducting assessments. The desired result of this process is to produce a complete Scope of Work as efficiently as possible with the highest degree of completeness and quality assurance for the Rise West Virginia Housing Programs.

To accomplish the desired result, the damage assessment, cost estimate, and environmental site questionnaire is consolidated into a single coordinated inspection (if applicable).

13.1 Procedures

A Right of Entry form is signed by applicants during the application/intake process. Applicants will be contacted to schedule their site visit with a 24-hour notice given prior to the site visit. Scheduling is made and tracked in client file. A joint site visit is conducted at the physical address of the applicants damaged property. The Program Damage Assessor (DA) and the applicant will be present during each site visit.

The purpose of the site visit is to do an initial damage assessment, environmental site questionnaire, and verify storm damage, as well as to observe, measure and quantify the repairs for rehabilitation, reconstruction or replacement of the applicant's structure in

accordance with the Program policies. The inspector must ensure any repairs suggested are in-line with local code and Housing Quality Standards "HQS". Note that HQS define "standard housing" and establish the minimum criteria for the health and safety of program participants. The inspector uses Xactimate estimating software to produce the Scope of Work write up and determine any Allowable Activities eligible to offset DOB (if applicable). Each inspector's Xactimate software is uploaded with the most up to date construction prices by zip code or approved universal price list including sales taxes and Overhead and Profit to ensure that consistent and correct pricing is used throughout the project.

After a complete exterior and room-by-room assessment of the dwelling has been completed, the DA will record the quantities of eligible and damaged items throughout the structure. Once a Scope write-up and "DOB" (if applicable) are produced they are sent to the Quality Control team. The Quality Control team will review documents for overall accuracy and completeness. Documents are then saved and reviewed for verification and program eligibility determination.

The type of assistance the applicant is to receive (e.g. repair, replace or rebuild) is determined by the Program, dependent upon the type of structure, the amount of the Scope write up and the DOB relative to the value of the house and program guidelines regarding cost-effectiveness. After the Scope of Work has been completed approved, the Scope of Work will then be assigned to the appropriate GC for scheduling and completion.

13.2 Site Inspections & Initial Environmental Assessment

INSPECTORS ARE NOT TO PLACE THEMSELVES IN HARMS WAY DUE TO UNSAFE CONDITIONS OR HAZARD (refer to example of Hazardous Conditions sub-section below). If unsafe or hazardous conditions exist, the inspector is to document the condition via photographs taken from a safe area, and in the Scope of Work coversheet narrative section state a narrative summary of the unsafe existing conditions. They must not continue with the inspection. However, in most cases a structure can be assessed from the exterior by getting a measurement of the exterior perimeter of the house which can be used to determine the estimated cost of repairs. This method is only allowed in cases where the structure is unsafe to enter.

Arriving On Site

The DA greets the applicant, present their photo ID badges, explain the purpose of the visit, and provide a brief overview of the assessment process. The DA provides the applicant with

a copy of the approved Program guidelines, fact sheet or pamphlet and answer any questions the applicant may have.

Conducting the Inspection

The DA then documents the description of the structure, inclusive of roofing type, exterior building envelope type, electrical system size, electrical breaker type, electrical wiring type, plumbing system type, domestic water distribution piping type, water utility type (public service or well), gas utility type (public service or tank), sewer service (municipal service, septic tank or waste water treatment plant), and Heating/HVAC system.

The DA will observe each space within the home to identify storm damages and repair items needed to produce a scope of work write up and duplication of benefits report (if applicable).

Photographing Damages

Photographs are taken in each space of the dwelling to adequately document the existing condition of each scope item that is determined.

Photographs should appear on the damage assessment in the following order:

- Reference photos from street,
- Exterior photos with address verification,
- Roof Photos (from best advantage point to identify damages/no damages), and
- Interior photos - Damaged and Undamaged Areas to include:
 - Living Area,
 - Kitchen Area,
 - Dining Area,
 - Bedroom(s),
 - Closets,
 - Bathrooms, and
 - Laundry.

The DA measures and provide a sketch of the entire structure including each room or space in the house.

Inspection Completion and Next Steps

The on-site damage assessment is complete once all damages are observed, measured and quantified. Once the on-site damage assessment is complete, the DA produces a Scope of Work and DOB report (if the homeowner has performed previous work), which is sent to QA/QC. Once eligibility is confirmed, Scopes of Work will be included in the casefile.

Access Limitations

- Inspectors do not access the roof.
- Inspectors do not access crawl spaces (but may take photos from outside if there is availability of access).
- Inspectors normally do not enter the attic but in some cases "if needed" could access partially to view any damages that would be required for a full Scope of Work determination. The utmost safety should be taken while entering any attic.

Unsafe Entry

If a dwelling is deemed unsafe for entry by verbal advice of the applicant or visual confirmation of the Damage Assessor (DA), photos of the exterior will be taken only. The DA is not to enter the property and take pictures. A short narrative describing the unsafe conditions should be included in the narrative of the Scope of Work. The structure can still be assessed from the exterior by getting a measurement of the exterior perimeter of the house, which can be used to determine the estimated cost of repairs.

Hazardous Conditions Sub-Section

This chart contains examples of hazardous conditions. Inspectors are to be cognizant of any hazardous conditions observed.

Low headroom ceiling, damaged or failing framing	Fallen trees on the structure	Subflooring removed or open floor joists
Presence of extreme suspected mold or toxic substances	Debris	Electrical Hazards
Severely damaged or undermined Foundation	Aggressive Pets	Crumbling Foundation
Dead/live animals, vermin and/or insect infestation (termites, carpenter ants, carpenter bees) – interior (including attic), exterior, basement/crawl space	Aggressive Neighbors	Visibly observed weapons
Condemned signs affixed	Contaminated Soil	Poison Ivy or other toxic plants impeding assessment
Suspected asbestos (chipping, friable or converts to dust), heating pipes, siding (clapboards, shakes), floor tiles (usually		

9 x 9), some sheet flooring (may be able to tell from the backing), fireplace flues, duct work, ceiling and wall tiles		
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Environmental Questionnaire

The questionnaire is completed by the site inspector based on their interview and site observations. The questionnaire provides compliance information as part of the initial environmental review.

Lead Based Paint Inspection

A WVDO representative performs Lead Based Paint (LBP) encapsulation/remediation in accordance with Department of Housing and Urban Development (HUD), Environmental Protection Agency (EPA) and State Health Services environmental requirements.

14 Cost Reasonableness

Cost Reasonableness

As found in 2 CFR Parts 200.400, 200.401, & 200.404, cost reasonableness and cost principles guidelines have been established for recipients of federal awards. These principles must be followed when a non-Federal entity is responsible for the administration of a Federal award and assumes responsibility for administering Federal funds. As such, it is especially important that adherence to these principles be followed when a non-Federal entity is predominately federally funded.

A cost is considered reasonable if it does not exceed that which would be incurred by a prudent person under the circumstances prevailing at the time the decision was made to incur the cost.

When assessing cost reasonableness, the WVDO considers the following:

- Whether the cost is of a type generally recognized as ordinary and necessary for the operation of the non-Federal entity or the proper and efficient performance of the Federal award.
- The restraints or requirements imposed by such factors as: sound business practices; arm's-length bargaining; Federal, state, local, tribal, and other laws and regulations; and terms and conditions of the Federal award.
- Market prices for comparable goods or services for the geographic area.

- Whether the individuals concerned acted with prudence in the circumstances considering their responsibilities to the non-Federal entity, its employees, where applicable its students or membership, the public at large, and the Federal Government.
- Whether the non-Federal entity significantly deviates from its established practices and policies regarding the incurrence of costs, which may unjustifiably increase the Federal award's cost.¹⁰

In compliance with Federal Register FR-6012-N-01 dated January 11, 2017, the WVDO has created a cost effectiveness process to determine that each property assisted with CDBG-DR funding is cost beneficial. Options for assistance include rehabilitation or reconstruction of damaged residential buildings and potential infrastructure mitigation in areas of wide-spread damage.

West Virginia utilizes various sources of information to ensure that the most cost-effective solution for repairing, rehabilitating or replacing an applicant's damaged structure is chosen. As set forth above in the details regarding the maximum amount of assistance available to applicants under the Housing Programs, various thresholds have been established to determine whether one type of assistance is more cost effective than another. Under the Housing Programs guidelines, an average cost of rehabilitation and reconstruction is established and used as a threshold for cost effectiveness to determine whether alternative solutions should be considered in lieu of a rehabilitation or reconstruction.

WVDO will use a cost-benefit calculation (CBC) to determine the cost effectiveness of each property assisted with CDBG-DR funding.

a. Rehabilitation vs. Reconstruction

A damage assessment is conducted for each property to determine if the estimated cost of construction is most cost effective. If the property is more than 50% damaged, WVDO will recommend reconstruction or acquisition of the property dependent on a CBC.

If a property is less than 50% damaged a cost estimate is completed to determine if the home can be rehabilitated for an amount less than the average reconstruction costs for a home similar in size.

- If the cost to rehabilitate the home is less than the amount to reconstruct the home, the applicant is required to select the rehabilitation option.
- If the cost to rehabilitate the home is more than the amount to reconstruct the home, the applicant has the option to reconstruct the home.

¹⁰ 2 CFR 200.400, 200.401, 200.404

15 Optional Relocation Assistance

Once a property has been deemed unsafe for applicants to be present during construction, additional criteria must be met in order for the applicant or an applicant's tenants to qualify for optional relocation assistance. Eligible applicant homeowners who are participating in the Housing Restoration Program as well as tenants of properties under the Rental Assistance Program must have occupied the damaged property at the time of application in order to qualify for optional relocation assistance. Determination of whether the property was occupied will be made as part of the damage assessment during the site visit. In addition, the property must be either a single-family stick-built home or a MHU.

Tenants who have chosen to reside in properties that are participating in the Rental Assistance Program must also meet the following requirements to qualify for optional relocation assistance:

- Tenant household must meet HUD's low-to-moderate income (LMI) requirements
- Tenant must enter into a long-term lease with the property owner

The maximum amount of optional relocation assistance is \$2,500 and will be limited based on construction project type:

- Property Rehabilitation Projects or MHU Replacement - \$1,000
- Property Reconstruction - \$2,500

Optional Relocation Assistance expenses are strictly limited to:

- expenses resulting from optional lodging;
- storage and/or transportation of personal property;
- transportation for Applicant and Applicant's Program approved household members; and
- any expenses reasonably related to the foregoing expenses as determined by the Program in its sole discretion.

The use of this assistance for any other expense shall constitute an inappropriate use of Program funds which may be subject to repayment by Applicant to the Program up to the full amount of the optional relocation assistance received.

Once eligibility determination for the optional assistance is completed, the eligible applicants

and tenants must enter into a binding agreement with the state. The Optional Assistance Award Acknowledgement formally certifies optional assistance award, the applicant's eligibility, conditions for appropriate use, and remedies for inappropriate use of these funds. WVDO will conduct a duplication of benefit analysis at the initial request and accept the self-certification for sequential months

16 Construction Management

The State of West Virginia through the West Virginia National Guard provides construction management and construction oversight services for damaged properties. Construction management and oversight services include inspections at each type of construction phase.

The Program also prepares a construction estimate for damaged properties. The construction estimate is a vital part of the construction management / oversight process and includes the Initial Inspection / Scope of Work, Environmental Site Inspection, and Property Mitigation Activities. Once the Scope of Work is determined the process then continues with the Homeowner Agreement. Construction management issues the Notice to Proceed for housing projects and monitors construction operations.

Threshold for Home and MHU Replacement

Prior to conducting any rehabilitation on a disaster-damaged structure or MHU, a viability analysis is conducted to determine if the rehabilitation will be cost effective, support a long-term housing solution for the applicant, and improve the health and safety risk for the applicant's household. It is possible that, upon review of an application and the completion of a damage assessment and estimated scope of repair, the structure or MHU may be determined as not suitable for rehabilitation. If a damage assessment or Scope of Work estimation determines that the rehabilitation of a structure will exceed 50% plus \$1.00 of the tax-assessed value of the home, then the structure shall be deemed "Not Suitable for Rehabilitation." In this case, a more cost-effective type of assistance is offered to the applicant such as, but not limited to, reconstruction. Additionally, if the structure is considered to be "blighted," it is assumed that such conditions could expose persons to risks, dangers or unsanitary conditions and, thus, unfit for habitation. In this case, the structure shall be deemed "Not Suitable for Rehabilitation." A blighted structure is any structure that contains deterioration which poses a threat to the health & safety of the inhabitants and/ or the surrounding community. For homes, this analysis will vary for each housing unit based on its

tax-assessed value, site location and resiliency needs. However, because of the difficulty of repairing damaged MHUs and their lower initial resilience, the Program has established specific threshold criteria to determine if replacement of an MHU is required. If an MHU is over 5 years old; or has total rehabilitation cost above \$5,000; or fails the Damage Assessor's viability analysis for another reason allowed by HUD, the MHU will be classified as "Not Suitable for Rehabilitation" and will be replaced.

16.1 Construction Selection

Rehabilitation of Houses

- The Damage Assessor identifies any other rehabilitation and/or remediation items necessary to complete the work and identifies the quantities of materials needed.
- The construction management team utilizes Charleston, WV, prices through Xactimate
- Outside of the site-specific Rehabilitation Scope of Work, the Construction Contractor will be responsible for meeting the requirements of the HUD Green Building Retrofit Checklist. Those requirements include: Sealing all gaps and areas of wind and weather penetration, ensuring the crawlspace and attic insulation meet the proper level of thickness, installing an adequate fresh air ventilation system that meets the requirements of ASHRAE 62.2, using Low/No VOC paints and primers, proper mold remediation and mitigation, and ensuring that the structure is Lead and Radon Safe.
- The Construction Management team evaluates and determines the most cost effective and comprehensive scope to bring the structure to meet or exceed State and Local Code and be within the Program Activity Cap.
- Once the scope of work and pricing have been agreed upon by all parties, the applicant will then enter a grant agreement with the State of West Virginia and West Virginia VOAD will then enter into a Homeowner agreement with the applicant.

Reconstruction of Homes

The Construction Management team reviews, approves and submits the required documentation for the case file (permitting etc). The Construction Contractor performs the following reconstruction activities, including but not limited to:

- Demolition of existing structures
- Building of new homes based on the previous home configuration, current contract, and/or family needs

- Provides all related materials to complete the construction activity
- Confirms sewage and water access or provide the cost to such access
- Testing and removal of asbestos containing materials and hazardous waste
- Testing of existing and installation of wells
- Testing of existing, capping, and installation of septic systems
- Property and drainage mitigation
- Removal of household and vegetative debris
- Obtains a Certificate of Occupancy, or equivalent by meeting all applicable codes

Replacement of Manufactured Housing Units

The Construction Management team reviews, approves, and submits the required construction documentation for the case file. The Construction Contractor performs the following replacement activities for all Manufactured Housing Units (which includes Modular Homes), including but not limited to:

- Demolition of existing structures
- Installation of new MHUs based on the previous home configuration, current contract, or family needs
- Provides all related materials and equipment to complete the construction activity
- Confirms sewage and water access or provide the cost to such access
- Testing and removal of asbestos containing materials and hazardous waste
- Testing of existing and installation of wells
- Testing of existing and installation of septic systems
- Property mitigation including retaining walls and drainage ditches
- Removal of household and vegetative debris
- Obtaining a Certificate of Occupancy, or equivalent by meeting all applicable codes.

Acquisition of Property and new MHU / Reconstruction

Process

1. Applicant is a part of and eligible for the RISE WV Housing Restoration Program.
2. The relevant property was on a contract, but upon federal environmental review and/or further inspection from the contractor, the project was declined and will not proceed with rebuilding on the original property.
3. Case Management/Subrecipient VOAD requests a review of original parcel from the WVDO's Construction Management team to move the housing project from the original parcel to a land acquisition activity for the West Virginia Housing Restoration Program.
4. Case Management/Subrecipient VOAD requests an exception from WVDO to move the housing project from the original parcel to a land acquisition activity for the West Virginia Housing Restoration Program.
5. WVDO may approve exception request or, if more cost-reasonable, may request additional work to make the site safe, secure, and sanitary for the housing project.
6. WVDO approves the exception and case management begins working with the household to acquire land for housing recovery.
7. Case management submits an applicant's Optional Purchase Agreement identifying the proposed new parcel.
8. WVDO reviews the Optional Purchase Agreement and any limiting actions before submitting request for a full environmental review on the new parcel.
 - a. The land will be appraised by a third-party appraiser or
 - b. The Optional Purchase Agreement may identify an asking price, however the Program will only purchase property at fair market value and is cost reasonableness compared to recovery of the original parcel. Additional criteria:
 - i. Is comparable to surrounding property values
 - ii. Is outside of the floodway and floodplains including 100 and 500 year
 - iii. Is located within the 12 presidentially declared disaster counties
 - iv. The applicant and case management will make their best effort to find land with no structures, with connections to public utilities, and suitable for single-family housing
9. WVDO will submit Request Release of Funds (RROF) to HUD and obtain the Authority to Use Grant Funds (AUGF) prior to providing federal funds for the land acquisition and closing cost.
10. Once the new parcel is acquired, the new build will follow the housing reconstruction guidelines defined in these policies and procedures along with the procured contract.
11. Applicants must donate the original parcel to State partners that include but are not limited to: a local municipality, county office, state entity, etc. In tandem, the original property will undergo an ERR for demolition and clearance and restrictions will be placed on the original property that defines restricts end use. This is in accordance with FRN Volume 81 Number 224. VI(B)(35). 49 CFR Part 24. The property donated will be dedicated and maintained in perpetuity for use that is compatible with open space, recreation, or floodplain and wetlands management practices.
12. Upon completion of the applicants recovered home, a covenant will be placed on the new parcel in accordance with the West Virginia Housing Restoration program.

General Contractor

The General Contractor provides floor plans to include:

- Construction of new houses
- All construction activities must comply with U.S. Department of Housing and Urban Development (HUD) requirements
- Adherence to the current International Residential Code (IRC) and local building, and health and safety codes
- All utility hookups and other construction requirements necessary to obtain a Certificate of Occupancy or equivalent
- Demolition of existing houses and slab, including disposal in accordance with Federal and State environmental regulations
- Elevating houses for flood zone requirements
- Providing ramps and other required modifications for accessibility for occupants who have a verified disability
- The unit prices will reflect the various floor plans of each particular housing unit size
- Floor plans and specifications for reconstruction will be reviewed by the Construction Management team.

16.2 Eligible Construction Activities

The activities described below are considered eligible reconstruction, rehabilitation, and replacement construction activities under the Program. Construction activities may also include the items below to ensure safe and sanitary conditions are met:

- Adherence to the International Residential Code (IRC) applicable to the location, and applicable building/housing/municipal requirements of the applicable jurisdiction, including requirements for elevation, storm weatherization, and mitigation for future storm events, and
- Other necessary items to mitigate environmental issues such as:
- Noise abatement,
- Cleanup of environmental contamination,
- Stabilization/Abatement and disposal of lead-based paint (LBP),
- Abatement and disposal of asbestos containing materials (ACM), and
- Modifications to increase accessibility for occupants who have a verified disability, or may need future assistance,

- Other items that are necessary to deal with conditions detrimental to the health or safety of residents such as upgrades to basic structural elements; mechanical, electrical, and plumbing systems, etc.
- Housing and land acquisition

Ineligible Activities

- Additions to an existing structure, unless it is necessary to meet housing and building codes or occupancy standards,
- Purchase of tools or equipment, or other similar items, and
- Purchase of washers, dryers, dishwashers or removable air conditioning/heating units not attached to the house structure.

16.3 Contractor Responsibilities

The Program utilizes nationally recognized Xactimate estimating software to produce the Scope of Work and necessary Change Orders. The Construction Contractor or Subrecipient will be bound by the contract with the State of West Virginia for construction activities.

Rehabilitation

The Construction Contractor is responsible for, but not limited to, the following functions for all homes assigned to it:

- Performing asbestos containing material (ACM) inspections and remediation in accordance with EPA, National Emissions Standards for Hazardous Air Pollutants (NESHAP) and State Health Services environmental requirements;
- Disposal of all household hazardous waste in accordance with State and Federal environmental regulations;
- Demolition, general carpentry, HVAC repair and/or replacement, masonry repair or replacement, electrical repair or replacement, plumbing repair or replacement;
- Scheduling and providing temporary storage to current

residences when deemed necessary by the WVDO's Construction Manager;

- Ensuring each Scope of Work is executed in accordance with any and all federal, state, and/or local standards, guidelines, codes, or green building requirements;
- Performing the entire Scope of Work identified by the WVDO for the cost identified by the standardized tool, or Xactimate as set for in Task Order One or any subsequent Task Orders;
- Securing a one-year warranty for all materials and workmanship in accordance with requirements following the completion of the work. The start date of the warranty will be the date the final inspection was passed/obtained Certificate of Occupancy; and
- Adherence to timeliness goals will be monitored:
- Tracking days in construction measured from Notice to Proceed (NTP) to Final Inspection Complete.

Reconstruction

The Construction Contractor submits standardized pricing to complete new reconstruction projects during the contract bidding process and is bound by the contract with the State of West Virginia for reconstruction activities. Approved structural types for reconstruction include stick-built structures. These structures shall be a one for one replacement based on the number of bedrooms and bathrooms pre-event. The Construction Contractor must warranty all work for a period of one year.

For non-rental housing program applicants, the number of bedrooms in the reconstructed/replaced stick-built structure are determined based the number of current household members with consideration of the sex of the individual household members. The maximum size of a reconstructed/replaced stick-built home is determined by the number of bedrooms and bathrooms of the original home pre-event. The number of household members as well as the following circumstances are considered when determining the number of bedrooms and bathrooms of the reconstructed/replaced structure:

- Two persons of the same sex can occupy a bedroom.
- Adults of the opposite sex, other than spouses, may not be

required to share a room.

- Children of the opposite sex (if above the age of six) may not be required to share a bedroom.
- Exceptions to these requirements will be reviewed by the Case Management Supervisor and Program Manager.

The Construction Contractor is responsible for:

- Performing all work in accordance with International Residential Code (IRC) and local building and health and safety codes;
- Obtaining all building permits throughout the construction process;
- Disposal of all construction debris at a licensed construction waste landfill;
- Disconnecting and reconnecting all utilities, demolition and disposal of existing structures, boundary surveys, pad/foundation preparation, construction/completion of the new structure, installation of all electrical, plumbing, and HVAC components and fixtures, purchase and installation of energy star rated kitchen appliance (refrigerator, stove, dishwasher, windows, hot water heater, heat pump, lighting, clothes washer, and clothes dryer);
- Scheduling and completion of all required inspections with the Construction Management Team and local code enforcement;
- Scheduling and providing temporary storage to current residences when deemed necessary by the WVDO's Construction Manager;
- Ensuring each scope of work is executed in accordance with all federal, state, and/or local standards, guidelines, codes, or green building requirements;
- Performing the entire Scope of Work identified by the WVDO for the cost identified by the standardized tool, or Xactimate as set for in Task Order One or any subsequent Task Orders;
- Securing a one-year warranty for all materials and workmanship in accordance with requirements following the completion of the work. The start date of the warranty will be the date of the final inspection;

- Performing all work in accordance with regulatory requirements for accessibility
- If the property is in a floodplain, the base flood elevation will be two (2) feet above the currently published Advisory Base Flood Elevation (ABFE) or the local code requirements, whichever is more stringent; and
- Adherence to the timeliness goals, days in construction, below:
 - Standard Demolition and Reconstruction (includes additional floodplain elevation): 120 Days.
- Tracking days in construction measured from NTP and applicant vacant home to Certificate of Occupancy (COO) or Final Inspection was passed.

Manufacture Housing Unit (MHU)

The Construction Contractor submits standardized pricing to complete new MHU Replacement projects during the during the bidding process and is bound by the contract with the State of West Virginia for MHU replacement activities.

Proposals will be documented in the RFP. The Construction Contractor must warranty all work for a period of one year.

The Construction Contractor is responsible for:

- Performing all work in accordance with International Residential Code (IRC) and local building and health and safety codes;
- Obtaining all permits throughout the construction process;
- Disposal of all construction debris at a licensed construction waste landfill;
- Scheduling the replacement activities with the applicant;
- Disconnecting and reconnecting all utilities, demolition and disposal of existing structures, boundary surveys, pad/foundation preparation, installation/completion of the new MHU, installation of all electrical, plumbing, and HVAC components and fixtures, purchase and installation of energy

star rated kitchen appliance (refrigerator, stove, dishwasher, windows, hot water heater, heat pump, and lighting);

- Damaged MHUs that are being replaced will be removed and disposed of following Federal and State requirements;
- Scheduling and completion of all required inspections with the Construction Management Team and local Code Enforcement;
- Scheduling and providing temporary storage to current residences when deemed necessary by the WVDO's Construction Manager;
- Ensuring each Scope of Work is executed in accordance with all federal, state, and/or local standards, guidelines, codes, or green building requirements;
- Performing the entire Scope of Work identified by the WVDO for the cost identified by the standardized tool, or Xactimate as set forth in the Construction Work Order or any subsequent Change Orders;
- Securing a one-year warranty for all materials and workmanship in accordance with requirements following the completion of the work. The start date of the warranty will be the date of the final inspection;
- Performing all work in accordance with regulatory requirements for accessibility;
- If the property is in a floodplain, the Program will ensure the base flood elevation is two (2) feet above the currently published Advisory Base Flood Elevation (ABFE) or the local code requirements, whichever is more stringent;
- Obtaining a Certificate of Occupancy or passing a Final Inspection;
- Adherence to the timeliness, days in construction, goals below:
 - Replacement (includes additional floodplain elevation): 90 Days
- Tracking days in construction measured from NTP and applicant vacant home to Certificate of Occupancy (COO) or passing a Final Inspection.

16.5 Labor Standards

When construction work is funded in whole or in part with CDBG funds, adherence to certain Federal labor standard requirements applies. The General Contractor will be responsible for full compliance and adherence to these applicable requirements. The Program will be responsible for administration and enforcement of applicable requirements to ensure compliance.

Labor Laws and Requirements

The following labor laws may apply to CDBG-funded construction work:

- **Davis-Bacon Act** – applicable when construction work exceeding \$2000 is funded in whole or in part using CDBG funds. It requires that workers do not receive wages less than those being paid for similar work in the same area. Davis-Bacon does not apply to the rehabilitation of residential structures containing less than eight units. See 40 USC, Chapter 3, Section 276A-276a-5 and CFR Parts 1, 3, 5, 6 and 7 for more information
- **Copeland Anti-Kickback Act** – requires that workers be paid weekly, that deductions from workers' pay be permissible and that contractors maintain and submit weekly payrolls. See 40 USC, Chapter 3, Section 276c; 18 USC, Part 1, Chapter 41, Section 874; and 29 CFR Part 3 for more information
- **Contract Work Hours and Safety Standards Act** – applicable to construction contracts over \$100,000 and requires that workers receive overtime compensation for hours worked over 40 hours in one week. See 40 USC, Chapter 5, Sections 326-332; 29 CFR Part 4, 5, 6, and 8; and 29 CFR Part 70-240 for more information
- **Section 3 of the Housing and Urban Development Act of 1968** – requires that HUD-financed projects provide opportunities for training and employment to lower-income residents of the project area as well as the awarding of contracts to businesses that provide economic opportunities for low and very low-income persons residing in the project area

The Program must include all applicable labor standards language and the appropriate wage decision in the construction bid and contract documents. During construction, the Program is responsible for enforcing any applicable requirements outlined above. Once construction is underway, the General Contractor should complete weekly payroll for its employees and sign the Statement of Compliance. The contractor is responsible for housing the records. Compliance is monitored and ensured by the Program continuously throughout the construction process, prior to any progress or final payments being made.

16.6 Homeowner Agreement Signing Event

Once the Scope of Work has been confirmed and approved, the applicant and Program Representative then conduct a homeowner agreement signing event.

Attendance Policy

- A signing event meeting is held prior to any construction work being performed,
- Applicants or agent(s) with POA for the applicant are required to attend the signing event,
- Representative of the State

Aspects of Construction to be Discussed

- Applicant expectations,
- Accessibility options,
- Construction schedule,
- DOB payment to cover any gaps,
- Applicant move-out,
- Construction Contract,
- Grant Agreement, and
- All other Program required documents for signing event.

Procedures

- A meeting or conference call is held between each applicant and Program representatives to ensure they fully understand the construction Scope of Work, Homeowner Agreement, pictures, specifications and other Program required signing event documents,
- The Case Manager acts on behalf of both the Program and the State at the signing. All agreements are pre-signed before the meetings by the Director of Community Advancement and Development,
- General contractors sign the Construction Contract digitally and are not required to attend each construction signing event.
- Executed contracts, grant agreements, and corresponding signing event documents are standard templates and are housed in client case file, and
- Applicants and contractors will provide copies of all signed

documents via email or printed copy when necessary.

The needs of all applicants will be taken into consideration to provide a high level of customer service.

Special Needs Policy

Applicants who are illiterate or otherwise unable to sign their name, may sign with an "X" if there is:

- Third party witness at the signing,
- Photo identification of the applicant in the file, and
- A proper notarized notation on all documents the applicant signs that address special circumstances.

Accommodations will be made when it is determined that an applicant is out-of-state and unable to attend their signing event appointment, or homebound due to disability or illness. Such accommodations may be made in the event of an emergency or unforeseen circumstance.

NOTE: Applicants do not contract directly with the GC. Applicants enter into a Grant Agreement with the Program, while contractors enter into a contract with the Program directly.

16.7 Permits and Codes

The GC is responsible for documenting and obtaining all necessary permits for each job site. The permits must be posted at each site in plain view. A permit box in the front yard, or posted in the front window of the home is acceptable. The GC must ensure work performed satisfies all International Residential Code (IRC), International Energy Conservation Code (IECC), and all other Federal, State; and local construction, health and safety code requirements upon project completion. The PM or designee oversees the work of the construction contractor for each rehabilitation and reconstruction project.

16.8 Quality Control Inspections

Periodic inspections for quality control are performed on randomly selected sites by the Construction Manager to determine consistency within the Program and across contractors and inspectors.

Procedures

- The Construction Management Team reviews and approves the inspection notes and photographs, and

- Inspections are recorded with photographs and log notes and added to client casefile.

16.9 Construction Change Orders

The Construction Contractor conducts all due diligence activities prior to starting construction to discover any potential unforeseen circumstances. If in the event any unforeseen conditions are discovered during construction, the contractor will then prepare a *Change Order*, with supporting documentation, and submit to the Program Construction Manager for review and determination. The State will then submit the Change Order to the Division of Purchasing for an approval of an emergency request purchase request. Change orders to any contract starting fiscal year 2019 will not be allowed through the Division of Purchasing. Pre-bid commodity line items will not be changed after the contract has been awarded.

- On July 1, 2021, the WV Development Office by legislative order became the WV Department of Economic Development an agency exempt from the Division of Purchasing. The WV Department of Economic Development proposed a draft Purchasing Rule in August 2021 and was adopted in September 2021.

Project cost eligibility evaluation:

- The construction manager reviews the proposed Change Order and makes a determination on whether the costs are program eligible,
- Additional scope item may be deemed necessary and assigned using Xactimate pricing for the city of Charleston, WV for the applicable month and year.
 - For the Original Contract, issued by the WVDO (DEV18), and in addition to the line item cost allowances, for Replacements and Reconstructions, a 10% overhead and 10% profit was applied. The State closed these contracts and procured all new contracts starting fiscal year 2019.
- For any contract awarded after August 2018, all Change Order cost allowances will follow the bid price associated with that line item on the contract master agreement.

- For Rehabilitations issued under a Subrecipient Agreement, all cost allowances will be for the actual cost of the work with no mark-up.
- For eligible scope item(s) that are not found in Xactimate then WV Procurement and Program rules must be followed including the following:
 - For purchases from \$0 - \$25,000, three written bids will be required
 - For purchases more than \$25,000, must follow the formal bid process through the Purchasing Division
 - 0% overhead and 0% profit will be applied to non-Xactimate scope items.

For Replacements and Reconstructions, emergency purchase orders must be requested by the Construction and Program Manager and approved by the Division of Purchasing.

16.10 Construction Close-Out

Once construction is completed the contractor and inspector complete closeout requirements for the construction project.

Policy

Once all construction is completed in accordance with the contract and all local permit inspections, construction close-out will then commence. The Construction Contractor will notify the area Construction Management team once the construction, including punch list items are complete.

Procedures

The Construction Management team will conduct a final inspection of the structure and document that all scope items are complete and compliant with program guidelines. The construction inspector will either pass or fail the inspection. If the final inspection fails, all parties will be notified of the deficiencies and a request for completion date will be

documented. Once any deficiencies are repaired and the structure has passed re-inspection, all documentation will be submitted to the State. The contractor and inspector will agree that the construction is complete. The GC will obtain a Certificate of Occupancy or comparable documentation. Where a COO is not required or hindering the close out process, the Final Inspection can suffice for close out.

16.11 Disbursement

Funds are distributed to contractors when the contractors have submitted an invoice for each project, and construction management has provided final inspection and all supporting construction documents. The Construction Management team will work with the State of West Virginia to submit required documentation.

All projects will be paid as such determined by terms and conditions of contract and subrecipient agreements. Rehabilitation projects will be eligible for payment after passing final inspection and submitting project expenses.

Ineligible for Payment

- A contractor is ineligible for a disbursement if the work is not done according to local or other applicable building code.
- A contractor is ineligible for a disbursement if the work fails the inspection conducted by the Program Manager.
- A contractor is ineligible for a disbursement if payment is requested for work not included in the original work order or subsequent change order.

16.12 Homeowners Remaining on Property During Construction

The typical procedure and sequence of events when an applicant is provided a new home under the Program is for the homeowner to secure temporary housing away from the site of the damaged property, and then vacate the damaged property during the demolition and reconstruction phases of the project. In a limited number of cases, homeowners may be unable to secure suitable temporary housing while their new homes are being constructed.

Policy

In some limited circumstances and after exhausting all possible sources of temporary housing,

homeowners may be allowed to remain on the property during the construction or rehabilitation phase, subject to the prior approval of the GC. Homeowners must execute documents demonstrating their agreement for waiver of liability, payment of additional utility connection fees, and, when applicable, the demolition of the damaged structure upon completion of the new structure. The request to remain on the property during construction or rehabilitation must be initiated by the homeowner. Under no circumstances should contractors or other program personnel offer this option to the homeowner. A request to remain on the property during construction or rehabilitation should be made only after the homeowner has exhausted all possibilities for obtaining temporary housing from family, friends or community services agencies. The homeowner will attest to his or her inability to obtain temporary housing.

The homeowner must establish a dire need before a request to remain on the property during construction or rehabilitation may be granted. The definition of a dire need includes:

- The absence of any family or friends in the area who can house the homeowner during construction;
- The inability for the homeowner to obtain temporary housing assistance from a community services organization, faith-based organization, church, etc.; and
- In the case of handicapped or special needs individuals, the absence of a temporary alternative providing the required accommodations.

Granting the homeowner's request to remain on the property during construction or rehabilitation will be contingent on the following:

- There exists no municipal zoning or other prohibition to the homeowner remaining on the property during construction or rehabilitation.
- The building contractor agrees to allow the homeowner to remain on the property during construction or rehabilitation.
- In cases of new construction, the homeowner will be unable to remain in the demolished structure and will need to vacate the premises. As the Program will need to reconstruct the home on its original footprint, it will be necessary for the original home damaged by the storm to be completely demolished and cleared, making it uninhabitable. If the parcel of land has significant room for other dwellings not in the Program- the applicant can agree in writing to stay on the property within one of these type dwellings, and well away from the construction site.
- In the opinion of the contractor, the lot is of sufficient size to allow the construction of the new home at a safe distance from the original home, or, as applicable, the living area

of the home is located at a safe distance from the rehabilitation work, such that the rehabilitation can proceed in a safe and expeditious manner.

- The homeowner signs a Waiver of Liability and Hold Harmless Agreement indemnifying the construction contractor(s), the Program and the State of West Virginia from any loss or injury sustained while inhabiting the property during construction or rehabilitation.
- The decision to allow a homeowner to remain on the property during construction or rehabilitation is vested solely in the Construction Manager or their designee.

Procedures

- The homeowner makes a request to remain on the property during demolition and/or construction or rehabilitation,
- Staff refers homeowner to assigned contractor to obtain written agreement to remain on property,
- The homeowner agrees in writing to the demolition of the damaged property, when applicable, and executes Waiver of Liability and Hold Harmless Agreements, and
- The request is forwarded to the Program Manager for final review and determination.

16.13 Green Building Standards

Reconstruction Projects: To meet the Green Building requirements of the CDBG-DR grant, WV will bring all reconstruction projects up to the existing WV building codes, including the 2009 International Energy Conservation Code (IECC), and that all installed appliances will be ENERGY STAR® certified.

Manufactured Housing Projects: All Manufactured Housing Projects will be approved by local code officials to meet State and HUD codes for manufactured housing. In addition to meeting those requirements, the state will also ensure that all installed appliances are ENERGY STAR qualified and that all MHU will be certified for Wind Zone 2 compliance.

Rehabilitation Projects: Rehabilitation Projects will conform to the HUD Green Building Retrofit Checklist with the adjustments included below. The line items of the checklist to receive modifications are listed, and the proposed revision is shown as a sub-bullet. A fully revised checklist is attached in Exhibit 1.

- **Duct Sealing:** As a prescriptive approach, WV will seal all ductwork that is accessible, rather than meeting or exceeding the ENERGY STAR duct leakage standard.

- **Air Barrier:** Ensure a continuous air barrier in any sections of the building envelope where wall finishes have been removed, allowing access to the wall cavities.
- **Radiant Barriers:** Radiant Barriers will not be required, and this will be removed from the checklist.
- **Efficient Lighting: Interior Units:** ENERGY STAR qualified light fixtures will be installed whenever a light fixture is replaced.
- **Efficient Lighting: Common Areas and Emergency Lighting:** This does not apply to single family rehabilitation projects and will be removed from the checklist.
- **Air Ventilation: Multifamily (four stories or more):** This does not apply to single family rehabilitation projects and will be removed from the checklist.

16.14 Special Flood Hazard Areas

CDBG-DR funds will not be used for any activity in an area identified as flood prone for land use or hazard mitigation planning purposes by the State, local, or Tribal government or delineated as a Special Flood Hazard Area in FEMA's most current flood advisory maps, unless the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR part 55. The relevant data source for this provision is the State, local and Tribal government land use regulations and hazard mitigation plan and the latest issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.

Property owners assisted through the Housing Restoration Program, West Virginia Rental Assistance Program, and the CDBG-DR / HMGP Coordinated Match Program will be required to acquire and maintain flood insurance if their properties are in a FEMA designated 100-year floodplain. This requirement is mandated to protect safety of residents and their property and the investment of federal dollars. Furthermore, property owners who have received federal funding for flood damage that was contingent upon obtaining flood insurance for the damaged property, and for which flood insurance was not subsequently obtained for the damaged property will not be eligible for additional federal funding under these Programs.

Elevation Standards

The elevation height of a house can significantly reduce the cost of flood insurance. Elevations will be included for Applicants that meet requirements determined by the Program, including substantially damaged properties in the floodplain. Elevation is evaluated on a case by case basis. Elevations may be conducted on properties outside of the floodplain, where elevation is required by local ordinance, or the area is undergoing a preliminary review of FEMA data and flood advisory maps .

As stated in FR 81 83269, all structures, defined at 44 CFR 59.1, designed principally for residential use and located in the 1 percent annual (or 100-year) floodplain, that receive assistance for new construction, repair of substantial damage, or substantial improvement, as defined at 24 CFR 55.2(b)(10), are elevated with the lowest floor, including the basement, at least two feet above the 1 percent annual floodplain elevation. Residential structures with no dwelling units and no residents below two feet above the 1 percent annual floodplain are elevated or flood-proofed in accordance with FEMA flood-proofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard, up to at least two feet above the 1 percent annual floodplain.

- Due to the topography in West Virginia, some homes are located on sloped parcels and may be elevated up to three sides. This process may require a reinforced foundation for the home's structural integrity.

16.15 Warranty

Contractors will provide a warranty period for all work performed. Assisted homeowners will be provided a warranty on the work performed and funded through the housing programs. All work performed by the contractor will be guaranteed consistent with standards of West Virginia, or standards adopted by the State and referenced in contractor agreements to be executed between the homeowner/applicant and contractor. Contractors will be required to guarantee 1 year of general warranty for the entire home, this includes electrical, delivery, mechanical system warranty and structural warranty.

Applicants will have access to a thorough appeals process to address any construction quality concerns identified by the homeowner during the construction process. A designated grant specialist will receive warranty and construction complaint calls. All calls related to warranty issues will be logged into the Warranty Tracker within 1 business day of initial complaint, at every interval of the process involving communication with the citizen, and after the issue has been corrected. The applicable contractor will contact the citizen within 7 business days to confirm the issues and schedule corrective actions.

The contractor will correct the issue within 7 business days of the initial contact with the applicant and provide documentation to the designated grant specialist /closeout specialist. Issues that cannot be corrected within the designated 7 business days must be reported to the RISE WV housing

program management team via email. If the construction management team believes that the issue has been addressed, but the citizen has further concerns, the issue will be forwarded to the State for review.

The construction management team shall provide a report to WVDO on a monthly basis documenting, at minimum, the following:

- 1) Open Warranty Issues/Complaints with date received, client name, issue, and status
- 2) Open Warranty Issues/Complaints as a percentage of total homes completed
- 3) Percentage of Warranty Issues/Complaints resolved in the 7 day standard

17 Environmental Review Procedures

17.1 Introduction

Every project undertaken with federal funds, and all activities related to that project, is subject to the provisions of the National Environmental Policy Act of 1969 (NEPA), as well as to the HUD environmental review regulations at 24 CFR Part 58. The primary purpose of this Act is to protect and enhance the quality of our natural environment. The HUD environmental review process must be completed before any federal funds can be accessed for program-eligible activities.

In addition, no work may start on a proposed project before the environmental review process is completed, even if that work is being done using non-HUD funds. In other words, environmental clearance must be obtained for each project prior to the firm commitment of federal or non-federal funds. A violation of this requirement may jeopardize federal funding to this project, and disallow all costs that were incurred before the completion of the Environmental Review.

The primary objectives of the HUD environmental review are to identify specific environmental factors that may be encountered at potential project sites, and to develop procedures to ensure compliance with regulations pertaining to these factors. The HUD environmental review is designed to produce program-specific environmental review procedures in a program that can vary greatly in terms of scope of work. Laws and regulations which contain environmental provisions with which must be complied with include:

1. Historic Preservation (36 CFR 800)
2. Floodplain Management (24 CFR 55, Executive Order 11988)
3. Wetlands Protection (Executive Order 11990)
4. Coastal Zone Management Act (Sections 307 (c), (d))

5. Sole Source Aquifers (40 CFR 149)
6. Endangered Species Act (50 CFR 402)
7. Wild and Scenic Rivers Act (Sections 7 (b) (c))
8. Air Quality (Clean Air Act, Sections 176 (c) and (d) and 40 CFR 6, 51, 93)
9. Farmland Protection Policy Act (7 CFR 658)
10. Environmental Justice (Executive Order 12898)
11. Noise Abatement and Control (24 CFR 51 b)
12. Toxic/Hazardous Materials (24 CFR 58.5(i)(2))
13. HUD Environmental Standards (24 CFR 51 c)
14. Airport Clear Zones and Accident Potential Zones (24 CFR 51 d)

All federally funded projects and activities must have documentation that they are in compliance with NEPA and all other environmental requirements. The purpose of this Section is to provide guidance necessary to prepare the Environmental Review Record (ERR) as required by NEPA and related laws. The ERR serves as a tool to measure the environmental consequences of all federally funded CDBG-DR eligible-program activities for the West Virginia Community Advancement and Development (WVCAD).

Statutory & Governing Regulations:

- 40 CFR 1500-1508, Council on Environmental Quality's regulations implementing the National Environmental Policy Act (NEPA)
- 24 CFR Part 58 (Environmental Review Procedures for Entities Assuming HUD Environmental Responsibilities)
- Points to (NEPA) and other applicable regulations and sections of Federal laws and authorities (Section 58.5)
- 24 CFR Part 51 (Environmental Criteria and Standards)

HUD CDBG-DR Assisted Projects:

Part 58 applies

- On the date, the responsible entity (RE) receives a proposal or application for federal assistance
- As soon as the recipient determines the projected use of CDBG assistance

The value of the environmental review is to inform the proponent of a Federally assisted action: (1) of the existence of negative impacts on a site, (2) of means to mitigate negative impacts, (3)

alternatives to the project if needed, and (4) when all other options fall, that rejection of the proposed action may be the most prudent action to take. The environmental review is a means of providing decision makers with sufficient information on which to base wise choices.

17.2 Responsible Entity (RE) & Certifying Officer

Under 24 CFR Part 58, the term “**responsible entity**” (RE) means the grantee receiving CDBG DR funds. The responsible entity must complete the environmental review process. The (RE) is responsible for ensuring compliance with NEPA and the Federal laws and authorities has been achieved, for issuing the public notification, for submitting the request for release of funds and certification and the Authority to Use Grant Funds, when required, and for ensuring the Environmental Review Record (ERR) is complete on filed in the System of Recorded.

To fulfill its obligations under 24 CFR Part 58, the (RE) will designate responsible a Certifying Officer. Once HUD CDBG-DR federal funds have been awarded, each RE must designate a Certifying Officer to serve specifically as the “responsible” official for carrying out the Responsible Entity’s environmental requirements.

Certifying Officer: The responsible entity must designate a Certifying Officer - the “Responsible Federal Official” -- to ensure compliance with the National Environmental Policy Act (NEPA) and the Federal laws and authorities cited at section 58.5 has been achieved.

The Director or Deputy Director of WVDO Community Advancement and Development will serve this role as Certifying Officers.

The Certifying Officer has three primary responsibilities per 24 CFR 58.13:

- Represent the RE for environmental review matters and be subject to the jurisdiction of the Federal courts if the RE becomes involved in environmental litigation.
- Make sure all environmental procedural and record requirements are fully and properly satisfied.
- Ensure that all necessary coordination functions required for environmental reviews are performed. This includes consultation with all appropriate agencies directly concerned with environmental issues or having environmental responsibilities associated with the RE’s projects; and the public comment process.

17.3 Environmental Review Contractor Staff

The WVDO “Environmental Review Staff”, along with Marshall University staff, responsibilities and duties include the following:

- Complete applicable training and maintain any required certification to remain knowledgeable regarding compliance with environmental requirements applicable to programs administered by WVDO
- Review and monitor CDBG-DR programs and projects activities administered by WVDO to assure compliance with all environmental requirements established under federal statutes, regulations, and executive orders.
- Draft and review the following documents submitted by WVDO to HUD seeking to use CDBG-DR federal funds under eligible programs or projects:
 - Complete the Statutory Checklist with all Required Attachments including State Historic Preservation Office Letter, Fish and Wildlife Letter; Air Quality Letter, and the Eight-Step Process for Floodplains (if Applicable) etc.;
 - Complete the Tier II Environmental Assessment Form Checklist with all Required Attachments;
 - Draft the Notice of Intent to Request Release of Funds for all WVDO activities requiring the Statutory Checklist;
 - Complete and track all Combined Public Notice and Affidavit of Publication for all WVDO activities requiring the Environmental Assessment Checklist;
 - Request for Release of Funds and Certification (RROF).
- Provide WVDO Certifying Officer with all items requiring legal signature indicating that environmental procedural and record requirements are being satisfied.

After review of the above noted documents by the “Environmental Review Contractor Staff”, the Certifying Officer will either sign and issue the Authority to Use Grant Funds (ATUGF) or forward the package to HUD for their review and release. Once the (ATUGF) has been issued, the WVDO may initiate the program activity for Single Family Repair and Reconstruction Tier I and II Reviews.

17.4 Environmental Review Procedures

Purpose of Environmental Review Procedures

The purpose of these environmental procedures is to ensure that all projects funded with HUD CDBG-DR funds including follow all applicable federal laws and authorities identified in 24 CFR Part 58: Environmental Review Procedures for Entities Assuming HUD Environmental Responsibilities. Also, these procedures are intended to insure a suitable living environment, or more specifically, to determine if any significant environmental impact may occur because of a proposed WVDO recovery project; to release funds to support eligible projects that neither harm nor are harmed by

the environment; to safeguard, enhance, and restore the environment; and to foster public participation in the development decision-making process.

Purpose of the Environmental Review

There are four objectives of the ERR process:

- To comply with all legal requirements;
- To assist in project planning;
- To determine if the proposed activity will have an impact on the environment, and
- To determine whether the environment will have an impact on the proposed WVDO Program activity.

The value of the environmental review is to identify:

- the existence of negative impacts on a site;
- means to mitigate negative impacts; and
- alternatives to the project, if needed.

The ERR process identifies areas where project design and planning can be improved to mitigate such things as high noise levels, inadequate public safety, flooding problems, or the time constraints of archaeological findings.

NOTE: The completion of the environmental review process is mandatory before taking a physical action on a site, or making a commitment or expenditure of HUD CDBG-DR or non-HUD funds.

Using any portion of Federal funds for acquisition, rehabilitation, conversion, leasing, repair or construction before completing the environmental review process requires the denial of any Federal funds for that project (24 CFR 58.22). Therefore, the environmental review process must be completed before committing or expending DR funds on a project (such as signing a construction contract, etc.)

Environmental Review Record

The WVDO Environmental Certifying Officer is responsible for maintaining a written record of the environmental review process. The ERR for all WVDO Recovery Programs contains all the governmental review documents, public notices and written determinations or environmental findings required by 24 CFR Part 58 as evidence of review, decision making and actions pertaining to a project of a recipient. As appropriate, the ERR:

- Describes the project and activities that WVDO has determined to be part of a project;

- Evaluates the effects of the project or the activities on the human environment;
- Documents compliance with applicable status and authorities, in particular those cited in Section 58.5 and 58.6; and
 - Records the written determinations and other review findings required by this part (e.g., exempt and categorically excluded projects determinations, and findings of no significant impact).

The ERR contains, as appropriate, verifiable source documents and relevant base data used or cited in EAs, or other project review documents. These documents may be incorporated by reference into the ERR if each source document is identified and available for inspections by interested parties.

Tier I and Tier II environmental reviews have their own (ERR). All Tier I Broad Environmental Review Records for the 12 declared Counties.

17.5 Environmental Review Glossary

Activity: An action that a grantee or recipient puts forth as part of an assisted project regardless of whether it's to be borne directly by the HUD assistance or imparted by another funding source.

Categorical Exclusion: Activities which do not have a significant effect on the human environment and which been found to have no such effect in procedures adopted by a federal agency (40 CFR 1508.4). In such cases, neither an EA nor an EIS is required, however, these activities must comply with non-NEPA statutes and regulations as specified in §58.35.

ERR: Environmental Review Record, an instrument documenting compliance with the environmental review requirements of NEPA and/or 24 CFR 58.

FONSI: Finding of No Significant Impact, a statement forwarded to HUD finding that the proposed project (including mitigating measures) will not adversely affect or be affected by the environment.

NEPA: The National Environmental Policy Act of 1969.

NOI: Notice of Intent, as in Notice of Intent to Request Release of Funds (NOI/RRF)

Project: An activity, or group of integrally related activities, designed by WVDO Program directors to accomplish, in whole or in part, a specific objective.

Responsible Entity (RE): Is the grantee receiving CDBG DR funds. The responsible entity must complete the environmental review process. The (RE) is responsible for ensuring compliance with NEPA and the Federal laws and authorities has been achieved for every Federal dollar.

(ATUGF): Authorizing Use of Grant Funds. (Form HUD 7015.16) After objection period, HUD issues

this form 7015.16

17.6 Environmental Classifications

Classifying the Activity and Conducting the Appropriate Level of Environmental Review

To begin the environmental review process when a site is known and there is a clear project activity, the RE must first determine the environmental classification of the project. The term “project” can be defined as an activity or group of activities geographically, functionally, or integrally related, regardless of funding source, to be undertaken by the CDBG recipient, or a public or private entity in whole or in part to accomplish a specific objective.

If various project activities have different classifications, the RE must follow the review steps required for the most stringent classification.

The 3 environmental classifications are:

1. **Exempt Activities,**
2. **Categorically Excluded Activities, or**
3. **Activities Requiring an Environment Assessment.**

Regardless of the number of activities associated with a project, a single environmental review is required. Aggregating related activities ensures the recipient adequately addresses and analyzes the separate and combined impacts of a proposed project.

	Exempt	Categorically Excluded, not subject to 58.5	Categorically Excluded, subject to 58.5	Environmental Assessment	Environmental Impact Statement
Regulatory Citations	24 CFR Part 58.34	24 CFR Part 58.35(b)	24 CFR Part 58.35(a)	24 CFR Part 58.36	24 CFR Part 58.37
Examples	Administration, Project Planning, Environmental Studies, and Engineering Design	Supportive services, such as health care, housing services, etc., and assistance in accessing local, state and Federal government benefits Economic development activities, including equipment purchase, operating expenses and similar costs not associated with construction or expansion of existing operations Tenant-based rental assistance	Acquisition, repair, improvements, reconstruction or rehab; facilities have same use w/out changes in size or capacity > 20% Rehab of residential buildings (<= 4 units), when density is not increased beyond four units, land use is not changed, and footprint of the building is not increased in floodplain or wetland Projects to remove barriers restricting mobility & accessibility to elderly and handicapped persons	New construction, or land acquisition for housing or economic development Converting a property to another use (e.g. commercial to residential, commercial to public facility, etc.) Rehab that exceeds the thresholds for categorical exclusion	Projects having a regional and/or long-term impact, e.g., construction of a power plant or landfill Will pose significant or potentially significant impacts on unique resources, e.g., endangered species, unique landforms, etc. Effects are highly uncertain or involve unique or unknown risks. High controversial for scientific or engineering reasons

1. Exempt Activities

Certain activities are by their nature highly unlikely to have any direct impact on the environment. Accordingly, these activities are not subject to most of the procedural requirements of environmental review.

Listed below are examples which may be exempt from environmental review. For complete details refer to the environmental regulations.

- Environmental and other studies;
- Information and financial services;
- Administrative and management activities;
- Engineering and design costs;
- Interim assistance (emergency) activities if the assisted activities do not alter environmental conditions and are for temporary or permanent improvements limited to protection, repair or restoration actions necessary only to control or arrest the effects of disasters or imminent threats to public safety or those resulting from physical deterioration;
- Public service activities that will not have a physical impact or result in any physical changes;
- Inspections and testing of properties for hazards or defects;
- Purchase of tools or insurance;
- Technical assistance or training;
- Payment of principal and interest on loans made or guaranteed by HUD; and
- Any of the categorically excluded activities subject to Part 58.5 (as listed in 58.35(a)) provided there are no circumstances which require compliance with any other Federal laws and authorities listed at Part 58.5 of the regulations. Refer to the section below on categorically excluded activities subject to Part 58.5.

If a project is determined to be exempt the RE is required to document in writing that the project is exempt and meets the conditions for exemption as spelled out in § 58.34.

In addition to making a written determination of exemption, the RE must also determine whether any of the requirements of 24 CFR Part § 58.6 are applicable and address as appropriate, including the requirements at 24 CFR § 58.6 include the Flood Disaster Protection Act; the Coastal Barriers Resources Act; and HUD's requirement for disclosure of properties Located in airport runway clear zones.

2. Categorically Excluded Activities

Categorically Excluded Activities not Subject to 58.5

The following activities, listed at 24 CFR Part 58.35(b), have been determined to be categorically excluded from NEPA requirements and are not subject to Section 58.5 compliance determinations.

- Tenant based rental assistance;
- Supportive services including but not limited to health care, housing services, permanent housing placement, short term payments for rent/mortgage/utility costs, and assistance in gaining access to local State and Federal government services and services;
- Operating costs including maintenance, security, operation, utilities, furnishings, equipment, supplies, staff training, recruitment, and other incidental costs;
- Economic development activities including but not limited to equipment purchase, inventory financing, interest subsidy, operating expenses and similar costs not associated with construction or expansion of existing operations;
- Activities to assist homebuyers to purchase existing dwelling units or dwelling units under construction such as closing costs, down payment assistance, interest buy downs and similar activities that result in the transfer of title to a property;
- Affordable housing predevelopment costs with NO physical impact such as legal, consulting, developer and other costs related to obtaining site options, project financing, administrative costs and fees for loan commitments, zoning approvals, and other related activities which do not have a physical impact; and
- Approval of supplemental assistance to a project previously approved under this part. If the approval is made by the same RE that conducted the environmental review on the original project and re-evaluation of the environmental findings is not required.

To complete environmental requirements for Categorically Excluded projects not Subject to 24 CFR Part § 58.5, the responsible entity must take the following steps:

- Make a finding of Categorical Exclusion not Subject to § 58.5 and document this finding in the ERR.
 - The ERR must contain a written determination of the RE's finding that a given activity or program is categorically excluded and not subject to § 58.5. When these kinds of activities are undertaken, the RE does not have to issue a public notice or submit a request for release of funds (RROF) to HUD.
 - To document the finding of categorical exclusion not subject to §58.5, the RE must cite the applicable subsection of § 58.35(b), identify and describe the specific activity or activities, and provide information about the estimated amount of CDBG or other funds to be used.

- Carry out any applicable requirements of 24 CFR Part § 58.6 and document the ERR as appropriate.

The RE must determine whether the activity triggers any of the other requirements at 24 CFR 58.6, which are:

- The Flood Disaster Protection Act; the Coastal Barriers Resources Act; and HUD's requirement for disclosure of properties located in airport runway clear zones.

Categorically Excluded Activities Subject to 58.5

The list of categorically excluded activities is found at 24 CFR Part 58.35. While the activities listed in 58.35(a) are categorically excluded from NEPA requirements, the grantee must nevertheless demonstrate compliance with the laws, authorities and Executive Orders listed in 58.5.

The following are categorically excluded activities subject to 58.5:

- Acquisition, repair, improvement, reconstruction, or rehabilitation of public facilities and improvements (other than buildings) when the facilities and improvements are in place and will be retained in the **same use without change in size, or capacity of more than 20 percent;**
- Special projects directed toward the removal of material and architectural barriers that restrict the mobility of and accessibility to elderly and disabled persons;
- Rehabilitation of buildings and improvements when the following conditions are met:
 - For residential properties with one to four units, the density is not increased beyond four units and the land use is not changed; and If the building is located in a floodplain or in a wetland, the footprint of the building is not increased.
 - For multi-family, residential buildings (with more than four units):
 - Unit density is not changed more than 20 percent;
 - The project does not involve changes in land use from residential to non-residential; and
 - the estimated cost of rehabilitation is less than 75 percent of the total estimated replacement cost after rehabilitation.
 - For non-residential structures including commercial, industrial and public buildings:
 - The facilities and improvements are in place and will not be changed in size or capacity by more than 20 percent; and
 - The activity does not involve a change in land use, e.g. from commercial to industrial, from non-residential to residential, or from one industrial use to another.

- An individual action on up to four-family dwelling where there is a maximum of four units on any one site. “*Individual action*” refers to new construction, development, demolition, acquisition, disposition or refinancing (does not include rehabilitation which is covered previously). The units can be four one-unit buildings or one four-unit building or any combination in between;
- An individual action on a project of five or more housing units developed on scattered sites when the sites are more than 2,000 feet apart and there are not more than four housing units on any one site;
- Acquisition (including leasing) or disposition of or equity loans on an existing structure, or acquisition (including leasing) of vacant land provided that the structure or land acquired, financed, or disposed of will be retained for the same use.
- Combinations of the above activities.

The ERR must contain a written determination of the RE’s finding that a given activity or program is categorically excluded subject to § 58.5. This determination should:

Include a description of the project (including all the related activities, even though HOME funds may not be used for all of them); Cited the applicable subsection of § 58.35(a);

Provide the total estimated project cost; and

Provide written documentation as to whether or not there were any circumstances which required compliance with any of the Federal laws and authorities cited in §58.5.

The RE will use the current HUD recommended Statutory Checklist, or an equivalent format, to document its environmental findings.

The RE’s documentation must support its determinations related to compliance with the Federal laws and authorities cited in §58.5, including correspondence with the applicable agencies having jurisdiction over the various areas on the checklist.

Upon completion of the checklist, the RE will make one of three environmental findings:

1. The project converts to exempt [§ 58.34(a)(12)];
2. The project invokes compliance with one or more of the laws and/or authorities and, therefore, requires public notification and approval from HUD; or
3. The unusual circumstances of the project may result in a significant environmental impact and, therefore, compliance with NEPA is required.

If upon completing the Statutory Checklist, the RE determines compliance is required for one or more of the Federal laws and authorities listed in § 58.5, then the RE must publish or post a public notification known as the Notice of Intent to Request Release of Funds (NOI/RROF).

After the seven-day comment period has elapsed, the responsible entity must prepare the Request for Release of Funds (RROF) and Environmental Certification. The Environmental Certification certifies that the RE is in compliance with all the environmental review requirements. The RROF and Certification must be signed by the Certifying Officer and submitted to HUD. The RE must receive the release of funds from HUD before proceeding forward with the project.

3. Activities Requiring an Environmental Assessment

Activities which are neither exempt nor categorically excluded (under either category) will require an environmental assessment (EA) documenting compliance with NEPA, HUD and with the environmental requirements of other applicable Federal laws.

The responsible entity must take the following steps to complete environmental requirements for projects requiring an environmental assessment:

The RE must ensure that reliable documentation sources are cited for every item on the HUD EA Form. WVCAD will work with HUD Environmental staff to provide any detailed guidance completing appropriate documentation for each area on the checklists.

Once the HUD EA Form has been completed, including consultation with applicable agencies and persons, the grantee must make a determination as to whether the project will or will not have a significant impact on the environment. This can be done once the review has been completed and any comments have been addressed appropriately. The RE must select one of the following two findings/determinations:

- The project is not an action that significantly affects the quality of the human environment and, therefore, does not require the preparation of an environmental impact statement; or
- The project is an action that significantly affects the quality of the human environment and, therefore, requires the preparation of an environmental impact statement. Both the finding and the environmental assessment must be signed by the environmental Certifying Officer and included in the ERR.

In most instances, the environmental assessment will result in a finding that the project is not an action that significantly affects the quality of the environment and, therefore, does not require an environmental impact statement. If this is the case, the RE must complete the following:

- Publish and distribute a public notice called a Combined/Concurrent Notice of Finding of No Significant Impact (FONSI) and Notice of Intent to Request Release of Funds (NOI/RROF).

- The RROF and Environmental Certification must be submitted to HUD no sooner than 16 days after publishing the combined/concurrent notice. The Certification must be signed by the Certifying Officer of the jurisdiction.
- HUD must hold the Release of Funds for a 15-day period to allow for public comment. If no comments are received during this time, HUD will send back a signed Release of Funds and the project may proceed.

If the environmental assessment will result in a finding that the project will significantly affect the environment and, therefore, requires an environmental impact statement, the RE will contact its HUD Region III Environmental Officers for guidance.

17.7 Tiering Environmental Reviews

Tiered environmental reviews are a subject discussed in NEPA regulations (§ 1502.20) that can be applied to the WVCAD Single Family Rehabilitation and Reconstruction recovery program covered under 24 CFR Part 50.

The RE should consider a tiered environmental review for their single-family housing program as a possible option to achieve both compliance and speed because it does not require upfront identification of assisted properties. In short, a tiered review focuses on a targeted geographic area (i.e., maximum size is a single census tract) to address and analyze environmental impacts related to the proposed activities that might occur on a typical project site within that area. The specific addresses/locations of the individual properties are not known at this time. However, once individual project sites are located any remaining environmental compliance issues that could not be resolved until project locations became known are now completed, according to standards for approval previously established for the target area.

Tiered reviews can be used for either categorically excluded activities or those that require an environmental assessment.

- For categorically excluded activities, the tiered review must address compliance with the Federal laws and authorities listed at 24 CFR §§ 50.4 and 50.3(i), such as historic preservation, floodplains, endangered species, hazardous substances, etc.

- For activities requiring preparation of an environmental assessment, the tiered review must address compliance with the Federal laws and authorities listed at 24 CFR §§ 50.4 and 50.3(i) as well as compliance with NEPA.

A tiered environmental review allows for a general assessment of the impacts of any activity (e.g. acquisition of foreclosed homes, demolition of blighted properties, or land banking) on the environment prior to identification of a specific site.

Tier 1: Broad Environmental Review

The Tier 1 review addresses and analyzes those environmental impacts related to the proposed activities that might occur on a typical site within the geographic area. This includes examining the applicable laws and authorities (e.g., floodplains, coastal zones, wetlands, aboveground storage tanks, etc.). For example, if the target area is not within a 100-year floodplain or a coastal zone management area, none of the project sites will be affected no matter where they are located in the target area. On the other hand, if a portion of the target area is within a 100-year floodplain, then the grantee must complete the required compliance process to decide whether to fund any future projects within the floodplain, including whether mitigation measures are feasible

For activities requiring an environmental assessment, the Tier 1 review must also assess project effects related to a longer list of environmental factors (e.g., compatibility with surrounding land uses, conformance with zoning plans, nuisances that affect site safety, displacement of people or businesses, solid waste management, etc.).

- All environmental compliance requirements satisfactorily resolved in this first level of review meaning there are findings of no impact or impacts requiring mitigation—are excluded from any additional examination or consideration once the Tier 1 review is completed.
- However, **the Tier 1 review also identifies those compliance requirements that cannot be resolved until specific project locations become known.** Site specific issues that cannot be resolved in a Tier 1 review may include the following: above ground storage tanks that present a safety hazard to building and occupants of buildings; new residential units located in close proximity to a freeway that generates high levels of noise; soils that are not suitable for multifamily structures; or asbestos removal that may be necessary. **The Tier 2 Site Specific Review will address such issues.**
- During the Tier 1 review process the grantee develops and describes written standards that will be used during the Tier 2 Site Specific Project Review. These written standards are used to identify potential environmental impacts, as well as help the grantee choose appropriate sites. In developing the standards, the grantee must anticipate any special conditions, such as mitigation measures that must be met and carried out as part of an approved project by

HUD Region III Environmental Officers if a potential environmental impact is associated with the site. as part of an approved project by HUD if a potential environmental impact is associated with the site.

- Upon completion of the Tier 1 review, including the written standards to be used during the Tier 2 process, the grantee must mail it to HUD, along with all the supporting documentation (letter, reports, maps, surveys, studies, etc.) for approval assessment.) The grantee should retain a complete copy for itself for processing Tier 2 reviews. It is responsible for ensuring that mitigation measures are incorporated into contracts, as necessary, and for the completion of the project.

Tier 2: Sited Specific Review

- The Tier 2 review focuses only on the environmental compliance requirements that could not be resolved in the Tier 1 Target Area Assessment.
- When the grantee identifies specific properties or sites within the target area for obligating funds (e.g. to buy a property, finance repairs, demolish a structure, etc.), the grantee uses the written standards (checklist and narrative) set forth in the Tier 1 review process to determine if there are any environmental issues associated with the site. The Site Specific Project Review documents in writing that compliance standards for the specific project are met, and the required mitigation measures, if any, will be incorporated into the project.
- HUD must review the grantee's compliance documentation for each site. And so, the grantee must submit all the documentation to HUD. A copy should be retained by the grantee. Once the grantee receives notification from HUD that the proposed specific project site and activity have successfully passed the environmental compliance review, project funds for the specific project site may be obligated and spent.

Content of Tiered Review – Tier 1 Broad Environmental Review

The information and documentation of a Tier 1 review

- Target Area Review must include at least the following:

1. A clear statement of project activities and the source(s) of project funds.
2. Identification of the target area (including a map).
3. Identification and evaluation of the environmental factors and effects that can be decided immediately (including mitigation).
4. Specific written strategies for addressing the environmental effects that can only be determined when specific sites become known (i.e., Tier 2 - site acceptability criteria and standards, including any required mitigation measures).
5. Source documents and other relevant information that support compliance decisions.

Subsequent site-specific reviews will not require notices or a Request for Release of Funds unless the WVDO Certifying Officer or WVDO Environmental Reviewer Contractor Staff determines that there are unanticipated impacts or impacts not adequately addressed in the prior review. Prior to determining whether tiering is appropriate, the WVDO Environmental Reviewer Contractor Staff will first properly aggregate project activities for WVDO. For example, The RE WVDO plans to use a portion of its CDBG DR funds for an owner-occupied single family housing rehabilitation reconstruction program of scattered sites within one of the 12 declared counties from the 2015 Floods. Therefore, the best decision was to develop a tiered environmental review for this program because it was not known what the site-specific addresses would be for this program. The WVDO developed a Tier I broad Environmental review based on the county geographic level and a tiering plan for conducting site specific Tier II reviews when the individual housing sites became known.

WVDO Tiering Procedures

The WVDO Environmental Reviewer Contractor Staff will follow the listed procedures are below.

A Tier I broad environmental review (the strategy) of the program must be completed. The Tier I broad review should identify and evaluate those issues ripe for decision and exclude those issues not relevant to the policy, program or project under consideration. The broader review will also establish the policy, standard or process to be followed in the site-specific review and include the following:

- a. A complete project description (including: contract number, total cost and HUD funds used, how funds will be used, target population, number receiving assistance, amount per individual, location, size, function, existing and future need, and an evaluation of the effects)
- b. Determine classification (level of review) for project (unspecified sites)
- c. Complete the applicable environmental review based on classification. Identify and evaluate issues ripe for decision

- d. Establish the policy, standard or process to be followed in the site-specific review and develop the site-specific checklist.
- e. Complete the Public Notice, Finding of No Significant Impact (FONSI) (summary of the assessment), and RROF procedures. The FONSI with respect to the broader assessment shall include a summary of the assessment and identify the significant issues to be considered in site-specific reviews.
- f. After objection period, HUD issues 7015.16—Authority to Use Grant Funds Environmental Review is now complete

After each location is determined the WVDO Environmental Review Contractor staff will complete the following:

- Describe the activity for that County.
- Summarize the issues addressed in the Tier I Broad Environmental Review.
- Complete the Tier II Site-Specific Environmental Assessment Form checklist and certify.
- File all the Tier I reviews and any supporting documentation in the Tier I Broad Environmental Review Record binders.
- The Tier II Site-Specific Environmental Assessment Form is completed and signed.
- The Tier II Form is added to the client casefile
- After the Tier II is cleared, the WVDO Environmental Review Staff will list and document any mitigation that is required and will document at the end of construction that all mitigation measures were followed.
- The WVDO Environmental Review Staff will oversee all State and Federal Agencies correspondence as it pertains to Tier I and II (ERR).
- Document and draft all Public Notices for both the Tier I and Tier II reviews.
- After objection period, HUD issues 7015.16—Authority to Use Grant Funds Environmental Review is now complete

A Tiered Environmental review consists of two distinct steps:

The Tier I environmental review involves a broad analysis of relevant, general environmental conditions in a program target area. The Tier I review also provides structure for the Tier II review by establishing procedures for site-specific environmental compliance. The Tier II review focuses on site-specific environmental conditions that cannot be adequately evaluated at the Tier I level.

Tier I Environmental Review

The size of the target area will often determine the level of detail possible in a Tier II review. For example, it is appropriate and worthwhile to include floodplain maps for a neighborhood or city target area; whereas this type of information is not particularly useful in a county-wide analysis. If sufficient detail is not attainable in the Tier I review, simply describe a process for Tier II compliance. The description should include a summary of any applicable technical research, and a procedure for coordination with regulatory agencies.

Tier II Environmental Review

When specific sites are selected for participation in a program, WVDO Environmental staff must revisit the Tier II checklist(s) and conduct a focused evaluation of all compliance areas that were not adequately addressed during the Tier I review. For each site, use the “Tier II Site-Specific Environmental checklist,” and compile all associated correspondence and documentation into the site environmental review record.

The Release of Funds Process

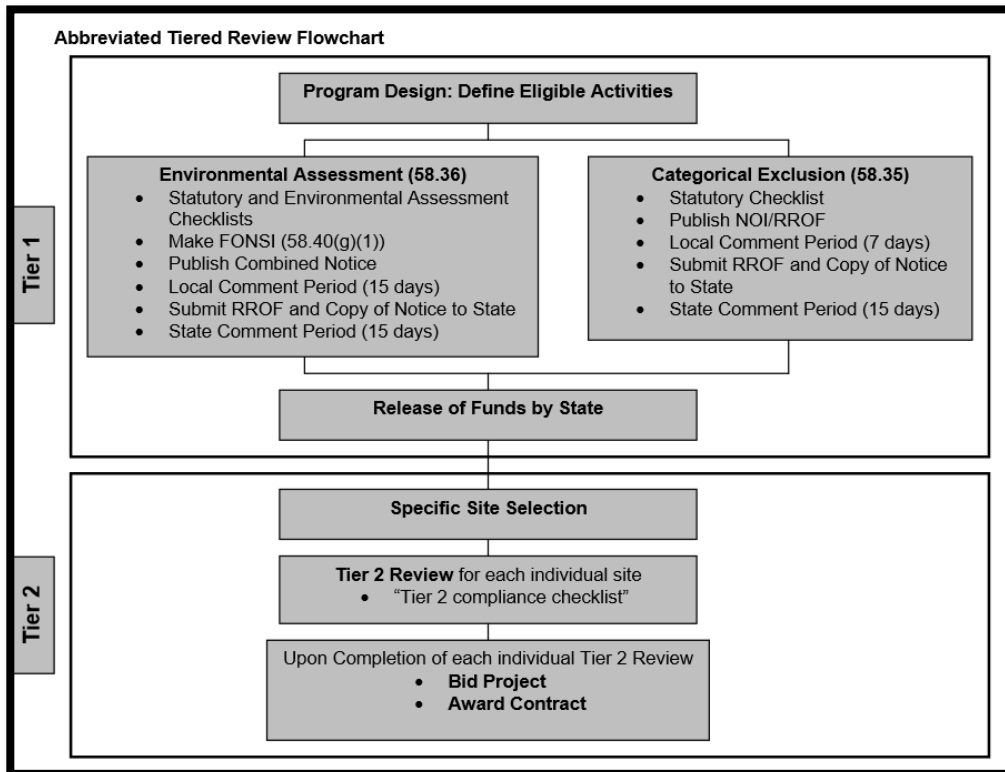
In a tiered environmental review, WVDO will publish a Finding of No Significant Impact (FONSI) and/or Notice of Intent to Request Release of Funds (NOI/RROF) following the completion of the Tier I review. WVDO do not republish these notices or submit additional Request for Release of Funds (RROF) documentation following site-specific Tier II reviews.

- After objection period, HUD issues Form 7015.16—Authority to Use Grant Funds Environmental

Tier I and Tier II documentation remains in the (WVCAD) environmental Review file and is subject to monitoring by HUD headquarters Environmental staff.

Tiered Environmental Review Flowchart

A tiered environmental review takes place in two or more stages. Tiered reviews must be based on a project description that includes properly aggregated project activities.



17.8 Adopting a FEMA Environmental Review

The provision in the DR Notice that allows a HUD grantee to adopt a review completed by FEMA (the review needs covers the same scope)

Adoption of FEMA and Other Federal Environmental Reviews and Processing for Hurricane Sandy Supplemental Appropriation (H.R. 152) Activities

The Appropriation also allows the Secretary to immediately approve funds that are subject to this adoption provision or are Categorical Excluded under NEPA. This document provides the language covering these provisions, contains frequently asked questions to explain the use of the adoption provision, discusses the immediate approval provision, and features charts explaining the comment periods applicable to different types of assistance.

b. Adoption of another agency's environmental review. *In accordance with the Appropriations Act, recipients of Federal funds that use such funds to supplement Federal assistance provided under sections 402, 403, 404, 406, 407, or 502 of the Stafford Act may adopt, without review or public comment, any environmental review, approval, or permit performed by a Federal agency, and such adoption shall satisfy the responsibilities of the recipient with respect to such environmental review, approval, or permit that is required by the HCD Act. **The grantee must notify HUD in writing of its decision to adopt another agency's environmental review. The grantee must retain a copy of the review in the grantee's environmental records.***

(WVCAD) Procedures for Adoption of FEMA Environmental Reviews

The Environmental Reviewer Contractor Staff will follow the listed procedures below:

For FEMA and HUD Responsible Entities EHP Reviews. As discussed in the Unified Federal Review Guidance for EHP Practitioners, the Template Environmental Checklist for FEMA/HUD is designed for use when multiple similar projects are anticipated between the Agencies with joint-funding requirements including cost share requirements.

The Environmental Reviewer Contractor Staff will consult with FEMA and HUD because they are experienced environmental and historic preservation (EHP) Practitioners familiar with the proposed projects should be involved in the modification of the template checklist.

Regular open communication between FEMA, HUD, and HUD's RE, WVCAD, will help in identifying joint-funding that may become available, a determination which could lead to using the Template Checklist. WVCAD Identified the Potential for Joint Funding Hazard Mitigation Grant Program and Community Development Block Grant Program. This Template Checklist will be used for **the West Virginia Hazard Mitigation Grant/ CDBG-DR Match Program**. Because the projects funded through this program are the same project types as those eligible for funding through FEMA's Hazard Mitigation Grant Program (HMGP).

Once Congress appropriates funds to HUD for the CDBG-DR program, conversations should begin at the regional and headquarters levels between FEMA, HUD, and, once identified, HUD's RE regarding the potential of joint funding for disaster recovery projects. HUD's environmental reviews are conducted by its RE, typically a state or local Agency, making early coordination with the state and it's RE all the more important. Ultimately, the logistics of project review will need to be discussed by all parties involved (FEMA, HUD, HUD's RE, Tribal, state, and local Applicants) but at this early stage, identification of potential joint funding is important. Depending on the situation, there are different options on how to approach project review be FEMA's HMGP and HUD's CDBG-

DR require Tribal, state, or local decision making to prioritize where dollars will be spent. Projects under these programs are determined by the state and are often prioritized well in advance of when funds are available and dispersed. Under the HMGP and CDBG programs, it is often the state who determines when there will be joint Federal funding on a disaster recovery project. Timing is critical in order for there to be smooth coordination between Agencies planning to share (or adopt) EHP project reviews. If a state chooses to use HUD CDBG-DR funding as the “cost-share,” required of HMGP projects, then coordination should begin immediately among the parties involved. The state will know how Agency funds will be applied and the timing of disbursement.

18 Housing Program Compliance

18.1 WV-RAP Affordability Period

The affordability period is the length of time during which the WV-RAP requirements apply to a WV-RAP-assisted rental property. The affordability period is 3 years after assistance is provided.

During the Affordability Period, the rental property owner must comply with the WV-RAP requirements, including rent limits, tenant income limits, use of the standard lease agreement and rental application, and property standards. After the affordability period ends, these WV-RAP requirements no longer apply.

Note: The 3-year limit for compliance does not apply to flood insurance restrictive covenants.

Tenant Income

Tenants that occupy WV-RAP assisted homes must meet specified income limits. The WV-RAP Program requires each unit must be rented to Low-income tenant households for a period of three years after assistance is provided.

During the affordability period, property owners must ensure that all tenants of WV-RAP-assisted rental properties meet the Low-to-Moderate Income (“LMI”) requirement. Tenants are determined to be LMI if the total household income is less than or equal to 80% of the area median household income (“AMI”), adjusted for household size, and determined annually by HUD. HUD updates and publishes AMI limits each year and property owners must verify a tenant household’s income-eligibility before renting a unit.

Fair Market Rent

During the affordability period, property owners must ensure that the rents they charge for their WV-RAP-assisted rental units do not exceed the HUD established Fair Market Rents for the respective county. HUD updates and publishes Fair Market Rents annually.

HUD's Fair Market Rents rent limits include utilities. This means if the tenant pays utilities, then the calculation of the tenant rent must include a utility allowance. The applicant must complete the utility allowance calculation using the forms provided by the Program which are also updated annually.

It is the applicant's responsibility to ensure that rental costs are at or below the most current Fair Market Rents, published annually by HUD with consideration for utility allowances. Individual county-specific Fair Market Rents can be accessed at the HUD User website. Utility allowances are also updated annually, and the applicant must ensure that the most current utility allowance forms are used when determining rental rates.

Tenant Documentation

Property Owners must use the program-approved Tenant Application (Exhibit 3) and Lease Agreement (Exhibit 5). Owners must also comply with applicable state and/or local tenant-landlord laws.

The income of the initial tenant must be verified by WV-RAP program staff. WV-RAP staff must verify the initial tenant's household income before the property owner allows a tenant to move into the property. The property owner is responsible for obtaining and providing WV-RAP staff with copies of the following documentation for the initial tenant:

- Rental Application (Exhibit 3)
- Documentation necessary to verify household income (see Section 8.6)
- Lease Agreement (Exhibit 5)

Compliance with Fair Housing Standards

It is HUD's mission to promote non-discrimination and ensure fair and equal housing opportunities for all. In an ongoing effort to provide services and activities in a nondiscriminatory manner and to affirmatively further fair housing, HUD is charged by law to implement and enforce a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD funded grant recipients as well. HUD is also charged with ensuring the successful operation of specific enforcement of housing programs. HUD-funded grant recipients are obligated under various laws not to discriminate in housing or services directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability. HUD rules further require that recipients of federal financial assistance comply with civil rights-related program requirements (CRRPRs) that

affect nearly every aspect of each program. In order to satisfy these requirements, WVDO requires that WV-RAP landlords and / or their managers attend Fair Housing Act training. WVDO will monitor annual compliance with this requirement by requiring written evidence of a landlord's or manager's completion of a Fair Housing Act training course provided either by a HUD office or another HUD approved resource.

Other Compliance Requirements

Property owners must comply with the requirements of the West Virginia Landlord-Tenant laws and other applicable laws, rules and regulations and HUD Minimum Property Standards (Section 8 quality standards).

Federal law requires that before signing a lease for housing built before 1978, renters must receive the following from your landlord: An EPA-approved information pamphlet on identifying and controlling lead-based paint hazards, Protect Your Family From Lead In Your Home (PDF).

18.2 WV-RAP Annual Compliance Review

Applications that have completed construction are subject to the Annual Compliance requirements.

The Annual Compliance Notification Letter and the respective Annual Compliance Questionnaire (Exhibit 6) are mailed to the Applicant via certified mail. Annual Compliance Notification Letter notifies the Applicant that they must answer the online questionnaire (or submit the paper questionnaire) within thirty days after the application's Compliance Anniversary date. The Annual Compliance Notification Letter is placed into the client casefile.

All applications in compliance are subject to the 5% review. If the application is selected for the 5% Review and the Applicant complies, the application is in compliance until the next anniversary date.

If the questionnaire is returned on time, but there is an incorrect answer, or if the questionnaire is not returned by the deadline date the application must go through the Cure Process. Applicants who do not respond to the annual compliance questionnaire (Exhibit 6) should be flagged as potentially default.

5% Review Process

All applications in compliance are subject to the 5% Compliance Review. The review is conducted in two parts: The Desk Top Review and the Compliance Site Visit. Not all applications chosen for the 5% review will be subject to the Compliance Site Visit. Applicants who are in Potential Default due to failure to submit an annual compliance questionnaire (Exhibit 6) may be subject to a Compliance Site Visit.

After the end of each quarter, a Compliance Administrator generates the 5% sample of applications

that were in compliance according to their annual compliance questionnaire (Exhibit 6). In addition to this sample, there are high-risk Applicants that should be considered and reviewed with strict scrutiny. These high-risk applications may be ADDED to the quarterly 5% review in the quarter of their anniversary date based on the judgment of the program representative.

Cure Process

If the completion of the questionnaire, the desk top review, a site visit, or other circumstances creates a compliance issue, the Analyst can first try to clear up any misunderstanding through communication with Applicant. If the Analyst is able to clear up the misunderstanding with proper documentation, the application is in compliance until the next anniversary date.

If the Analyst cannot clear up the issue through initial discussions, the Analyst should follow the below process:

- (1) Analyst mails the Cure Letter via certified mail to the Applicant
- (2) Upon receipt of the Cure Letter, the Applicant has 90 days to cure the non-compliance issue(s).
- (3) If the issues are cured within the 90 day period, the application is in compliance until the next anniversary date. If the 90 days expires before the Applicant takes action to cure the issue, the applicant is non-compliance and the applicant will be placed in potential default and the potential default steps should be followed.

18.3 Potential Default Process

Applications can be placed into Potential Default after closing and before construction is completed. Applications can also be placed into Potential Default after construction has been completed if an issue arises that creates the potential for default after the application has gone through the cure process.

When an application has the potential to default due to Bankruptcy or Foreclosure, the application must be placed in Potential Default. The bank notification, written notification, or verbal notification from the Applicant is sufficient documentation to place on Potential Default.

18.4 Default Process

Once a potential default application goes through high level reviews and the determination is made by WVDO and the legal team that there are no curative measures to remedy the Potential Default, the application will be moved into a default status.

Based on information provided by the legal team, compliance updates the applicant status with a note of "Default – Collections". Compliance will send a default letter to the applicant via regular and certified mail.

If there is no Applicant response from the Default Notice within sixty (60) days, compliance will send a Default Follow Up Letter via certified and regular mail.

During this time, the legal team will review county records by researching online or in person identifying whether or not WVDO is the first lien holder. In addition the legal team and compliance will collect any other information that is pertinent for evaluation. A determination is made by WVDO, on a case-by-case basis, as to whether further attempts to collect repayment of the grant should be pursued.

If the Applicant has compliant applications in addition to the defaulted application(s), consideration is given to the possibility of the Applicant working off the amount due to be repaid by extension of the compliance period on one or more of the compliant applications. If this option is selected, a settlement agreement and modification of the deed of trust are submitted for execution by the Applicant. Based on this determination made by WVDO and the legal team, compliance will update the status detail of Default by adding a note to the communication log to state Default – Workout.

If the Applicant has no compliant applications, a determination is made by WVDO and the legal team as to whether the costs of collection would not be cost effective and/or there is limited likelihood of recovery of the funds. If so, then closing without collection would be recommended. The application should be carefully notated as to the reason(s) for closing without collection via a Closing Memorandum which is developed by a legal team member. Based on the determination and history of the application, the status will be updated by compliance via journal entry to "Closed".

If the Applicant has no compliant applications and does not meet criteria for closing without collection, the collection is referred to outside counsel for litigation. At that time, compliance will update the status detail to Default-Litigation documenting a journal entry. The litigation commences with the filing of a lawsuit on behalf of WVDO against the Applicant in the proper jurisdiction. The Complaint will be served as directed by the legal team to the Applicant, or, if the Applicant cannot be located by usual means, the services of a private investigator may be required to accomplish service. The litigation can be simple, and thus less costly, if no answer is filed by the Applicant. If no answer is filed, a Judgment by Default can be obtained against the Applicant for the total amount owed. The Judgment is then enrolled in the count(ies) where the property is located (if the property has not been lost to foreclosure) and/or where the Applicant resides and owns property.

If the Applicant resides or is located outside West Virginia, the Judgment will have to be enrolled as a 'Foreign Judgment' in that state. There is an additional substantial cost to enroll and enforce a Foreign Judgment.

If the Applicant files an answer, the costs of litigation will increase proportionally to the amount of litigation required, i.e., written discovery, depositions, motions, hearings, etc. If additional parties

are added to the litigation, such as third party defendants, and the case proceeds to trial, the legal costs could be substantial. Settlement options may be considered before trial, but legal costs will be increased in any event.

After a Judgment is entered and enrolled, the collecting attorney may proceed with collection. Typically, this includes a Judgment debtor examination in order to identify any assets of the Applicant, including real or personal property, which can be seized to enforce the Judgment. If the Applicant is located in another state, it will be necessary to hire an attorney licensed in that state in order to enforce a Foreign Judgment. These are added legal costs post-Judgment.

As evidenced by the above procedures, collection efforts should be undertaken only after a careful cost-benefit analysis to assure the costs of collection will not exceed the amount to be collected and the likelihood of success is weighed.

18.5 Fraud Protocol

In the course of the program, team members or applicants may become aware of suspected fraud incidents. Applicants of the program as well as individuals representing themselves as members of law enforcement, employees of governmental agencies, etc. may contact program team members and requesting confidential Applicant and or Client information. Due to the sensitive nature of suspected fraud, abuse, and waste, it is critical that all members of this team be aware of the protocols we have in place with respect to communication of the above as included in the West Virginia CDBG-DR FWA policy.

19 Quality Assurance and Control

Throughout the course of the application and intake process, the Program conducts several QA/QC checks to ensure adherence to the policies and procedures set forth for the Program. Specifically, QA/QC checks are conducted at three points over the course of application processing:

1. First level QA/QC check is conducted post eligibility phase and prior to applicant signing. An independent secondary review of the applicant's eligibility will be conducted to ensure compliance with eligibility criteria for the Program prior to the applicant signing
2. Second level QA/QC check is conducted at the post construction phase and prior to payment being disbursed to the GC
3. Third level QA/QC is conducted during the monitoring process.

20 Subrogation of Funds

All applicants are required to sign a Subrogation Agreement as a part of participating in the Program. Applicants must subrogate any additional funds received for structural damage caused by the disaster back to the State. CDBG-DR funding must be funding of last resort, and if additional funds are paid to an applicant for the same purpose as the housing assistance they receive through State CDBG-DR funding after the State has completed repair/ rehabilitation of their home or replacement of their MHU, those funds must be returned to the State of West Virginia.

If it can be established that an applicant has additional need, the subsequent funds would not be considered a DOB (76 FR 221, 71062). However, if additional need is not demonstrated, disaster recovery funds must be recaptured to the extent they are more than the need and duplicate other assistance received by the applicant for the same purpose. If CDBG-DR funds were provided last and unknowingly create duplication, the method of recapturing those CDBG-DR funds will be consistent with HUD 2 CFR 200.

21 Due Diligence & Inactive Process

Upon application to the Program, applicants will be contacted to schedule Personal Consultations as well as to schedule other meetings or to obtain documentation as necessary throughout the recovery process. Applicants are also expected to provide any required documentation in a timely manner to ensure that their application can be processed as quickly as possible. If at any point during the intake and eligibility process, the applicant becomes unresponsive to Program calls, messages or requests, the Program may place the applicant in Inactive status

Due Diligence Process

- The Program will attempt to reach the applicant and record four unsuccessful contact attempts, to include three phone calls and letter.
- If, within thirty days of the last date of contact, contact has not been made with the applicant, the applicant will be sent a letter notifying them of their Inactive status and the file will be placed into Inactive status by the Eligibility Specialist upon Team Lead approval.

- Requests to return to active from inactive status may be made by the homeowner and reviewed on a case-by-case basis by the Program.

Inactive Process

An application may also result in an inactive status if any of the following conditions exist:

- Insufficient documentation has been submitted to verify all eligibility requirements;
- Due to lack of information, a program assistance award calculation cannot be completed; or
- Other reasons which may be determined over the course of the Program as needed

Any applicant being placed into Inactive status will be sent a letter outlining the reason for their placement into Inactive status and advise them that they can request a return to active status which will be considered by Program Management. If requested by an applicant, inactive files will be reviewed on a case-by-case basis to determine return to active status, if applicable, and will be subject to the discretion of the Program.

22 Missing Documentation

Applicants must submit all required documentation for their application to be complete. Only after all documentation has been received, can an application be processed to completion and a final eligibility determination be made. Applicants will be encouraged to submit all requested documentation before the Intake process is complete. As stated above, failure to submit required documentation may result in Inactive Status for the application and potential disqualification from the Program.

23 Voluntary Withdrawal

An applicant may request to withdraw from the Program at any time before construction begins. The voluntary withdrawal process will be followed in the event an applicant requests to withdraw from the Program.

Voluntary Withdrawal Process

- The applicant will notify their Eligibility Specialist of their desire to withdraw from the Program and the request to withdraw will be recorded in client file
- The Eligibility Specialist will send a voluntary withdrawal letter to the applicant or applicants may withdraw using an electronic method

- Upon completion of the withdrawal request and receipt of applicant signature on any required forms, a withdrawal confirmation letter will be sent to the applicant and the application status will be updated to “Withdrawn.”

24 Eligibility Determinations, Appeals and Exceptions

During the program's operations, decisions will be made on housing assistance applications and/or housing unit projects to be delivered. These decisions are made based on applicable statutes, codes of federal regulation, state and local codes and ordinances, local guidelines, and program operational procedures, as each is interpreted by the State of West Virginia.

Ineligible Decisions

All applications are thoroughly reviewed during the intake and eligibility process to ensure applicants are eligible for the Program prior to construction. If at any point during this process, it is determined that the applicant is ineligible for the Program, they are notified via Program Ineligible Letter. This letter outlines the eligibility determination made and outline next steps, if applicable. Applicants have sixty days from the receipt of an Ineligible Letter to file an Appeal if they believe the Program’s eligibility determination to be inaccurate.

Eligibility Determinations and Appeals

During the program's operations, decisions will be made on assistance applications and/or projects to be delivered. These decisions are made based on applicable statutes, codes of federal regulation, state and local codes and ordinances, local guidelines, and program operational procedures, as each is interpreted by the State of West Virginia.

Ineligible Decisions

All applications are thoroughly reviewed during the intake and eligibility process to ensure applicants are eligible for the Program prior to construction. If at any point during this process

it is determined that the applicant is ineligible for the Program, they are notified via a Program Ineligible Letter by the Case Management team. This letter outlines the eligibility determination made and next steps, if applicable. Applicants have sixty days from the receipt of a Program Ineligible Letter to file an Appeal if they believe the Program's eligibility determination to be inaccurate.

Appeals

If an applicant wishes to appeal their Ineligible Letter, the following steps should be followed:

- Applicant sends a written appeal to
West Virginia Development Office,
Attn. RISE West Virginia Program Appeals Team
Capitol Complex,
1900 Kanawha Boulevard, E., Building 3, Suite 700
Charleston, WV 25305.
- Appeal Letter should include date of appeal, client name, client's current mailing address, street address of the property or residence listed on application, client application identification number, copies of all supporting documentation the program should consider with your appeal, and a specific, written explanation of the reasons for the client's disagreement with the decision.
- The Appeals Coordinator will record the applicants request for Appeal via an email to Case Management as well as the Program Manager, send an Appeal Receipt Letter (See: Example: Appeal Letter Received) to the client, and schedule an appeal meeting with the Tier I Appeals Review Team.
- From the time of the appeal receipt letter, the Tier I Appeal Review Team has 30 days to either reopen the client's case or push to Tier II Appeal Review.
- The Tier I Appeals Review Team is made up of a representative from:
 - West Virginia Development Office, RISE Staff,
 - West Virginia National Guard, Construction Staff, or
 - West Virginia VOAD, Case Management Staff
- If the decision is made by the Tier I Appeals Review Team to reopen the client's case, the client will receive an Appeal Approved Letter (See Example: Appeal Approved Letter) and the case will be reopened in Case Management.
- If the decision is made by the Tier I Appeal Review team that the case should not be reopened, they will then request a meeting with the Tier II Appeal Review team for further review.
- The Tier II Appeal Review Team has 30 days to review the client's case and either approve, deny, or ask for an extension.

- The Tier II Appeal Review Team is made up of a management level representative from the Tier I Appeals Review Team, and:
 - West Virginia Development Office, RISE Program Manager, or CAD Director
- If the decision is made by the Tier II Appeal Review Team to reopen the client's case, the client will receive an Appeal Approved Letter (See Example: Appeal Approved Letter) and the case will be reopened in Case Management.
- If the decision is made by the Tier II Review Team that the client does not meet eligibility requirements set forth under the RISE West Virginia Flood Recovery Program, then they will inform Case Management that the case will be closed, and the client will receive an Appeal Denied Letter (See Example: Appeal Denied Letter) informing them of the result of their appeal.
- If there is need for further review, the Appeals Team may request an extension of Appeal Review through an Appeal Extension Letter (See Example: Appeal Extension Letter). A final determination must be made within 30 days of an Appeal Extension Letter.

RISE West Virginia Program Exceptions

During the program's implementation and delivery of grant services, decisions will be made based on established policies and procedures for each program and the grants approved Action Plan. These decisions are made based on applicable statutes, codes of federal regulation, state and local codes and ordinances, local guidelines, and program operational procedures, as each is interpreted by the State of West Virginia.

The West Virginia Development Office, Community Advancement and Development (Grantee) will strive to deliver equal and fair opportunity to each individual applicant based on the guidance of established policies and procedures, at the time of grant delivery. However, the Grantee reserves the right to make exceptions from the policies and procedures in order to best serve applicants' in their recovery efforts. The Grantee will follow the governing Federal Registers for the CDBG-DR, RISE WV program but will allow for exceptions.

Purpose

To assist an applicant who is not eligible in accordance to the West Virginia, CDBG-DR policy, an exception may be granted if it does not alter local, State or Federal regulations.

A policy exception is different from an appeal. An appeal is based on a disagreement with an award or eligibility decision. A policy exception occurs when an applicant is not eligible in accordance to policy but may still be determined eligible based on other types of documentation or circumstances not anticipated by the current policy. For example, an applicant may not have had a water bill in their name, but has a good justification for that bill being in another person's name and other bills or documents are in the applicants name such as the cable bill, voter's registration, or driver's license. This would be an exception to the current policy related to occupancy but may still achieve the purpose of verifying occupancy.

Request

A request for an exception to the Action Plan and the program policies and procedures will be initiated by the case manager or CDBG-DR program specialist.

The Case Manager/CDBG-DR Program Specialist

- Will collect the documentation to support the exception and complete the policy exception form.

Case Management Supervisor/CDBG-DR Program Manager

- The forms and documents for justification will be presented to the Case Management Supervisor (CMS)/CDBG-DR Program Manager.
- The CMS/PM will request additional documents from the case manager assigned to the file if needed.
- The CMS/PM will review the request and recommend accepting or denying the exception.
- The Case Manager/Program Specialist may be required to answer any questions pertaining to the case.
- After review, the CMS/PM agree to the exception, both will sign the exception form as approved. The applicant will then proceed through the process as any other eligible applicant.
- If the applicant is deemed ineligible, the CMS/PM will sign and mark the exception as disapproved.
- The determination will be sent back to the requestor.

Each Subrecipient or Contractor will maintain a spreadsheet of all their exception files with the outcomes; the approval or disapproval determination form will also be saved in the applicant's file. The Closeout Specialist will also maintain exception files for the State.

25 Monitoring

As per CDBG regulation, 24 CFR 570.501(b), grantees of CDBG-DR funds are responsible for carrying out their programs to meet compliance with CDBG Program, statutory and regulatory requirements, including monitoring their project administrators, contractors and subcontractors. As such, throughout the application, eligibility, and construction phase of the program, the WVDO will conduct internal monitoring of processes, procedures, applications and construction phases. Monitoring is designed to make sure that program funds are operating efficiently and effectively and that Disaster Recovery CDBG funds are being used appropriately. Effective internal monitoring evaluates a program's compliance against the program requirements and procedures; and, it also identifies areas of strong performance and areas that need improvement.

WVDO utilizes a Monitoring Plan that details the reasons monitoring reviews occur, timelines, specific approach to monitoring, documentation requirements and corrective actions necessary to resolve issues or concerns discovered through a review. This plan details monitoring procedures, scheduling, and standards, to provide HUD-funded activity compliance and performance reviews for all funding recipients, including internal WVDO program operations. WVDO performs monitoring and compliance reviews based on risk assessments and predetermined scheduling, as well as monitoring related to an acute or chronic matter uncovered by an external audit or necessitated by the possibility of fraud, waste, or mismanagement. The monitoring process reviews consist of entrance meetings, analysis of documentation, interviews, exit meetings, development and issuance of compliance review reports, corrective action plans, and if necessary, follow up reviews and letters.

The monitoring process has three primary objectives:

- Gauge the overall program progress and effectiveness of the contractors, State Grantees, Local Grantees and/or Subrecipients, as applicable, in meeting the program objectives, goals and requirements set forth under the Binding Agreement(s)
- Serve as a management tool to identify issues that may compromise program integrity, funding, and service delivery for corrective action and resolution
- Serve as a technical assistance tool to identify areas in which to strengthen program capacity and quality of service delivery

Monitoring Priority and Frequency

All applications are thoroughly reviewed by Program staff during the intake and verification of benefit processing levels to ensure consistency with program documentation and data

requirements. Additional monitoring is then completed at regular scheduled intervals using sample populations. WVDO's monitoring strategy includes the use of desk reviews by the WVDO program staff and onsite monitoring by the WVDO compliance staff. Identification of the entities to be monitored are done quarterly, based on the results of the risk assessments and the threshold established (i.e., percentage of funds expended, total allocation, number of projects). The monitoring reviews are prioritized so that high-risk entities are monitored first.

To initiate monitoring, the WVDO initially limits the population to those projects where 50% or more funds have been expended. Program Managers select a sample of projects to be reviewed based on number of projects and project type.

The complete West Virginia Monitoring Plan / Policies and Procedures (Monitoring Plan) were included in the Certification Documentation submitted to HUD. As demonstrated herein, WVDO already possesses the necessary policies, systems and procedures which formally establish the critical monitoring strategies for all cross-cutting regulatory requirements. These well-established systems include HUD program rules and regulations, civil rights, environmental, labor standards, fair housing, Section 3, citizen participation, reporting and recordkeeping requirements. Not only do the systems exist, but they have proven to be successful approaches in the oversight of projects supported with CDBG and previously allocated CDBG-DR funds. The current CDBG-DR award leverages these existing resources and adapt them to the requirements of Public Law 114-223/254 and any subsequent related guidance. Monitoring functions ensure funding recipients, developers, contract service providers, and all contracted agencies adhere to state and federal regulations and requirements when operating, facilitating, or developing WVDO administered programs and activities.

26 Key Terms

AFN: AFN refers to applicants with household member(s) that identify as needing assistance for functional needs.

IA: IA stands for FEMA Individual Assistance. In West Virginia, 12 counties are eligible for Individual Assistance.

LMI – Low Income: The Low-Income category describes applicants with household income levels between 51% and 80% of the Area Median Income level.

LMI – Very Low Income: The Very Low-Income category describes applicants with household income levels between 31% and 50% of the Area Median Income level.

LMI – Extremely Low Income: The Extremely Low-Income category describes applicants with household income levels between 0% and 30% of the Area Median Income level.

MHU: MHU stands for Manufactured Home Unit, or commonly referred to as a Mobile Home.

PA: PA stands for FEMA Public Assistance. In West Virginia, 17 counties are eligible for Public Assistance.

Recipients: As defined in 24 CFR 8.3(c) “Any State or its political subdivision, any instrumentality of a State or its political subdivision, any public or private agency, institution, organization, or other entity, or any person to which Federal financial assistance is extended for any program or activity directly or through another recipient, including any successor, assignee, or transferee of a recipient, but excluding the ultimate beneficiary of the assistance. An entity or person receiving housing assistance payments from a recipient on behalf of eligible families under a housing assistance payments program or a voucher program is not a recipient or sub-recipient merely by virtue of receipt of such payments.” (24 CFR 8.3(c) under Qualified individual with handicaps)

WVDO: WVDO represents the “West Virginia Development Office” and is the State office in charge of the Disaster Recovery Program.

WV VOAD: WV VOAD represents the “West Virginia Volunteer Organizations Active in Disaster”

U.S. Citizenship or Lawful Permanent residence: Refers to CBDG-DR Fund eligible individuals. In determining eligibility for benefits, WV will comply with the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (“PRWORA”); Attorney General Order No. 2353-2001, F.R. Doc. No.: 01-1158; and the guidance provided in the August 5, 2016 joint letter from US Attorney General Lynch, HHS Secretary Burwell, and HUD Secretary Castro. PRWORA provides that with certain exceptions, only US citizens and eligible noncitizens are eligible for federal, state, and local benefits. Those eligible for benefits is similar to those in Section 214, with some slight exceptions: They include US Citizens or Nationals, Lawful Permanent Residents (“Green Card” holders), Refugees and Asylees, an alien paroled into US for a period of more than one year, all aliens with deferred deportation, Cuban/ Haitian Entrants, and Battered immigrants where battery causes the need for the benefit. Note: If a potential Program disaster relief recipient is not a citizen or eligible non-citizen, the Program will refer that person to the VOADs for possible assistance.

Exhibit 1

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.

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.

Exhibit 2

Inspection Checklist Housing Choice Voucher Program

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(Exp. 9/30/2012)

Public reporting burden for this collection of information is estimated to average 0.50 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number. Assurances of confidentiality are not provided under this collection.

This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information is used to determine if a unit meets the housing quality standards of the section 8 rental assistance program.

Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of the name and address of both family and the owner is mandatory. The information is used to determine if a unit meets the housing quality standards of the Section 8 rental assistance program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family participation.

Name of Family		Tenant ID Number	Date of Request (mm/dd/yyyy)
Inspector		Neighborhood/Census Tract	Date of Inspection (mm/dd/yyyy)
Type of Inspection <input type="checkbox"/> Initial <input type="checkbox"/> Special <input type="checkbox"/> Reinspection		Date of Last Inspection (mm/dd/yyyy)	PHA
A. General Information			Housing Type (check as appropriate) <input type="checkbox"/> Single Family Detached <input type="checkbox"/> Duplex or Two Family <input type="checkbox"/> Row House or Town House <input type="checkbox"/> Low Rise; 3, 4 Stories, Including Garden Apartment <input type="checkbox"/> High Rise; 5 or More Stories <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Congregate <input type="checkbox"/> Cooperative <input type="checkbox"/> Independent Group Residence <input type="checkbox"/> Single Room Occupancy <input type="checkbox"/> Shared Housing <input type="checkbox"/> Other
Inspected Unit	Year Constructed (yyyy)		
Full Address (Including Street, City, County, State, Zip)			
Number of Children in Family Under 6			
Owner			
Name of Owner or Agent Authorized to Lease Unit Inspected		Phone Number	
Address of Owner or Agent			
B. Summary Decision On Unit (To be completed after form has been filled out)			
<input type="checkbox"/> Pass <input type="checkbox"/> Fail <input type="checkbox"/> Inconclusive	Number of Bedrooms for Purposes of the FMR or Payment Standard	Number of Sleeping Rooms	

Inspection Checklist					Final Approval Date (mm/dd/yyyy)
Item No.	1. Living Room	Yes Pass	No Fail	In-Conc	Comment
1.1	Living Room Present				
1.2	Electricity				
1.3	Electrical Hazards				
1.4	Security				
1.5	Window Condition				
1.6	Ceiling Condition				
1.7	Wall Condition				
1.8	Floor Condition				

Previous editions are obsolete

Page 1 of 7

form HUD-52580 (3/2001)
ref Handbook 7420.8

* Room Codes: 1 - Bedroom or Any Other Room Used for Sleeping (regardless of type of room); 2 - Dining Room or Dining Area; 3 - Second Living Room, Family Room, Den, Playroom, TV Room; 4 - Entrance Halls, Corridors, Halls, Staircases; 5 - Additional Bathroom; 6 - Other

Item No.	1. Living Room (Continued)	Yes Pass	No Fail	In-Conc.	Comment	Final Approval Date (mm/dd/yyyy)
1.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
2. Kitchen						
2.1	Kitchen Area Present					
2.2	Electricity					
2.3	Electrical Hazards					
2.4	Security					
2.5	Window Condition					
2.6	Ceiling Condition					
2.7	Wall Condition					
2.8	Floor Condition					
2.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
2.10	Stove or Range with Oven					
2.11	Refrigerator					
2.12	Sink					
2.13	Space for Storage, Preparation, and Serving of Food					
3. Bathroom						
3.1	Bathroom Present					
3.2	Electricity					
3.3	Electrical Hazards					
3.4	Security					
3.5	Window Condition					
3.6	Ceiling Condition					
3.7	Wall Condition					
3.8	Floor Condition					
3.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
3.10	Flush Toilet in Enclosed Room in Unit					
3.11	Fixed Wash Basin or Lavatory in Unit					
3.12	Tub or Shower in Unit					
3.13	Ventilation					

Previous editions are obsolete

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form HUD-52580 (3/2001)
ref Handbook 7420.8

Item No.	4. Other Rooms Used For Living and Halls	Yes Pass	No Fail	In-Cono.	Comment	Final Approval Date (mm/dd/yyyy)
4.1	Room Code* and Room Location <input type="checkbox"/>				(Circle One) Right/Center/Left (Circle One) Front/Center/Rear ___ Floor Level	
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
4.10	Smoke Detectors					
4.1	Room Code* and Room Location <input type="checkbox"/>				(Circle One) Right/Center/Left (Circle One) Front/Center/Rear ___ Floor Level	
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
4.10	Smoke Detectors					
4.1	Room Code* and Room Location <input type="checkbox"/>				(Circle One) Right/Center/Left (Circle One) Front/Center/Rear ___ Floor Level	
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
4.10	Smoke Detectors					

Previous editions are obsolete

Item No.	4. Other Rooms Used For Living and Halls	Yes Pass	No Fail	In-Cons.	Comment	Final Approval Date (mm/dd/yyyy)
4.1	Room Code* and Room Location <input type="checkbox"/>				(Circle One) Right/Center/Left (Circle One) Front/Center/Rear ___ Floor Level	
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
4.10	Smoke Detectors					
4.1	Room Code* and Room Location <input type="checkbox"/>				(Circle One) Right/Center/Left (Circle One) Front/Center/Rear ___ Floor Level	
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
4.10	Smoke Detectors					
5. All Secondary Rooms (Rooms not used for living)						
5.1	None Go to Part 6					
5.2	Security					
5.3	Electrical Hazards					
5.4	Other Potentially Hazardous Features in these Rooms					

Item No.	6. Building Exterior	Yes Pass	No Fail	In - Cono.	Comment	Final Approval Date (mm/dd/yyyy)
6.1	Condition of Foundation					
6.2	Condition of Stairs, Rails, and Porches					
6.3	Condition of Roof/Gutters					
6.4	Condition of Exterior Surfaces					
6.5	Condition of Chimney					
6.6	Lead Paint: Exterior Surfaces Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed 20 square feet of total exterior surface area?				<input type="checkbox"/> Not Applicable	
6.7	Manufactured Home: Tie Downs					
7. Heating and Plumbing						
7.1	Adequacy of Heating Equipment					
7.2	Safety of Heating Equipment					
7.3	Ventilation/Cooling					
7.4	Water Heater					
7.5	Approvable Water Supply					
7.6	Plumbing					
7.7	Sewer Connection					
8. General Health and Safety						
8.1	Access to Unit					
8.2	Fire Exits					
8.3	Evidence of Infestation					
8.4	Garbage and Debris					
8.5	Refuse Disposal					
8.6	Interior Stairs and Common Halls					
8.7	Other Interior Hazards					
8.8	Elevators					
8.9	Interior Air Quality					
8.10	Site and Neighborhood Conditions					
8.11	Lead-Based Paint: Owner's Certification				<input type="checkbox"/> Not Applicable	

If the owner is required to correct any lead-based paint hazards at the property including deteriorated paint or other hazards identified by a visual assessor, a certified lead-based paint risk assessor, or certified lead-based paint inspector, the PHA must obtain certification that the work has been done in accordance with all applicable requirements of 24 CFR Part 35. The Lead-Based Paint Owner Certification must be received by the PHA before the execution of the HAP contract or within the time period stated by the PHA in the owner HQS violation notice. Receipt of the completed and signed Lead-Based Paint Owner Certification signifies that all HQS lead-based paint requirements have been met and no re-inspection by the HQS inspector is required.

C. Special Amenities (Optional)

This Section is for optional use of the HA. It is designed to collect additional information about other positive features of the unit that may be present. Although the features listed below are not included in the Housing Quality Standards, the tenant and HA may wish to take them into consideration in decisions about renting the unit and the reasonableness of the rent. Check/list any positive features found in relation to the unit.

1. Living Room

- High quality floors or wall coverings
- Working fireplace or stove Balcony, patio, deck, porch Special windows or doors
- Exceptional size relative to needs of family
- Other: (Specify)

2. Kitchen

- Dishwasher
- Separate freezer
- Garbage disposal
- Eating counter/breakfast nook
- Pantry or abundant shelving or cabinets
- Double oven/self cleaning oven, microwave
- Double sink
- High quality cabinets
- Abundant counter-top space
- Modern appliance(s)
- Exceptional size relative to needs of family
- Other: (Specify)

3. Other Rooms Used for Living

- High quality floors or wall coverings
- Working fireplace or stove Balcony, patio, deck, porch Special windows or doors
- Exceptional size relative to needs of family
- Other: (Specify)

4. Bath

- Special feature shower head
- Built-in heat lamp
- Large mirrors
- Glass door on shower/tub
- Separate dressing room
- Double sink or special lavatory
- Exceptional size relative to needs of family
- Other: (Specify)

5. Overall Characteristics

- Storm windows and doors
- Other forms of weatherization (e.g., insulation, weather stripping) Screen doors or windows
- Good upkeep of grounds (i.e., site cleanliness, landscaping, condition of lawn)
- Garage or parking facilities
- Driveway
- Large yard
- Good maintenance of building exterior
- Other: (Specify)

6. Disabled Accessibility

Unit is accessible to a particular disability. Yes No
Disability _____

D. Questions to ask the Tenant (Optional)

1. Does the owner make repairs when asked? Yes No
2. How many people live there? _____
3. How much money do you pay to the owner/agent for rent? \$ _____
4. Do you pay for anything else? (specify) _____
5. Who owns the range and refrigerator? (insert O = Owner or T = Tenant) Range _____ Refrigerator _____ Microwave _____
6. Is there anything else you want to tell us? (specify) Yes No

E. Inspection Summary/Comments (Optional)			
Provide a summary description of each item which resulted in a rating of "Fail" or "Pass with Comments."			
Tenant ID Number	Inspector	Date of Inspection (mm/dd/yyyy)	Address of Inspected Unit
Type of Inspection	Initial <input type="checkbox"/>	Special <input type="checkbox"/>	Reinspection <input type="checkbox"/>
Item Number	Reason for "Fail" or "Pass with Comments" Rating		

Continued on additional page Yes No
Previous editions are obsolete

Exhibit 3

WV-RAP Rental Application for Residents and Occupants - Please fill this page out, one per household member Date: _____			
<input type="checkbox"/> Head of Household	<input type="checkbox"/> Co-Head of Household	<input type="checkbox"/> Occupant Over age 18	<input type="checkbox"/> Occupant under age 18

Name:				
Current Address:				
City		State		Zip
Driver's License or Identification Card No.				State of Issue:
U.S. Citizen?	Yes	No		
Social Security #:				
Date of Birth:				
Race/Ethnicity: (check one)				
<input type="radio"/> American Indian/Alaskan Native and Black/African American		<input type="radio"/> Black/African American		
<input type="radio"/> American Indian/Alaskan Native		<input type="radio"/> Black/African American and White		
<input type="radio"/> American Indian/Alaskan Native and White		<input type="radio"/> Native Hawaiian/Other Pacific Islander		
<input type="radio"/> Asian		<input type="radio"/> Other multi-racial		
<input type="radio"/> Asian and White		<input type="radio"/> Unknown		
<input type="radio"/> White				
Ethnicity (Circle one):	Not Hispanic or Latino		Hispanic or Latino	
Marital Status: (circle one)	Single	Married	Divorced	Separated
Contact Phone Number:		Alternate No:		
If you are under the age of 18, please stop here.				

Employment History (occupants age 18 and older)				
Current Employer Name:				
Current Employer Address:				
City		State		Zip
Phone Number:		Fax Number:		
Salary:	Hourly Wage:	Hours worked:		
Overtime rate:	Overtime Hours			
Bonuses:	Commissions:	Tips:		
Full Time Student?		Yes	No	

Emergency Contact Person (over 18 years of age and who will not be living with you)		
Name:	Relationship:	
Address:		
City	State	Zip
Phone Number:		

Vehicles			
List all vehicles owned or operated by you, your spouse, or any occupants (including cars, trucks, motorcycles, trailers, etc.) Continue on a separate page if more than three.			
Make and Color of vehicle:			
Year:	License #:	State:	
Make and Color of vehicle:			
Year:	License #:	State:	
Make and Color of vehicle:			
Year:	License #:	State:	

Authorization
I/We authorize (homeowner name) _____ to (1) obtain reports from consumer reporting agencies before, during, and after tenancy on matters relating to a lease by the above owner to me (2) to verify, by all available means, the information in this application, including income history and other information reported by employer's) to any state employment security agency, and (3) to disclose all such information to the United States Department of Housing and Urban Development ("HUD"), the State of West Virginia, and their respective employees, agents, contractors, and representatives in connection with the West Virginia Rental Assistance Program(WV-RAP). I/We also authorize HUD, WV-RAP, and their respective employees, agents, contractors, and Representatives to verify said information by all available means and to disclose said information to third parties as necessary to the operation and administration of the program. Work history information may be used only for this Rental Application. Authority to obtain work history information expires 365 days after the date of this application.

Acknowledgement
You declare that all your statements on this application are true and complete. You authorize us to verify this information through any means. If you fail to answer any questions or give false information, we may reject the application, retain all application fees and deposits as liquidated damages for our time and expense, and terminate your right of occupancy. Giving false information is a serious criminal offense. In lawsuits relating to the application or Lease Contract, the prevailing party may recover all attorney's fees and litigation costs from the losing party. We may at any time furnish information to consumers about your compliance with the Lease Contract, the rules, and financial obligations.
This Rental Application and the Lease Contract are binding documents when signed. Please read them carefully. Before submitting a Rental Application or signing a Lease Contract, you may take a copy of these documents to review and/or consult an attorney. Additional provisions or changes may be made in the Lease Contract if agreed to in writing by all parties. You are entitled to an original of the Lease Contract after it is fully signed.

Applicant's Signatures			
Head of Household Print Name		Signature:	Date:
Co-Head of Household Print Name		Signature:	Date:
Household member* Print Name		Signature:	Date:
*Occupant over 18 years of age and not a dependent of the Head of Household			
Owner or Owner's Representative Print Name		Signature:	Date:

Exhibit 4

WV-RAP Tenant Release and Consent Form

I, _____, the undersigned hereby authorize _____ to release without liability information regarding my employment, income, and/or assets to _____ for purposes of verifying information provided as part of my rental application.

INFORMATION COVERED

I understand that previous or current information may be needed. Verifications and inquiries that may be requested include, but are not limited to personal identity; employment, income, and assets; medical or childcare allowances. I understand that this authorization cannot be used to obtain any information that is not pertinent to my eligibility for and continued participation as a Qualified Tenant.

GROUPS OR INDIVIDUALS THAT MAY BE ASKED

The group or individuals that may be asked to release the above information includes, but are not limited to:

- Past and Present Employers
- Welfare Agencies
- Veterans Administration
- Previous Landlords
- State Unemployment Agency
- Retirement Systems
- Public Housing Agencies
- Social Security Administration
- Banks and Others
- Support and Alimony Providers
- Medical & Childcare Providers
- Financial Institutions

CONDITIONS

I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file and will stay on file for one year and one month from the date signed. I understand I have a right to review this file and correct any information that is incorrect.

SIGNATURES:

Tenant #1

Date

Tenant #2

Date

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.

Exhibit 5

Tenant Income Certification

TENANT INCOME CERTIFICATION

Initial Certification

Date: _____

Move-in Date: _____

Expiration: _____
(MM-DD-YYYY)

PART I - DEVELOPMENT DATA

Owner Name: _____	County: _____	City: _____	Zip: _____
Rental Address: _____		# Bedrooms: _____	
		Square Footage: _____	

PART II. HOUSEHOLD COMPOSITION (DEMOGRAPHIC INFORMATION IS FOR CDBG-DR ONLY)

HH Mbr#	Last Name	First Name	Male or Female	Relationship to Head of Household	Date of Birth (MM/DD/YY)	F/T Student?	SS# Last 4 Digits	Race	Ethnic	Disabled?
1				HEAD						
2										
3										
4										
5										
6										
7										

PART III. GROSS ANNUAL INCOME (USE ANNUAL AMOUNTS)

HH Mbr #	(A) Employment, Wages, Bonuses	(B) Soc. Security/Pensions	(C) Public Assistance	(D) Other Income: Child Support, Alimony
TOTALS	\$	\$	\$	\$
Add totals from (A) through (D), above			TOTAL INCOME (E):	\$

PART IV. INCOME FROM ASSETS

Hshld Mbr #	(F) Type of Asset	(G) C/I	(H) Cash Value of Asset	(I) Annual Income from Asset
TOTALS:			\$	\$
			Total Column E	\$

(L) Total Annual Household Income from all Sources [Add (E) + (I)]

\$

HOUSEHOLD CERTIFICATION & SIGNATURES

The information on this form will be used to determine maximum income eligibility. I/we have provided for each person(s) set forth in Part II acceptable verification of current annual income. I/we agree to notify the landlord immediately upon any member of the household moving out of the unit or any new member moving in. I/we agree to notify the landlord immediately upon any member becoming a full time student.

Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of the lease agreement.

Signature _____

(Date) _____

Signature _____

(Date) _____

Signature _____

(Date) _____

Signature _____

(Date) _____

PART V. DETERMINATION OF INCOME ELIGIBILITY			
TOTAL INCOME FROM ALL SOURCES:		Proof of Income Documents Reviewed	
From item (L) on Page 1	\$	Household Meets Income Restriction at:	Filed Tax Return (yes) (no)
Number of Household Members	#		Pay Stubs (yes) (no)
Income Limit per Family Size for the federal 80% (See Attached Income Limit Summary)	\$		W-2 (yes) (no)
		30% <input type="checkbox"/>	Social Security Income Letter (yes) (no)
		50% <input type="checkbox"/>	Retirement Pension Letter (yes) (no)
		80% <input type="checkbox"/>	Assistance Benefit Letter (yes) (no)
			Child Support/Alimony Order (yes) (no)

PART VI. VERIFICATION FAIR MARKET RENT	
Tenant Paid Rent	\$
Copy of Lease Provided	Yes No
Maximum Fair Market Rent Allowed by Bedroom Size for Unit	\$

PART VII. STUDENT STATUS		
ARE ANY OCCUPANTS FULL TIME STUDENTS THAT LIVE AT SCHOOL MORE THAN 6 MONTHS? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, Do Not Include FT Student/s Income and in Number of Household Members for Part V	If No, Include FT Student/s Income and in Number of Household Members for Part V

PART VIII. PROGRAM TYPE				
Mark the program(s) listed below (a. through e.) for which this household's unit will be counted toward the property's occupancy requirements. Under each program marked, indicate the household's income status as established by this certification/recertification.				
a. Tax Credit <input type="checkbox"/>	b. HOME	c. Tax Exempt <input type="checkbox"/>	d. AHDP <input type="checkbox"/>	e. <input type="checkbox"/> RISE CDBG-DISASTER RECOVERY
See Part V above.	Income Status <input type="checkbox"/> ≤ 30% AMGI <input type="checkbox"/> ≤ 50% AMGI <input type="checkbox"/> ≤ 80% AMGI <input type="checkbox"/> OI**	Income Status <input type="checkbox"/> 50% AMGI <input type="checkbox"/> 60% AMGI <input type="checkbox"/> 80% AMGI <input type="checkbox"/> OI**	Income Status <input type="checkbox"/> 50% AMGI <input type="checkbox"/> 80% AMGI <input type="checkbox"/> OI**	<input type="checkbox"/> 80% or below

SIGNATURE OF OWNER/REPRESENTATIVE

Based on the representations herein and upon the proofs and documentation required to be submitted, the individual(s) named in Part II of this Tenant Income Certification is/are eligible under the provisions of Section 42 of the Internal Revenue Code, as amended, and the Land Use Restriction Agreement (if applicable), to live in a unit in this Project.

SIGNATURE OF OWNER/REPRESENTATIVE _____ DATE _____

Exhibit 6

WEST VIRGINIA RENTAL ASSISTANCE PROGRAM ANNUAL COMPLIANCE QUESTIONNAIRE

The purpose of the West Virginia Rental Assistance Program (WV-RAP) is to provide assistance to property owners in an effort to make affordable rental properties available for low to moderate income tenants for a rental period of three (3) years in Clay, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Monroe, Nicholas, Pocahontas, Roane, Summers, and Webster Counties.

By completion of this annual certification, the Applicant acknowledges that the Applicant is required to comply with the WV-RAP program for a three (3) year rental period which begins on the later of:

- (a) The date of the Applicant's certificate of occupancy or local equivalent; or
- (b) If no certificate of occupancy was required by the local governing authority, the date of the final approved WV-RAP inspection.

If the Applicant received any extensions of the requirement to rent the WV-RAP property within ninety (90) days of the certificate of occupancy or a vacancy, the three (3) year compliance period will be increased by the length of the extension(s).

The information collected below will be used to determine whether your West Virginia Rental Assistance Program property is in compliance with all program rules. You must answer each of the questions below and you must fill out each box. Failure to fully answer each of these questions completely and truthfully may result in loan default and removal from the West Virginia Rental Assistance Program.

I. Applicant Identification

Application Identification Number: _____

Primary Applicant Name: _____

If the contact information of the Primary Applicant has changed, please enter it below:

Street: _____

City: _____

State: _____

Zip Code: _____

Telephone Number: _____

Email Address: _____

II. Property Identification

Rental Property Street: _____

Rental Property City: _____

Rental Property Zip Code: _____

II. Fair Housing Act

To review these requirements, refer to HUD's website <https://www.hudexchange.info/trainings/courses/overview-of-the-assessment-of-fair-housing-webcast1/>

1. Have any tenants or housing applicants submitted a HUD / Fair Housing complaint against you in the last year?"
 Yes No
2. Did any complaint result in any legal action before any court or administrative agency?
 Yes No Not Applicable
3. Did you attend a HUD Fair Housing presentation? If not, please review the HUD Fair Housing presentation at the website listed above or schedule review of the presentation at our local office.
 Yes No Not Applicable

III. Minimum Property Standards

To review these standards, refer to HUD's website <http://www.hud.gov/offices/hsg/ramh/mps/mhsmppsp.cfm>

1. Does the property comply with all local building codes and zoning ordinances?
 Yes No
2. Are all basic utilities (water, electricity, natural gas, sewer/septic service, and garbage collection) turned on and operating in each unit?
 Yes No
3. Do all units have basic appliances that are currently functioning properly as designed (refrigerator, oven, stove or range, heating and air conditioning, hot water heater, ventilation system)?
 Yes No
4. Are all electrical outlets and lighting fixtures within each unit in proper operating condition?
 Yes No
5. Does each unit contain a bathroom with a flushing toilet, working sink, and shower or tub with hot and cold running water?
 Yes No
6. Are the exterior walls, roof, foundation, and floor free from structural damage and other defects?
 Yes No
7. Is each dwelling's unit and equipment in sanitary condition?
 Yes No
8. Have there been any reported problems with vermin or rodent infestation such as rats, mice, cockroaches or termites?
 Yes No

9. Is at least one smoke detector installed and in proper operating condition on each level of the dwelling unit (including basements but excluding unfinished attics)?
- Yes No

IV. West Virginia Landlord & Tenant Act

To review the act, refer to the following website: <http://www.legis.state.wv.us/WVCODE/Code.cfm?chap=37&art=6>

1. Did you utilize the WV-RAP Lease Form or HUD Section 8 Lease Form?
- Yes No
2. Have you charged any tenant for anything other than the rental amount?
- Yes No
3. Did you terminate a lease agreement or refuse to renew a lease agreement that resulted in a complaint?
- Yes No

V. Covenants, Loan Agreement & Deed of Trust

1. Has the ownership of the property been transferred (other than by death or divorce) without WV-RAP's written approval since you executed the Covenants, Loan Agreement, and Deed of Trust?
- Yes No
2. If ownership of the West Virginia Rental Assistance Program property is in a limited liability company, corporation or partnership, has any interest in the entity been transferred without WV-RAP's written approval since you executed the Covenants, Loan Agreement and Deed of Trust?
- Yes No Not Applicable
3. Are you current on any mortgage or deed of trust on the West Virginia Rental Assistance Program property?
- Yes No Not Applicable
4. Have you maintained property (hazard) insurance over the past year for the West Virginia Rental Assistance Program property?
- Yes No
6. If required, have you maintained flood insurance for the West Virginia Rental Assistance Program property for the lesser of (i) the full insurable value of the structure as determined by the applicable property insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program?
- Yes No Not Applicable
7. Are you current on all property taxes?
- Yes No

Please obtain the following items for your records since WV-RAP participants are subject to random monitoring and compliance

inspections at WV-RAP's discretion:

- The HUD Fair Housing Act attendance certification.
- All leases entered into for each unit during the past year.
- If applicant performed tenant income verification, please provide the documentation provided to verify tenant income. Find



1900 Kanawha Boulevard East
Building 3, Suite 600
Charleston, West Virginia, 25305
(800) 982-3386 • (304) 558-2234
westvirginia.gov

HUD Forms at website: <http://www.hud.gov/offices/pih/programs/hcv/forms/forms.cfm>

- The most current mortgage statement.
- The insurance declaration page showing property and windstorm coverages.
- The insurance declaration page showing flood insurance coverage, if required by the program.
- The current year property tax receipt.

I certify that, to the best of my knowledge and belief, all the information on and attached to this Annual Compliance Questionnaire is true, correct, complete, and provided in good faith. I understand that false or fraudulent information on, or attached to this Annual Compliance Questionnaire may be grounds for default of West Virginia Rental Assistance Grant Program and may be punishable by fine and/or imprisonment. I understand that any information I give may be investigated.

Applicant / Representative (print name)

Applicant / Representative (signature)

Date

Exhibit 7: Move Out Policy Memo Beginning 8/18/2020 MEMORANDUM

To: Jennifer Ferrell, WV Development Office
Jeremy Hutchinson, WV Development Office

Brian Scott Combs, WV Military Authority
Jenny Gannaway, WV VOAD

From: Michelle Tharp Penaloza, CDBG DR Program Manager

Re: WV Housing Restoration Program Applicant Moveout Policy

Effective August 18, 2020, the WV Development Office and subrecipients will be implementing a new policy to the WV Housing Restoration Program regarding applicant moveout. All applicants will have 30 days to move out of their damaged home, starting from their signature of the Homeowner's Agreement. If an applicant fails to move out of their damaged residence within the time allowed, they will be placed in **Inactive Status**.

Applicants may request a 15-day extension by providing a written statement and justification, to their WV VOAD case manager. WV VOAD will provide copies of the extension request to the contractor and the WV Development Office. After 45 days from the signing of the Homeowner's Agreement, applicants must be moved out of their damaged residence or they will be placed in **Inactive Status**.

WV VOAD will issue a notice to the applicant informing their change to **Inactive Status**. The notice will include a statement documenting the applicant's failure to move out of the damaged residence and clarify to the applicant their decision may jeopardize their home being completed due to the time required for construction, a one year warranty period, and the grant deadline.

The West Virginia Development Office has designed and implemented supports to assist applicants with the moveout process and the burden it may cause during the recovery process. The following supports are provided to eligible applicants:

- Storage space for personal property at no costs
- Optional Relocation Assistance for eligible moving expenses
- Additional Optional Relocation Assistance for leased rental payments during COVID-19

Technical Amendment 5 will document the Additional Optional Relocation Assistance for leased rental payments to help support the moveout process as the State continues to respond to COVID-19 and the upcoming deadlines for the WV Housing Restoration Program.

Exhibit 8

HUD Approved Alternative Green Building Standards

WV RISE Housing Restoration Program Green Building

Amendment to Include Methods of Implementation

Green Communities Criteria Sections:	Proposed RISE WV Green Standard Comparison with Methods
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<p>Integrative Design: Requires extensive planning by the design and construction team. This is most appropriate for new housing developments or multifamily housing.</p>	<p>Integrative design is unwieldy for single family housing replacement programs, either reconstruction or MHUs.</p>
<p>Location and Neighborhood Fabric: Requires buildings are developed close to public transportation, sources of food and other services to minimize reliance on automobiles and to encourage walking. It also promotes the preservation of open space.</p>	<p>The category of location and neighborhood fabric is not an appropriate variable in replacement housing programs, the site is defined by the existing lot, and changes to the footprint of the building are never sufficient to meet the goals of this criteria.</p>
<p>Site Improvements: The focus is on environmental remediation of hazardous materials, erosion and sediment control, low impact development, stormwater management, the use of native plants, reducing the heat island effect and efficient irrigation.</p>	<p>The RISE WV program is focused on storm water management and hazardous materials, addressing issues on a case by case basis. For instance, the RISE WV program looks for opportunities on each project to build resiliency features into the site plan, such as drainage fields (French drains) and better storm water management utilizing retaining walls to assist in the diversion of water. The RISE WV program supports low impact development by complying with NEPA requirements and include the removal of all construction and site debris.</p>
<p>Water Conservation: There are specific flow rates and usage rates promoted.</p>	<p>Contemporary plumbing fixtures are almost universally water efficient because of market demand. Typical plumbing fixtures on the market conform to standard Green requirements, namely: the 1.28 gallons per flush (GPF) rating for toilets, the 2.0 gallons per minute (GPM) rate for kitchen faucets and showerheads, and the 1.5 GPM rating for bathroom lavatory faucets.</p>

<p>Energy Efficiency: There are significant requirements for insulation and air sealing, the use of ENERGY STAR® certified appliances, and efficient equipment.</p>	<p>The 2009 IECC includes more extensive energy conservation requirements than previous codes. Insulation and air sealing requirements are, for example, more stringent than previous versions. The prescriptive requirements of the code will produce homes that are significantly less expensive to operate than the homes that they will be replacing. Below are the insulation levels required in the 2009 IECC:</p> <ul style="list-style-type: none"> • Ceiling R value Zones 4 & 5 – R38 • Wood frame wall R value Zone 4 – 13 • Wood frame wall R value Zone 5 – R20, or R13 wall insulation plus R5 wall sheathing insulation • Floor R value Zone 4 – R19 • Floor R value Zone 5 – R30 • Crawl space wall R value – R10 if continuous foam • Windows and doors are installed and flashed with metal flashing, in accordance with manufactured instructions, with a measure to deter air from entering the living space. Exterior doors and windows are designed and installed to resist wind load per international building code. • Exterior doors are insulated with an energy efficient Polystyrene core to help reduce heating and cooling costs. • Windows are required to qualify for ENERGY STAR rating and labeled as such. <p>The RISE WV program requires that any appliances that are installed be ENERGY STAR® qualified. This is compatible with all of the major green certification programs.</p>
<p>Materials: Requires the use of low VOC coatings and sealants, encourages the use of recycled materials and regionally sourced materials.</p>	<p>Low VOC coatings and sealants are the norm. The Green program standards generally refer to the South Coast Air Quality Management District (SCAQMD) Rule 1113VOC levels for sealants and coatings, which is a maximum of 50 grams per liter, and all of the major manufacturers are producing products at below these levels, and they are readily available. Recycled materials are not practical for this program. Local sourcing will be used as availability and affordability allows.</p>

<p>Healthy Living Environment: Requires adequate ventilation, ducting and the use of sealed combustion systems for equipment burning fossil fuels.</p>	<p>The WV RISE program’s replacement housing will be all electric with no fossil burning appliances, therefore negating the need for sealed combustion. Ventilation will be provided per code, which requires a bathroom fan vented to the exterior of the home.</p>
<p>Operations, Maintenance and Resident Engagement: Maintenance plans are required for property maintenance efforts, and tenants are to be involved in the development process</p>	<p>This is not a practical requirement for single family homeowners. The program will make itself available to answer questions from the owners regarding operating equipment and fixtures within their new homes as needed and with a one-year warranty provided by the construction contractors.</p>

Exhibit 9

RISE WV Housing Restoration Program

Final Inspection and Punch List Worksheets

RISE WV Housing Restoration Program Final Inspection Worksheet - Reconstruction



Case: WV-FL16- _____ Contractor: _____

Address: _____

WVNG Inspector: *(Rank, Last*

WV Rise Inspector WV Rise

Inspector

WVNG Approval

WV Rise Approving Authority

Date of Inspection: _____ County: _____

Home Configuration: *(Bed/Bath)*

Accessibility Required:

Elevation Required:

Septic System:

Well:

NTP Date:

Inspection Outcome:

WVNG Approval Authority

WV Rise Approving Authority

PASS

FAIL

Documentation Requirements:

Initial Site Inspection:	Yes	_____	No
Asbestos Report:	Yes	_____	No
Demolition Permit/Memo:	Yes	_____	No
Building Permit/Memo:	Yes	_____	No
Sanitation Report/Memo:	Yes	_____	No
Elevation Cert./Memo:	Yes	_____	No
Cert. of Occupancy/Memo:	Yes	_____	No

Punch List Items:

Yes

No

Date All Punch List Items Corrected:

Initials

COMMENTS

Section 1 - Exterior of Home:

PASS FAIL

1.1	The site is clear of all trash and debris and presents a clean appearance.			
1.2	The ground is graded away from home to prevent water infiltration.			
1.3	There is no standing water on the property.			
1.4	Front Foundation is free of cracks and abnormalities.			
1.5	Right Side Foundation is free of cracks and abnormalities.			
1.6	Left Side Foundation is free of cracks and abnormalities.			
1.7	Rear Foundation is free of cracks and abnormalities.			
1.8	Lag Bolts are present where decking meets foundation.			
1.9	Ramp Landing provides smooth transition.			
1.10	Ramp/Stairs are properly secured and free of hazards.			
1.11	Ramp/Stairs/Decking is solid with no cracks or missing chunks and properly installed.			

1.12	AC Units are on a platform at least 12 inches from ground level, secured, and have tamper proof caps.			
1.13	Guttering is properly secured, slopes towards downspouts, and free of damage.			
1.14	Downspouts are properly secured and drain water away from the home.			
1.15	Roof is free of damage, shingles are secured, and allow for adequate runoff.			
1.16	Electrical Meter is operable and Service Entrance is properly sealed.			

Section 1 - Exterior of Home: *Cont.*

PASS FAIL

COMMENTS

1.17	Water Faucet is properly secured, operable, free of leaks, and does not pool near foundation.			
1.18	Foundation is sealed/painted around entire home.			
1.19	Foundation ventilation is correctly placed, secured, and free of obstruction.			
1.20	Flood Vents are the correct type to allow movement in/out and placed 12 inches above ground level.			
1.21	Corrosion resistant moisture barrier (flashing) is present between foundation and sill plate.			

1.22	All gaps, service entrances, and drain lines through the foundation are properly sealed.			
1.23	Siding, Soffit, and Fascia is properly secured and free of damage.			
1.24	Front and side entrances are presentable and free of damage.			
1.25	Septic system is properly installed with no ground deformation and powered (if applicable).			
1.26	Well is free of obstruction and pump is operable (if applicable).			
1.27	Drainage Ditch is free of obstruction and allows for adequate movement of water (if applicable).			
1.28	Retaining wall is properly installed (if applicable).			
1.29	Power pole is serviceable (if applicable).			

COMMENTS

Section 2 - Interior (Windows)

PASS FAIL

2.1	Window is clean, properly installed, sealed, and free of damage.			
2.2	Window opens and closes smoothly and without resistance.			
2.3	Window emergency egress function works and is without fault.			

2.4	Window locks properly align and function without issue.			
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Section 3 - Interior (Walls)

PASS FAIL

3.1	Walls are clean, smooth, without damage, and display a neat appearance.			
3.2	Paint is evenly and sufficiently coated across entire surface and does not bleed onto other surfaces.			
3.3	Trim properly secured, clean, without gaps, and undamaged.			
3.4	Outlet Covers, light switches, and ventilation completely cover service entrances and is without gaps or damage.			
3.5	Corners are properly caulked and without visible seams or damage.			

Section 4 - Interior (Ceiling)

PASS FAIL

COMMENTS

4.1	Ceiling is properly finished and without damage.			
4.2	Fans, light fixtures, and ventilation is properly installed and operable.			
4.3	Attic is easily accessible and provides unobstructed access to the attic area.			

Section 5 - Interior (Flooring)

PASS FAIL

COMMENTS

5.1	Floor is properly installed, stable, and without gaps or tripping hazards.			
5.2	Transition areas are properly secured using transition strips that do not pose a tripping hazard.			
5.3	Floor provides a level and clean appearance without creaking.			

Section 6 - Interior (Water Fixtures)

PASS FAIL

COMMENTS

6.1	All water lines are properly covered and free of leaks or damages.			
6.2	Toilets are properly set and secured and operable without leaks or damage.			
6.3	Toilet tanks are properly installed, secured, and free of leaks.			
6.4	Accessibility railing is properly installed and secured around the toilet. (if applicable)			
6.5	Showers are properly sealed and secured, operable with hot and cold water, and lines are correct.			
6.6	Accessibility railing is properly installed and secured around the shower. (if applicable)			
6.7	Sinks are properly sealed and secured, operable with hot and cold water, and lines are correct.			

6.8	All plumbing to water fixtures are free of leaks, correct traps are installed, and stoppers work properly.			
6.9	Water pressure is not too little or too high.			

Section 7 - Interior (Appliances)

PASS FAIL

COMMENTS

7.1	All surface heating elements and oven work properly on Stove. Shroud fan and light work properly.			
7.2	Dishwasher door locks and system runs through a cycle with no leaks.			
7.3	Thermostat is operable and temperature adjustments are reflected through the system (hot and cold).			
7.4	Smoke Alarms are tested and function properly.			
7.5	HVAC Furnace is properly installed, new filter, and is operable.			
7.6	Water Heater is properly installed, pan is placed underneath, free of leaks, and heats water to acceptable temperatures.			
7.7	Refrigerator/freezer is properly installed, free of damage, and functions as designed.			

Section 8 - Interior (Cabinets)

PASS FAIL

COMMENTS

8.1	Cabinets are properly installed, level, without damage or gaps.			
8.2	Cabinet doors and drawers open and close without resistance.			
8.3	Cabinets are clean, and have all shelving and hardware available.			

Section 9 - Interior (Doors)

PASS FAIL

COMMENTS

9.1	All doors are properly installed, locks function properly, without damage, and have door stops.			
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Section 10 - Interior (Attic)

PASS FAIL

COMMENTS

10.1	Attic has enough insulation to achieve an R Value of 39 or greater and does not obstruct soffit.			
10.2	Attic access door has insulation layer on it as well.			
10.3	Roof trusses are properly installed and free of damage.			
10.4	Attic is free of leaks from roof.			

Section 11 - Interior (Breaker Box/GFCI)

PASS FAIL

COMMENTS

11.1	Breaker box is easily accessible, free of obstructions, and clean/free of debris.			
11.2	Blunt tipped screws are used to secure breaker box housing.			
11.3	In-line GFCI Breakers are properly installed and trip appropriately when tested.			
11.4	Outlet GFCIs are properly installed, trip appropriately when tested, and are placed according to code.			
11.5	Breaker box has appropriately guaged wires and bus bars.			

Section 12 - Crawlspace

PASS FAIL

COMMENTS

12.1	Crawlspace has appropriately sized access. (No large doors).			
12.2	Crawlspace access has metal lenti, if it does not extend to sill plate.			
12.3	Vapor barrier is properly secured, covers entire ground surface area, and free of damage.			

Section 12 - Crawlspace Cont.

PASS FAIL

COMMENTS

12.4	Service lines are properly sloped and free of leaks.			
12.5	Piers are properly emplaced, make solid contact with main support beam, and are free of damage.			
12.6	Main support beam is centered on piers, solid wood spacers or metal shims are used.			
12.7	Insulation is properly placed paper side up, secured, and has an R Value of 19 or greater.			
12.8	Electrical Junction Boxes and lighting are properly wired, covered, and do not have hanging wires.			
12.9	Well pressure pumps are properly installed, free of obstruction, and operate as designed (if applicable).			
12.10	Sump pumps are properly installed, free of obstruction, and operate as designed (if applicable).			
12.11	Water lines are properly insulated and free of leaks.			
12.12	Foundation blocks are filled and reinforced as required.			
12.13	The crawlspace is clear of all trash and debris and presents a clean appearance.			
12.14	HVAC Ductwork is properly installed, secured, insulated, and free of damage or leaks.			

12.15	Foundation insulation is properly installed and secured (if required by contract).			
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Home meets Green Building Standards: Yes _____ No

INSPECTION PUNCH LIST

C

#: WV-FL16 -



Full Name:

Address:

Date:

Inspector:

Contractor:

	ITEM	LOCATION	REASON FOR FAILURE / ISSUES
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			

13			
14			
15			

The items on this punch list need to be completed within

14 days of key turn over.

10/23/20

MAJ McIntire

INSPECTOR SIGNATURE

DATE

CONTRACTOR SIGNATURE

DATE

INSPECTOR

CONTRACTOR